Special Issue

THE INDIVIDUAL INVESTOR'S GUIDE TO

THE TOP MUTUAL FUNDS®

2016 » 35TH EDITION

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Special Feature

The Individual Investor's Guide to the Top Mutual Funds 2016

By AAII Staff

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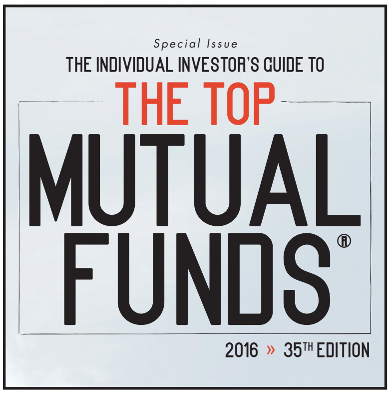

Compiling the data for this year's Top Funds Guide, we noticed comparatively lower returns for many fund categories. Though 15 categories showed gains, none of their figures were higher in 2015 than in 2014. Furthermore, 33 of the 71 categories ended 2015 in negative territory, an increase from eight in 2014.

Some individual investors reacted to the weak performance by pulling money out of domestic stock funds. The total amount of purchases (inflows) less redemptions (outflows), called "fund flow," turned negative for domestic stock funds in March and stayed negative throughout the remainder of 2015.

But net redemptions weren't limited to domestic stock funds last year. Total fund flow turned negative in July and stayed negative throughout the remainder of the year. In aggregate, mutual funds incurred $47 billion in outflows during the first 11 months of 2015. The Investment Company Institute (ICI) estimates that an additional $78 billion was pulled from mutual funds in December. [To put these numbers into perspective, total net assets in mutual funds were $15.9 trillion at the end of November. In comparison, the total net assets in exchange-traded funds (ETFs) were just $2.1 trillion.]

The outflow from mutual funds only exacerbated a difficult year for fund managers. During 2015, domestic large-cap mutual funds outperformed small- and mid-cap funds; however, all three categories ended the year in negative territory. Global stock, regional/country stock and emerging market stock category averages were also down for 2015.

Not all funds experienced outflows, however. According to Morningstar, Vanguard had the largest annual inflow of money ever to a mutual fund company during 2015. Vanguard enjoyed a record inflow of $236 billion to its fund family.

In recognition of how poorly stocks performed in the second half of 2015, we have set the bull market return end date as May 31, 2015—just days after the S&P 500 index set its current record high. From that date forward we have been watching market activity to gauge its direction. A bear market for large-cap stocks has not begun, but the ongoing correction has arguably not ended either.

Despite fund outflows, there were some bright spots during 2015. Twenty-two funds out of the top 50 performers tracked had double-digit gains in 2015.

Health sector funds remained the best-performing category for a third consecutive year, up 7.8% on average. Technology sector funds gained 5.8% on average, and high-yield muni national bonds were up 4.4% on average.

Another bright spot was lower expenses for mutual funds during 2015. Of the 71 category averages tracked in both 2014 and 2015, 57 categories saw a decline in average expense ratio, compared to 14 categories with increased expenses. Keep in mind that changes in the composition of a category can influence its average.

The number of funds in the print version was limited to 734, about the same as last year, due to space. More information covering nearly 1,600 funds is available online, including

R-squared (a measure of how closely a manager follows his benchmark). In both formats, each mutual fund is classified into a useful category of similar funds to enable comparisons.

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 2015 and Table 5 lists the 50 worst-performing funds of 2015. 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. Funds sold exclusively through advisers are excluded. If a fund family offers multiple no-load classes of its funds, the investor or retail class is presented in this Guide.

Funds Not Included

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

A Key to Terms and Statistics

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

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

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

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

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

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

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

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

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

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

Bull Market Return (%)—Fund and Category +/-: Reflects the fund's performance in the most recent bull

(continued on page 39)

Table 1. Performance of Index Benchmarks

Index	Annual Total Return (%) 2015	2014	2013	2012	2011	Total Return (%) Bull	Bear	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index
Domestic Stock Indexes											
S&P 500 Equal Weighted	(2.2)	14.5	36.2	17.6	(0.1)	311.9	(53.7)	15.1	12.4	8.5	1.07
S&P 500	1.4	13.7	32.4	16.0	2.1	227.2	(50.9)	15.1	12.6	7.3	1.04
S&P MidCap 400	(2.2)	9.8	33.5	17.9	(1.7)	272.2	(49.3)	12.8	10.7	8.2	1.16
S&P SmallCap 600	(2.0)	5.8	41.3	16.3	1.0	273.7	(51.3)	13.6	11.5	8.0	1.31
International Stock Indexes											
MSCI World	(0.3)	5.5	27.4	16.5	(5.0)	180.8	(53.6)	10.2	8.2	5.6	1.07
MSCI EAFE	(0.4)	(4.5)	23.3	17.9	(11.7)	136.3	(56.3)	5.5	4.1	3.5	1.24
MSCI Europe	(2.3)	(5.7)	26.0	19.9	(10.5)	145.1	(58.9)	5.1	4.5	4.0	1.37
MSCI Far East	7.0	(2.3)	23.4	12.0	(14.6)	109.9	(47.0)	8.9	4.3	1.8	1.26
MSCI Pacific	3.2	(2.5)	18.4	14.6	(13.6)	122.3	(50.6)	6.0	3.4	2.6	1.27
Bond Indexes											
Barclays US Aggregate Bond	0.6	6.0	(2.0)	4.2	7.8	34.6	6.0	1.4	3.3	4.5	0.29
BofAML US Corp Bond	(0.6)	7.5	(1.5)	10.4	7.5	68.9	(7.2)	1.7	4.6	5.3	0.39
BofAML US High Yield Bond	(4.6)	2.5	7.4	15.4	4.5	144.3	(26.1)	1.6	4.8	6.7	0.52
Barclays GNMA Bond	1.4	6.0	(2.1)	2.4	7.9	29.2	10.7	1.7	3.1	4.7	0.25
Barclays 1-3 Yr Government	0.6	0.6	0.4	0.5	1.6	8.0	8.4	0.5	0.7	2.5	0.06
Barclays Intermediate Government	1.2	2.5	(1.3)	1.7	6.1	17.3	11.8	0.8	2.0	3.7	0.19
Barclays Long Government	(1.2)	24.7	(12.5)	3.8	29.1	53.5	16.0	2.6	7.7	6.7	1.02
Barclays Municipal Bond	3.3	9.1	(2.5)	6.8	10.7	39.6	2.5	3.2	5.4	4.7	0.33
Treasury Bills	0.1	0.0	0.1	0.1	0.1	0.5	1.9	0.1	0.1	1.1	0.00

Table 2. Performance of Category Averages

Category		Annual Total Return (%) 2015	2014	2013	2012	2011	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	(0.4)	11.0	33.4	15.5	(0.4)	227.8	(50.6)	13.8	11.1	6.7	1.0	1.11	0.92
Stk-MC	Mid-Cap Stock	(2.9)	8.3	35.1	15.3	(3.0)	246.1	(51.0)	12.3	9.6	7.0	0.4	1.17	1.03
Stk-SC	Small-Cap Stock	(5.1)	1.9	38.9	15.9	(3.6)	252.9	(52.3)	10.2	8.3	6.5	0.3	1.37	1.15
Neutral/Inverse Fund Categories														
LS	Long-Short	(1.4)	2.1	8.8	2.9	(0.7)	39.8	(15.3)	3.0	1.9	2.4	0.5	0.60	1.54
Contra	Contra Market	(4.5)	(17.7)	(26.0)	(20.6)	(15.3)	(80.0)	72.9	(17.2)	(17.7)	(15.8)	0.2	1.62	1.65
Sector Stock Fund Categories														
Sec-Com	Communications Sector	0.0	4.1	26.9	16.6	(4.5)	204.8	(55.7)	9.6	7.9	6.8	1.2	1.34	1.14
Sec-C-Dis	Consumer Discret Sector	4.9	10.3	42.8	26.0	0.4	409.8	(54.4)	18.1	15.7	9.7	0.4	1.36	0.98
Sec-C-Stp	Consumer Staples Sector	4.7	14.2	23.9	11.9	10.5	203.6	(38.7)	14.0	12.9	9.7	0.9	1.04	1.18
Sec-E	Energy Sector	(27.7)	(18.0)	28.5	1.0	(10.6)	89.1	(58.1)	(8.9)	(7.6)	(0.5)	1.0	2.29	1.17
Sec-F	Financial Sector	(1.9)	6.1	38.2	24.4	(13.1)	201.1	(61.3)	12.7	9.1	1.4	0.8	1.27	1.08
Sec-H	Health Sector	7.8	29.6	52.7	24.4	9.8	394.6	(35.6)	28.5	23.7	12.8	0.2	1.55	0.98
Sec-I	Industrials Sector	(6.3)	12.4	44.7	16.7	(5.9)	299.6	(57.5)	14.7	10.6	7.4	0.4	1.35	1.05
Sec-NR	Natural Res/Commod Sector	(21.6)	(8.7)	13.0	9.4	(14.5)	157.0	(59.0)	(7.1)	(5.7)	1.4	1.4	1.79	1.16
Sec-PM	Precious Metals Sector	(24.5)	(13.8)	(48.6)	(11.1)	(22.9)	(26.5)	(43.6)	(30.8)	(25.7)	(6.6)	1.0	3.37	1.41
Sec-R	Real Estate Sector	2.5	27.6	3.6	19.3	6.5	311.6	(64.7)	10.5	11.4	6.5	1.8	1.36	1.04
Sec-R-Glb	Real Estate Global Sector	(0.3)	9.4	3.1	32.2	(13.4)	207.8	(68.6)	4.0	4.9	2.1	3.1	1.21	1.03
Sec-T	Technology Sector	5.8	13.3	39.2	14.6	(6.0)	307.4	(54.2)	18.4	12.2	9.1	0.1	1.40	1.17
Sec-U	Utilities Sector	(8.9)	21.5	19.1	4.5	15.9	153.9	(42.5)	9.6	9.7	7.0	2.3	1.30	1.16
International Stock Fund Categories														
IntS-Glb	Global Stock	(0.9)	3.2	26.7	16.3	(7.2)	180.6	(52.0)	8.8	6.8	5.1	1.2	1.09	1.19
IntS-F	Foreign Stock	0.3	(5.0)	22.1	20.2	(13.8)	154.4	(57.7)	5.1	3.7	3.8	1.6	1.18	1.10
IntS-R/C	Regional/Country Stock	(4.2)	(1.7)	16.8	18.7	(18.2)	169.1	(61.1)	2.4	0.5	3.5	1.2	1.66	1.33
IntS-E	Emerging Stock	(14.4)	(3.0)	(0.5)	20.6	(21.0)	140.9	(66.7)	(6.2)	(5.1)	2.2	0.8	1.45	1.35
Balanced Stock/Bond Fund Categories														
Bal	Balanced: Domestic	(1.7)	6.1	16.0	11.2	1.1	117.0	(31.4)	6.5	6.3	5.4	1.6	0.68	0.85
Bal-Glb	Balanced: Global	(3.8)	3.3	11.9	12.3	(1.7)	113.9	(37.0)	3.5	4.1	4.3	1.6	0.74	1.13
Target Date Fund Categories														
InRet	Target Date: In Retirement	(0.7)	4.9	8.3	9.2	2.1	86.6	(27.1)	4.1	4.7	4.5	2.7	0.45	0.57
TD2010	Target Date: 2010-2019	(0.3)	5.5	13.0	11.7	0.7	117.9	(37.0)	5.9	6.0	5.2	1.9	0.57	0.48
TD2020	Target Date: 2020-2029	(0.7)	5.9	15.7	13.0	(0.1)	134.7	(41.5)	6.7	6.5	5.3	1.8	0.67	0.60
TD2030	Target Date: 2030-2039	(0.8)	6.2	20.3	14.6	(1.8)	159.8	(46.8)	8.2	7.4	5.6	1.6	0.82	0.66
TD2040	Target Date: 2040-2049	(0.9)	6.4	22.7	15.5	(2.9)	173.2	(48.4)	8.9	7.7	6.0	1.5	0.90	0.68
TD2050	Target Date: 2050-2059	(1.1)	6.5	23.0	15.8	(3.4)	179.0	(50.1)	9.0	7.7	—	1.4	0.92	0.69
TD2060	Target Date: 2060+	(1.7)	7.1	24.3	—	—	—	—	9.4	—	—	1.8	0.93	0.18
Bond Fund Categories														
B-CHY	Corporate High-Yield Bond	(3.6)	1.7	7.6	13.3	3.1	106.8	(20.6)	1.8	4.2	5.5	5.6	0.51	0.98
B-Cnvt	Convertible Bond	(5.4)	5.8	21.6	15.6	(7.1)	178.3	(43.6)	6.7	5.5	6.4	2.3	0.79	0.49
B-MB	Mortgage-Backed Bond	1.0	4.7	(1.7)	3.2	5.6	30.0	5.8	1.3	2.5	4.0	2.3	0.21	0.68
B-GvST	Gov't: Short-Term Bond	0.2	0.9	(0.7)	0.8	2.1	8.2	6.4	0.1	0.6	2.2	0.9	0.09	0.50
B-GvIT	Gov't: Interm-Term Bond	0.8	4.6	(3.4)	2.5	8.1	22.0	11.8	0.6	2.4	4.0	1.7	0.29	0.47
B-GvLT	Gov't: Long-Term Bond	(1.7)	24.2	(13.6)	3.8	32.5	50.0	22.6	1.6	7.6	6.6	2.0	1.09	0.70
B-IP	Inflation-Protected Bond	(1.7)	2.2	(7.8)	6.3	12.2	34.8	0.1	(2.5)	1.9	3.4	0.3	0.45	0.44
B-GenST	General Bond: Short-Term	0.3	1.1	0.6	3.9	1.9	28.3	(3.3)	0.6	1.6	2.8	1.5	0.10	0.59
B-GenIT	General Bond: Interm-Term	(0.3)	5.0	(1.2)	7.0	6.1	46.9	(0.6)	1.1	3.2	4.5	2.6	0.29	0.60
B-GenLT	General Bond: Long-Term	(2.2)	10.9	(2.6)	11.1	10.7	78.7	(7.2)	1.8	5.3	5.8	3.6	0.53	0.49
B-MNST	Muni Nat'l: Short-Term Bond	0.9	1.6	0.1	1.7	3.6	13.6	5.3	0.9	1.6	2.5	1.1	0.10	0.48
B-MNIT	Muni Nat'l: Interm-Term Bond	2.5	6.6	(2.2)	5.4	9.4	32.0	3.4	2.2	4.3	4.0	2.4	0.29	0.57
B-MNLT	Muni Nat'l: Long-Term Bond	3.2	10.2	(3.4)	8.1	10.6	41.9	(0.3)	3.2	5.6	4.4	3.4	0.38	0.54
B-MHY	Muni Nat'l: High-Yield Bond	4.4	13.0	(4.7)	12.0	10.6	64.9	(15.4)	4.0	6.8	4.4	4.0	0.45	0.67
IntB-Gen	Int'l Bond: General	(2.9)	2.2	(2.0)	9.3	3.1	40.1	(4.9)	(1.2)	1.6	3.6	2.2	0.42	0.79
IntB-E	Int'l Bond: Emerging	(2.8)	1.8	(5.4)	18.0	2.8	80.9	(17.5)	(2.2)	2.5	5.3	5.8	0.70	1.02
IntB-C	Int'l Bond: Currency	(5.3)	(2.2)	(1.5)	0.5	(3.5)	(2.7)	(5.5)	(3.2)	(2.6)	(0.5)	0.2	0.79	1.48

Table 3. Performance of the 50 Most Widely Held Funds

Closed	Category	Fund (Ticker)	Total Assets ($ Mil)	Annual Total Return (%) 2015	2014	2013	2012	2011	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)	400,630	0.2	12.4	33.3	16.2	0.9	234.4	(50.8)	14.5	12.0	7.3	1.05
	Stk-LC	Vanguard 500 Idx Inv (VFINX)	219,268	1.2	**13.5**	32.1	15.8	1.9	224.7	(50.9)	14.9	12.4	7.1	1.04
	IntS-F	Vanguard Total Intl Stk Idx Inv (VGTSX)	186,911	(4.4)	(4.3)	15.0	18.1	(14.6)	129.8	(58.5)	1.7	1.2	2.8	1.18
	B-GenIT	Vanguard Total Bd Idx Inv (VBMFX)	147,861	0.3	5.7	(2.3)	4.0	**7.5**	32.9	**6.0**	1.2	3.0	4.3	0.29
	Stk-LC	Fidelity Contrafund (FCNTX)	109,629	**6.4**	9.5	34.1	16.2	(0.2)	210.7	**(46.3)**	**16.1**	**12.6**	**8.7**	1.01
	B-GenIT	Vanguard Total Bd II Idx Inv (VTBIX)	92,153	0.2	**5.9**	(2.3)	3.9	**7.5**	32.9	—	1.2	3.0	—	0.29
	B-GenIT	PIMCO Total Ret D (PTTDX)	91,978	**0.4**	4.3	(2.3)	**10.0**	3.8	45.7	**7.0**	0.8	3.2	**5.4**	0.36
	Stk-LC	Fidelity Spartan 500 Idx Inv (FUSEX)	90,679	1.3	**13.5**	32.2	15.9	2.0	225.9	(50.9)	15.0	12.4	7.2	1.04
C	Bal	Vanguard Wellington Inv (VWELX)	86,798	0.0	**9.8**	19.6	12.5	**3.8**	**140.8**	(32.5)	**9.5**	**8.9**	**7.2**	0.70
	B-GenIT	Metro West Totl Ret Bd M (MWTRX)	69,596	(0.1)	5.8	**0.2**	**11.3**	5.1	**65.2**	(0.3)	**1.9**	**4.4**	**6.1**	0.26
	Stk-MC	Vanguard Mid Cap Idx Inv (VIMSX)	65,723	(1.5)	**13.6**	35.0	15.8	(2.2)	**281.5**	(53.5)	**14.7**	**11.3**	7.7	1.07
C	IntS-F	Dodge & Cox Intl Stk (DODFX)	61,812	(11.4)	**0.0**	**26.3**	21.0	(16.0)	**193.6**	(59.9)	3.8	2.6	3.8	1.34
	Stk-LC	Dodge & Cox Stock (DODGX)	56,976	(4.5)	10.3	**40.5**	**22.0**	(4.1)	**255.6**	(57.9)	14.0	11.6	5.6	1.16
	Stk-SC	Vanguard SmCp Idx Inv (NAESX)	53,960	(3.8)	**7.3**	37.6	18.0	(2.8)	**291.7**	(53.2)	12.4	10.2	**7.8**	1.24
	B-GenST	Vanguard ShtTm Inv-Grd Inv (VFSTX)	52,722	**1.0**	**1.7**	0.9	4.5	1.9	30.9	(2.1)	**1.2**	**2.0**	**3.4**	0.12
	Sec-R	Vanguard REIT Idx Inv (VGSIX)	52,708	2.2	30.1	2.3	17.5	8.4	323.3	(64.5)	10.8	11.6	7.4	1.43
	Sec-H	Vanguard Health Care Inv (VGHCX)	52,318	**12.6**	28.5	43.1	15.1	11.4	304.4	(31.8)	27.5	21.6	12.4	1.09
	Stk-LC	Vanguard Grth Idx Inv (VIGRX)	49,885	**3.1**	**13.4**	32.1	16.8	1.7	**236.9**	**(47.1)**	**15.6**	**12.9**	**8.3**	1.10
	IntS-E	Vanguard Emerg Mkt Idx Inv (VEIEX)	49,808	(15.5)	**0.4**	(5.2)	18.6	(18.8)	136.5	**(62.7)**	(7.0)	(5.0)	3.2	1.43
C	Stk-LC	Vanguard PRIMECAP Inv (VPMCX)	46,335	2.5	**18.7**	**39.7**	15.2	(1.9)	**244.7**	**(44.3)**	**19.3**	**14.0**	**9.4**	1.05
	B-MNIT	Vanguard IntTm T/E Inv (VWITX)	46,295	**2.8**	**7.2**	(1.6)	5.6	9.6	33.3	4.3	**2.7**	**4.7**	**4.3**	0.29
	Stk-LC	T. Rowe Price Gr Stk (PRGFX)	46,175	**10.8**	8.8	**39.2**	**18.9**	(1.0)	**250.8**	(49.1)	**18.8**	**14.6**	**9.1**	1.16
	Stk-LC	Vanguard Windsor II Inv (VWNFX)	44,981	(3.3)	11.1	30.6	16.7	**2.7**	214.4	(52.8)	12.0	11.0	6.1	1.05
	B-GenIT	Dodge & Cox Inc (DODIX)	43,898	(0.6)	5.4	**0.6**	7.9	4.7	52.0	(0.3)	**1.8**	3.6	5.0	0.24
	Stk-MC	Vanguard Ext Mkt Idx Inv (VEXMX)	42,603	(3.4)	7.4	**38.1**	**18.3**	(3.8)	**279.5**	(52.8)	12.7	10.3	7.6	1.23
	B-GenST	Vanguard ShtTm Bd Idx Adm (VBIRX)	42,379	**0.9**	1.2	0.1	2.0	**3.0**	17.3	**7.5**	**0.7**	1.4	3.2	0.12
	B-GenST	Vanguard ShtTm Bd Idx Inv (VBISX)	42,379	**0.8**	1.1	0.0	1.9	**2.9**	16.5	**7.4**	0.6	1.3	3.1	0.12
	IntS-F	Harbor Intl Inv (HIINX)	41,324	(4.2)	(7.2)	16.3	20.4	**(11.5)**	148.5	(57.0)	1.1	2.0	4.5	1.28
	Bal	Vanguard Wellesley Inc Inv (VWINX)	40,766	**1.2**	**8.0**	9.1	10.0	**9.6**	104.9	**(18.8)**	6.1	7.5	**6.9**	0.45
C	Stk-LC	Fidelity Grth Company (FDGRX)	40,735	**7.8**	**14.4**	**37.6**	**18.5**	0.6	**285.7**	(50.2)	**19.3**	**15.1**	**10.3**	1.21
	Stk-MC	Fidelity Low-Priced Stk (FLPSX)	40,210	(0.6)	7.6	34.3	**18.5**	(0.1)	255.2	(48.8)	12.8	11.2	**8.2**	0.93
	Stk-LC	Vanguard Val Idx Inv (VIVAX)	37,637	(1.1)	13.0	32.8	15.0	1.0	217.0	(53.9)	14.1	11.5	6.3	1.03
	Stk-LC	T. Rowe Price BlChpGr (TRBCX)	31,007	**11.1**	9.2	**41.5**	**18.4**	1.5	**263.5**	(50.0)	**19.8**	**15.6**	**9.3**	1.20
	Stk-LC	Fidelity Spar Tot Mkt Inv (FSTMX)	30,630	0.4	12.3	33.3	16.2	0.9	234.8	(50.9)	14.6	12.0	7.4	1.05
	TD2020	Vanguard Tgt Rtmt 2025 Inv (VTTVX)	29,787	(0.9)	**7.1**	**18.1**	13.2	(0.4)	**146.2**	(42.4)	**7.8**	**7.2**	5.5	0.72
	B-GenIT	T. Rowe Price New Inc (PRCIX)	28,119	0.1	5.7	(2.3)	5.8	6.2	41.5	3.1	1.1	3.0	4.6	0.29
	Bal	Fidelity Balanced (FBALX)	27,941	**0.4**	**10.3**	**20.5**	12.8	1.6	**156.6**	(40.4)	**10.1**	**8.9**	**6.4**	0.74
	Stk-LC	Harbor Capital Apprec Inv (HCAIX)	27,276	**10.5**	9.5	**37.1**	15.2	0.2	218.8	**(44.2)**	**18.4**	**13.9**	**7.9**	1.19
C	IntS-F	Oakmark Intl I (OAKIX)	26,566	(3.9)	(5.5)	**29.3**	**29.2**	(14.1)	**226.7**	**(54.9)**	5.5	**5.4**	**6.1**	1.38
	Bal	Vanguard Bal Idx (VBINX)	26,268	**0.3**	**9.8**	17.9	11.3	**4.1**	135.6	(32.5)	**9.1**	**8.5**	**6.5**	0.63
	TD2020	Vanguard Tgt Rtmt 2020 Inv (VTWNX)	26,147	(0.7)	**7.1**	15.8	12.3	0.6	132.6	**(38.7)**	7.2	6.8	—	0.65
	Stk-LC	Vanguard Div Grth Inv (VDIGX)	26,074	**2.6**	11.8	31.5	10.3	**9.4**	186.9	**(37.9)**	14.7	**12.7**	**8.9**	0.98
	B-MB	Vanguard GNMA Inv (VFIIX)	25,719	**1.3**	**6.6**	(2.3)	2.3	**7.6**	30.1	**10.0**	**1.8**	**3.0**	4.6	0.27
C	Stk-MC	T. Rowe Price Mid Gr (RPMGX)	25,360	**6.5**	**13.1**	36.8	13.9	(1.3)	**291.8**	(48.2)	**18.1**	**13.1**	**10.1**	1.06
	Bal	Fidelity Puritan (FPURX)	25,279	**1.7**	**10.7**	**20.3**	**13.7**	0.6	**153.3**	(37.8)	**10.6**	**9.2**	**6.8**	0.75
	Stk-LC	T. Rowe Price Eq Idx 500 (PREIX)	25,227	1.1	**13.3**	32.0	15.6	1.8	222.2	(51.0)	14.8	12.2	7.0	1.04
	TD2020	T. Rowe Price Rtmt 2020 (TRRBX)	25,195	(0.4)	5.6	18.0	**15.0**	(1.3)	**157.8**	(43.6)	7.5	7.1	**5.8**	0.73
C	Bal	T. Rowe Price Cap Apprec (PRWCX)	24,813	**5.4**	**12.2**	**22.4**	**14.6**	3.1	**188.2**	(36.4)	**13.1**	**11.3**	**8.5**	0.68
	TD2030	T. Rowe Price Rtmt 2030 (TRRCX)	24,654	**(0.1)**	6.0	**23.0**	**16.8**	(2.8)	**188.4**	(48.6)	**9.2**	**8.2**	**6.2**	0.86
	Stk-LC	T. Rowe Price Eq Inc (PRFDX)	24,089	(6.7)	7.4	29.7	17.2	(0.8)	206.3	(52.5)	9.1	8.6	5.6	1.06

Table 4. Top 50 Performers for 2015

Closed	Category	Fund (Ticker)	Annual Total Return (%) 2015	2014	2013	2012	2011	Total Return (%) Bull Mrkt	Bear Mrkt	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index	Exp Ratio (%)
	Sec-T	T. Rowe Price Glb Tech (PRGTX)	21.0	23.9	39.9	19.2	(1.7)	437.4	(52.9)	28.0	19.7	14.2	1.33	0.91
	IntS-R/C	Matthews Japan Inv (MJFOX)	20.8	(2.6)	34.0	8.3	(7.8)	155.6	(47.6)	16.4	9.5	2.1	1.42	1.03
	Sec-C-Dis	Fidelity Sel Retailing (FSRPX)	18.4	12.0	43.9	24.8	3.3	376.4	(40.2)	24.0	19.7	14.0	1.30	0.81
C	IntS-F	Wasatch Intl Gr (WAIGX)	15.2	(9.1)	26.4	33.0	(12.1)	295.8	(65.9)	9.8	9.1	8.1	1.11	1.46
	IntS-R/C	Matthews Korea Inv (MAKOX)	15.1	(0.8)	10.1	24.0	(6.5)	295.5	(67.4)	7.9	7.8	6.3	1.32	1.11
	IntS-R/C	T. Rowe Price Japan (PRJPX)	14.8	(8.6)	29.9	10.6	(8.4)	110.9	(50.7)	10.9	6.7	(0.3)	1.32	1.05
	IntS-R/C	Fidelity Japan Smaller Co (FJSCX)	14.0	(6.8)	51.8	8.7	(5.8)	200.9	(58.2)	17.3	10.5	(0.2)	1.82	1.00
	Sec-H	Fidelity Sel Biotech (FBIOX)	13.6	35.0	65.6	36.5	18.1	490.7	(25.4)	36.5	32.6	16.9	2.37	0.74
	Sec-T	Fidelity Sel IT Services (FBSOX)	13.1	6.2	53.1	19.8	2.2	340.4	(38.7)	22.5	17.6	13.8	1.37	0.81
C	Sec-H	T. Rowe Price Health Sci (PRHSX)	12.9	31.9	51.4	31.9	11.0	493.7	(35.6)	31.1	27.0	16.7	1.46	0.77
	IntS-R/C	Hennessy Japan Investor (HJPNX)	12.9	6.9	26.1	11.6	0.2	176.8	(47.2)	15.0	11.2	2.0	1.32	1.64
	Sec-H	Vanguard Health Care Inv (VGHCX)	12.6	28.5	43.1	15.1	11.4	304.4	(31.8)	27.5	21.6	12.4	1.09	0.34
C	IntS-F	Driehaus Intl Sm Cp Grth (DRIOX)	12.5	(4.4)	29.2	11.6	(11.4)	205.8	(58.8)	11.6	6.6	9.7	1.02	1.74
	Sec-Com	T. Rowe Price Med & Tele (PRMTX)	12.0	4.1	40.7	22.6	(0.1)	350.2	(53.9)	17.9	15.0	13.6	1.30	0.80
	IntS-R/C	Fidelity Nordic (FNORX)	11.4	(4.9)	49.0	21.6	(20.4)	245.0	(66.9)	16.5	8.9	7.8	1.28	1.00
	Stk-LC	T. Rowe Price BlChpGr (TRBCX)	11.1	9.2	41.5	18.4	1.5	263.5	(50.0)	19.8	15.6	9.3	1.20	0.72
	Sec-T	USAA Science & Tech (USSCX)	11.0	19.9	41.1	18.1	(0.6)	319.5	(52.5)	23.4	17.1	10.1	1.24	1.18
	Stk-LC	Fidelity OTC (FOCPX)	10.9	16.4	46.5	11.2	(0.5)	329.0	(53.5)	23.7	15.9	11.7	1.34	0.83
	Stk-LC	T. Rowe Price Gr Stk (PRGFX)	10.8	8.8	39.2	18.9	(1.0)	250.8	(49.1)	18.8	14.6	9.1	1.16	0.68
	Stk-LC	Harbor Capital Apprec Inv (HCAIX)	10.5	9.5	37.1	15.2	0.2	218.8	(44.2)	18.4	13.9	7.9	1.19	1.03
	Sec-T	Fidelity Sel Software & IT (FSCSX)	10.4	8.2	51.1	18.0	2.1	311.4	(47.6)	21.7	16.8	14.1	1.33	0.77
	IntS-F	Fidelity Intl Sm Cap Opp (FSCOX)	10.1	(1.3)	24.8	23.5	(9.6)	231.2	(70.1)	10.7	8.7	3.9	0.96	1.23
	IntS-F	T. Rowe Price Intl Disc (PRIDX)	9.8	(0.5)	24.3	26.0	(14.1)	228.7	(60.6)	10.8	8.0	7.4	0.93	1.21
	IntS-R/C	Matthews China Div Inv (MCDFX)	9.5	0.9	13.3	27.8	(14.5)	—	—	7.8	6.5	—	1.59	1.19
	IntS-F	Lazard Intl SmCap Eq Open (LZSMX)	9.4	(3.0)	29.5	21.9	(14.4)	199.5	(62.6)	11.2	7.5	3.9	1.09	1.43
	Stk-LC	USAA NASDAQ-100 Idx (USNQX)	9.0	18.7	36.0	17.4	2.9	312.8	(50.2)	20.7	16.3	11.0	1.22	0.59
	Stk-LC	T. Rowe Price New Amer Gr (PRWAX)	8.8	9.4	37.7	13.5	(0.5)	251.3	(45.4)	17.9	13.1	9.5	1.23	0.79
C	Stk-SC	Brown Cap'l Mgmt SmCo Inv (BCSIX)	8.7	2.1	48.9	17.4	0.1	282.7	(40.9)	18.3	14.2	13.0	1.43	1.26
	Sec-T	T. Rowe Price SciTech (PRSCX)	8.6	12.5	43.7	6.2	(4.6)	276.7	(51.6)	20.6	12.2	9.3	1.32	0.84
	IntS-F	Vanguard Intl Explorer Inv (VINEX)	8.6	(2.9)	30.2	17.9	(19.8)	186.5	(59.5)	11.1	5.3	5.5	1.01	0.40
	IntS-R/C	Fidelity Japan (FJPNX)	8.6	(8.5)	23.6	9.4	(15.9)	93.9	(53.2)	7.1	2.5	(1.4)	1.37	0.80
	Stk-LC	Vanguard US Gr Inv (VWUSX)	8.4	13.0	35.4	18.4	(0.7)	227.4	(47.2)	18.4	14.3	7.4	1.12	0.47
	Sec-H	Schwab Health Care (SWHFX)	8.4	21.5	39.9	19.2	11.5	286.7	(36.2)	22.6	19.6	10.6	1.19	0.80
	Sec-H	Janus Global Life Sci T (JAGLX)	8.2	34.8	55.7	24.6	7.1	404.5	(35.9)	31.4	24.8	13.5	1.51	0.93
	IntS-F	Fidelity Overseas (FOSFX)	8.2	(3.7)	26.7	25.0	(16.0)	140.1	(60.2)	9.7	6.8	3.6	1.10	1.04
	Stk-LC	T. Rowe Price US LC Core (TRULX)	8.1	11.8	31.7	16.4	1.1	—	—	16.8	13.4	—	0.98	1.15
	Sec-H	Fidelity Sel Pharma (FPHAX)	8.1	23.8	41.3	14.2	13.6	348.4	(34.7)	23.7	19.7	13.4	1.26	0.79
C	Stk-LC	Fidelity Grth Company (FDGRX)	7.8	14.4	37.6	18.5	0.6	285.7	(50.2)	19.3	15.1	10.3	1.21	0.82
	IntS-Glb	Artisan Global Opprt Inv (ARTRX)	7.7	2.3	24.2	29.7	(6.6)	258.1	—	11.0	10.7	—	1.18	1.20
	Sec-T	Fidelity Sel Technology (FSPTX)	7.4	10.6	31.7	17.1	(9.6)	337.3	(59.2)	16.1	10.6	9.6	1.24	0.78
	Stk-LC	Fidelity Grth Discovery (FDSVX)	7.1	11.3	36.4	14.5	0.5	243.5	(55.8)	17.6	13.3	8.7	1.10	0.77
	Sec-H	Fidelity Sel Med Equip (FSMEX)	7.1	26.7	41.2	15.6	(3.5)	251.9	(27.9)	24.2	16.4	11.6	1.28	0.77
	Stk-LC	Fidelity Series Opp Insgh (FVWSX)	7.0	10.4	41.1	—	—	—	—	18.6	—	—	1.11	0.84
	IntS-Glb	T. Rowe Price Glb Stk (PRGSX)	7.0	6.4	32.5	16.3	(11.6)	192.1	(60.9)	14.7	9.2	5.6	1.16	0.89
	LS	Glenmede Secured Options (GTSOX)	6.9	5.3	12.9	9.5	7.5	—	—	8.3	8.4	—	0.60	0.87
	Sec-C-Dis	Fidelity Sel Constr & Hous (FSHOX)	6.9	15.7	21.2	38.0	2.8	313.3	(50.2)	14.4	16.3	7.9	1.27	0.82
	Sec-H	Fidelity Sel Hlthcare Svcs (FSHCX)	6.9	23.6	35.3	10.5	10.2	350.0	(49.4)	21.4	16.8	9.1	1.02	0.79
	Stk-LC	Fidelity Nasdaq Com Idx (FNCMX)	6.8	14.6	39.7	17.3	(1.0)	290.1	(51.2)	19.6	14.7	9.4	1.17	0.29
	Stk-LC	Vanguard Morgan Gr Inv (VMRGX)	6.7	10.9	34.7	15.0	(2.6)	226.6	(50.3)	16.8	12.3	7.6	1.09	0.40
	IntB-C	ProFunds Risg Dollar Inv (RDPIX)	6.7	10.0	(1.9)	(3.0)	(1.8)	(7.5)	12.3	4.8	1.9	(0.5)	0.65	1.52

Table 5. Bottom 50 Performers for 2015

Closed	Category	Fund (Ticker)	Annual Total Return (%) 2015	2014	2013	2012	2011	Total Return (%) Bull Mrkt	Bear Mrkt	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index	Exp Ratio (%)
	Sec-E	Fidelity Sel Natural Gas (FSNGX)	(36.9)	(13.3)	24.6	2.4	(7.7)	80.9	(58.5)	(12.0)	(8.4)	(3.7)	2.32	0.82
	IntS-R/C	Fidelity Latin America (FLATX)	(29.9)	(16.3)	(17.3)	4.1	(15.8)	33.8	(59.6)	(21.4)	(15.7)	(1.1)	1.91	1.13
	Sec-PM	Vanguard Prec Mtls Mng Inv (VGPMX)	(29.5)	(11.5)	(35.2)	(13.0)	(21.8)	14.4	(64.0)	(26.0)	(22.7)	(6.0)	2.24	0.29
	Sec-NR	Fidelity Global Cmdty Stk (FFGCX)	(27.5)	(10.5)	(3.2)	7.4	(18.2)	—	—	(14.4)	(11.2)	—	1.67	1.12
	IntS-R/C	T. Rowe Price Latin Amer (PRLAX)	(27.2)	(13.1)	(16.0)	10.3	(25.2)	57.5	(61.6)	(19.0)	(15.2)	1.0	2.04	1.31
	Sec-E	Fidelity Sel Energy Svc (FSESX)	(26.5)	(24.2)	27.4	2.5	(12.6)	93.6	(64.5)	(10.8)	(8.6)	(2.0)	2.31	0.79
	Sec-PM	Tocqueville Gold (TGLDX)	(24.9)	(2.7)	(48.3)	(8.8)	(15.9)	4.1	(37.6)	(27.7)	(21.9)	(1.7)	3.21	1.38
	Sec-PM	AmCent Global Gold Inv (BGEIX)	(22.9)	(11.9)	(51.4)	(7.9)	(19.3)	(30.2)	(33.9)	(30.8)	(24.5)	(6.0)	3.49	0.67
	Sec-E	ICON Energy S (ICENX)	(22.3)	(22.5)	26.6	4.7	(5.6)	69.0	(42.4)	(8.6)	(5.5)	0.9	1.92	1.28
	Sec-E	Fidelity Sel Natural Res (FNARX)	(21.7)	(12.3)	17.4	3.3	(9.3)	105.5	(55.2)	(6.9)	(5.5)	1.8	1.92	0.82
	Sec-E	Vanguard Energy Inv (VGENX)	(21.5)	(14.3)	18.1	2.6	(1.8)	83.5	(48.4)	(7.4)	(4.4)	1.6	1.80	0.37
	Sec-E	Fidelity Sel Energy (FSENX)	(20.6)	(12.7)	24.2	4.6	(4.9)	113.8	(56.3)	(4.9)	(3.1)	1.4	1.89	0.79
C	IntS-E	Lazard Emg Mkt Eq Open (LZOEX)	(20.4)	(4.4)	(1.2)	22.0	(18.1)	130.1	(57.2)	(9.1)	(5.6)	3.3	1.57	1.37
	IntS-R/C	Fidelity Canada (FICDX)	(20.2)	3.7	10.0	8.2	(12.5)	104.9	(54.0)	(3.1)	(2.9)	2.7	1.25	1.15
	IntS-R/C	T. Rowe Price Afr&MidEas (TRAMX)	(19.2)	9.2	24.1	19.8	(16.2)	161.7	(61.0)	3.1	1.9	—	1.22	1.42
	Stk-LC	Longleaf Partners (LLPFX)	(18.8)	4.9	32.1	16.5	(2.9)	216.3	(59.8)	4.0	4.9	3.2	1.41	0.91
	Sec-NR	T. Rowe Price New Era (PRNEX)	(18.8)	(7.9)	15.7	4.0	(15.2)	92.2	(54.9)	(4.7)	(5.3)	1.2	1.58	0.65
	Sec-I	Fidelity Sel Transportation (FSRFX)	(18.6)	34.0	48.3	11.1	(5.3)	338.0	(51.9)	17.4	11.2	8.9	1.36	0.81
	Sec-PM	Fidelity Sel Gold (FSAGX)	(17.9)	(8.6)	(51.5)	(12.5)	(16.4)	(34.0)	(29.4)	(28.6)	(23.2)	(4.7)	3.49	0.90
	Sec-PM	Gabelli Gold AAA (GOLDX)	(17.8)	(1.4)	(51.3)	(4.3)	(17.3)	(16.7)	(35.5)	(26.7)	(20.8)	(2.7)	3.56	1.58
	Sec-NR	ICON Materials S (ICBMX)	(16.7)	0.8	30.8	9.5	(9.8)	196.5	(58.9)	3.2	1.7	4.9	1.46	1.36
	IntS-E	Parametric Emerg Mkts Inv (EAEMX)	(16.7)	(4.1)	0.7	19.2	(19.3)	130.7	(61.1)	(7.0)	(5.0)	—	1.23	1.36
	Sec-U	Hennessy Gas Utility Inv (GASFX)	(16.1)	21.2	25.4	7.4	25.1	225.5	(38.5)	8.4	11.4	9.0	1.24	0.94
	IntS-E	Fidelity Spar Emg Mkts Idx Inv (FPEMX)	(16.1)	0.2	(4.9)	17.2	—	—	—	(7.2)	—	—	1.41	0.31
	IntS-E	Vanguard Emerg Mkt Idx Inv (VEIEX)	(15.5)	0.4	(5.2)	18.6	(18.8)	136.5	(62.7)	(7.0)	(5.0)	3.2	1.43	0.33
	IntS-E	Vanguard Emer Mkts Sel St Inv (VMMSX)	(15.3)	(6.7)	0.9	22.5	—	—	—	(7.2)	—	—	1.49	0.96
	IntS-E	Northern Emerg Mkts Idx (NOEMX)	(15.2)	(3.4)	(3.1)	18.7	(19.2)	125.0	(62.8)	(7.4)	(5.3)	—	1.40	0.30
C	IntS-E	William Blair Emg Mkts Gr N (WBENX)	(15.1)	3.4	1.0	20.7	(17.3)	165.9	(68.0)	(3.9)	(2.4)	3.3	1.31	1.64
	IntS-E	Harding Loevner Emg Mkt Adv (HLEMX)	(13.6)	(1.7)	4.1	22.7	(17.6)	148.1	(61.2)	(4.0)	(2.2)	3.9	1.33	1.45
	Stk-MC	Janus Contrarian T (JSVAX)	(13.2)	17.3	38.5	23.8	(15.9)	204.6	(59.2)	12.1	8.0	5.7	1.14	0.89
	Stk-LC	Matthew 25 (MXXVX)	(12.2)	5.5	38.6	31.6	10.4	412.8	(56.9)	8.7	13.3	6.1	1.20	1.06
	IntB-C	Merk Hard Currency Inv (MERKX)	(12.1)	(8.5)	(2.8)	4.1	(0.8)	7.0	(10.1)	(7.9)	(4.2)	1.6	0.67	1.30
	IntS-E	T. Rowe Price Emg Mkt St (PRMSX)	(11.5)	1.4	(4.7)	20.0	(18.9)	156.7	(68.1)	(5.1)	(3.6)	3.1	1.37	1.24
	Stk-LC	Voya Corp Leaders Trust B (LEXCX)	(11.4)	10.7	29.5	13.2	12.2	200.6	(45.0)	8.3	10.0	7.5	1.11	0.59
C	IntS-F	Dodge & Cox Intl Stk (DODFX)	(11.4)	0.0	26.3	21.0	(16.0)	193.6	(59.9)	3.8	2.6	3.8	1.34	0.64
	Sec-U	Fidelity Set Util Port (FSUTX)	(10.9)	21.6	20.6	7.0	13.0	152.8	(45.0)	9.3	9.6	7.0	1.25	0.80
	IntS-E	Driehaus Emerg Mkts Grth (DREGX)	(10.5)	(6.0)	8.9	19.5	(15.1)	168.5	(62.3)	(2.9)	(1.5)	6.0	1.21	1.65
C	Stk-MC	Aston/Fairpointe MidCap N (CHTTX)	(10.4)	9.7	44.4	16.4	(6.6)	334.3	(54.4)	12.4	9.1	9.4	1.41	1.11
	IntS-E	Driehaus Emerg Mkts SC Gr (DRESX)	(10.3)	5.7	12.1	28.8	(14.3)	213.4	—	2.1	3.2	—	1.14	1.73
	Sec-Com	Fidelity Sel Comm Equip (FSDCX)	(10.2)	14.9	28.1	5.9	(16.7)	231.0	(58.4)	9.7	3.1	4.5	1.40	0.89
	IntS-R/C	T. Rowe Price Emg Europe (TREMX)	(10.1)	(35.8)	3.9	25.2	(33.2)	111.7	(78.4)	(15.7)	(12.9)	(4.6)	2.03	1.51
	IntS-E	Fidelity Emerging Market (FEMKX)	(10.1)	1.6	3.8	14.6	(21.1)	135.1	(68.1)	(1.8)	(3.0)	3.0	1.29	1.05
C	Stk-MC	Artisan Mid Cap Val Inv (ARTQX)	(9.9)	1.5	35.7	11.3	6.4	214.9	(41.5)	7.5	8.0	7.0	1.15	1.19
	Stk-LC	Vanguard Capital Value Inv (VCVLX)	(9.8)	5.1	43.8	22.3	(14.0)	352.9	(62.7)	10.9	7.5	5.8	1.46	0.47
	Sec-F	Fidelity Sel Brokerage (FSLBX)	(9.8)	5.2	48.8	28.3	(22.9)	212.4	(59.9)	12.2	6.9	3.6	1.55	1.10
	Stk-SC	Bridgeway Small-Cap Val (BRSVX)	(9.5)	0.7	39.7	20.9	1.0	226.0	(60.3)	8.4	9.2	4.2	1.53	0.94
	IntS-R/C	Matthews Asia Sm Co Inv (MSMLX)	(9.5)	11.3	7.1	23.9	(20.1)	300.4	—	2.6	1.3	—	1.29	1.47
C	IntS-E	Wasatch Emg Mkts S/C (WAEMX)	(9.4)	0.8	(3.6)	27.7	(14.1)	289.9	(63.8)	(4.2)	(0.7)	—	1.22	1.95
	B-Cnvt	Fidelity Convertible Sec (FCVSX)	(9.4)	9.2	24.0	16.8	(7.4)	219.8	(54.1)	7.1	5.8	6.3	0.90	0.58
	Stk-LC	Weitz Partners Value Inv (WPVLX)	(9.3)	7.9	30.8	17.9	2.1	230.1	(48.6)	8.6	9.0	6.0	0.94	1.18

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	2015	2014	2013	2012	2011	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
		Large-Cap Stock Category Average			(0.4)	11.0	33.4	15.5	(0.4)	227.8	0.0	(50.6)	0.0	13.8	0.0	11.1	0.0
		Amana Growth Inv (AMAGX)	G		(0.5)	14.0	22.8	11.2	(1.9)	160.7	(67.1)	(38.2)	12.4	11.7	(2.1)	8.7	(2.4)
		AmCent Disciplined Gr Inv (ADSIX)	G		(1.3)	13.0	34.9	15.7	2.4	247.4	19.6	(49.7)	0.9	14.6	0.8	12.3	1.2
		AmCent Equity Grth Inv (BEQGX)	G	V	(4.2)	13.3	32.9	16.3	4.0	216.8	(11.0)	(49.3)	1.3	13.0	(0.8)	11.8	0.7
		AmCent Equity Inc Inv (TWEIX)		V	0.6	12.4	19.4	11.5	3.5	131.6	(96.2)	(34.3)	16.3	10.5	(3.3)	9.3	(1.8)
		AmCent Grth Inv (TWCGX)	G		4.5	11.2	29.3	13.9	(0.9)	203.8	(24.0)	(45.4)	5.2	14.5	0.7	11.1	0.0
		AmCent Inc & Grth Inv (BIGRX)		V	(5.7)	12.5	35.7	14.5	3.0	208.1	(19.7)	(51.5)	(0.9)	12.9	(0.9)	11.1	0.0
		AmCent Ultra Inv (TWCUX)	G		6.1	9.9	36.9	14.1	1.1	233.0	5.2	(49.6)	1.0	16.9	3.1	13.0	1.9
		AmCent Value Inv (TWVLX)		V	(4.4)	12.8	31.1	14.5	0.5	192.0	(35.8)	(44.9)	5.7	12.2	(1.6)	10.2	(0.9)
		AmCent Veedot Inv (AMVIX)	G	V	0.2	10.4	39.0	11.3	4.9	202.9	(24.9)	(58.1)	(7.5)	15.4	1.6	12.4	1.3
		Amer Beacon Brgwy LC Val Inv (BWLIX)		V	(1.6)	13.8	37.2	—	—	—	—	—	—	15.4	1.6	—	—
		Amer Beacon LC Val Inv (AAGPX)		V	(6.4)	10.1	34.4	18.6	(2.8)	226.5	(1.3)	(55.0)	(4.4)	11.5	(2.3)	9.8	(1.3)
		AMG Yacktman Focused Svc (YAFFX)	G	V	(5.1)	10.6	27.0	10.5	7.4	259.0	31.2	(38.3)	12.3	10.0	(3.8)	9.6	(1.5)
		AMG Yacktman Service (YACKX)	G	V	(5.7)	11.3	27.7	11.4	7.3	264.6	36.8	(41.0)	9.6	10.3	(3.5)	9.9	(1.2)
		Bridgeway Large-Cap Gr (BRLGX)	G		3.6	18.6	37.1	16.2	(0.8)	236.7	8.9	(50.9)	(0.3)	19.0	5.2	14.2	3.1
		Clipper (CFIMX)	G	V	6.4	7.7	34.2	12.3	2.2	250.6	22.8	(61.4)	(10.8)	15.4	1.6	12.0	0.9
		Dodge & Cox Stock (DODGX)		V	(4.5)	10.3	40.5	22.0	(4.1)	255.6	27.8	(57.9)	(7.3)	14.0	0.2	11.6	0.5
		Dreyfus Appreciation Inv (DGAGX)	G	V	(2.6)	8.2	21.4	10.1	7.6	168.8	(59.0)	(45.3)	5.3	8.6	(5.2)	8.7	(2.4)
I		Dreyfus Basic S&P 500 Idx (DSPIX)	G	V	1.2	13.4	32.1	15.7	1.9	224.1	(3.7)	(51.0)	(0.4)	14.9	1.1	12.3	1.2
		Dreyfus Disciplined Stk (DDSTX)	G	V	2.6	8.3	29.5	17.0	(6.4)	187.3	(40.5)	(51.4)	(0.8)	12.9	(0.9)	9.5	(1.6)
		Fidelity (FFIDX)	G		3.3	12.8	29.0	16.5	(2.4)	202.2	(25.6)	(51.6)	(1.0)	14.5	0.7	11.3	0.2
		Fidelity Blue Chip Grth (FBGRX)	G		6.2	14.6	39.8	17.7	(2.8)	292.0	64.2	(48.8)	1.8	19.4	5.6	14.3	3.2
		Fidelity Blue Chip Value (FBCVX)		V	(2.0)	13.1	35.6	13.8	(8.1)	198.6	(29.2)	(59.1)	(8.5)	14.6	0.8	9.5	(1.6)
		Fidelity Capital Apprec (FDCAX)	G		1.6	10.8	35.9	22.4	(2.7)	267.2	39.4	(55.1)	(4.5)	15.2	1.4	12.7	1.6
		Fidelity Contrafund (FCNTX)	G		6.4	9.5	34.1	16.2	(0.2)	210.7	(17.1)	(46.3)	4.3	16.1	2.3	12.6	1.5
		Fidelity Disciplined Eq (FDEQX)	G	V	0.1	12.0	36.6	15.8	(3.2)	183.5	(44.3)	(51.8)	(1.2)	15.3	1.5	11.4	0.3
		Fidelity Dividend Grth (FDGFX)	G	V	(0.7)	11.8	31.6	18.7	(8.6)	265.7	37.9	(56.0)	(5.4)	13.5	(0.3)	9.7	(1.4)
		Fidelity Equity Div Inc (FEQTX)		V	(2.6)	11.6	29.0	14.6	(2.8)	199.6	(28.2)	(56.0)	(5.4)	11.9	(1.9)	9.3	(1.8)
		Fidelity Equity-Inc (FEQIX)		V	(3.6)	8.6	27.6	17.2	(4.7)	203.4	(24.4)	(57.0)	(6.4)	10.2	(3.6)	8.3	(2.8)
		Fidelity Focused Stk (FTQGX)	G		1.4	4.5	38.0	16.5	0.5	225.9	(1.9)	(45.7)	4.9	13.5	(0.3)	11.4	0.3
		Fidelity Grth & Inc (FGRIX)	G	V	(2.3)	10.3	33.4	19.1	1.3	224.5	(3.3)	(63.1)	(12.5)	12.9	(0.9)	11.6	0.5
	C	Fidelity Grth Company (FDGRX)	G		7.8	14.4	37.6	18.5	0.6	285.7	57.9	(50.2)	0.4	19.3	5.5	15.1	4.0
		Fidelity Grth Discovery (FDSVX)	G		7.1	11.3	36.4	14.5	0.5	243.5	15.7	(55.8)	(5.2)	17.6	3.8	13.3	2.2
		Fidelity Independence (FDFFX)	G		0.3	11.4	40.2	19.9	(10.9)	263.2	35.4	(57.8)	(7.2)	16.1	2.3	10.9	(0.2)
		Fidelity Large Cap Stk (FLCSX)	G	V	(3.2)	10.1	39.2	20.7	(1.7)	304.2	76.4	(58.2)	(7.6)	14.0	0.2	12.0	0.9
		Fidelity LC Grth Enh Idx (FLGEX)	G		3.2	13.8	35.0	13.4	4.4	237.0	9.2	(47.5)	3.1	16.6	2.8	13.4	2.3
		Fidelity LC Val Enh Idx (FLVEX)		V	(3.5)	14.5	33.6	17.7	2.4	215.2	(12.6)	(52.9)	(2.3)	13.8	0.0	12.2	1.1
		Fidelity Lg Core Enhcd Idx (FLCEX)	G	V	(0.6)	13.5	34.2	14.8	4.7	217.3	(10.5)	(49.2)	1.4	14.8	1.0	12.7	1.6
		Fidelity Magellan (FMAGX)	G		4.0	14.0	35.2	17.9	(11.6)	213.9	(13.9)	(58.2)	(7.6)	17.1	3.3	10.8	(0.3)
		Fidelity Mega Cap Stk (FGRTX)	G	V	(1.5)	11.6	33.2	19.4	2.3	241.8	14.0	(53.1)	(2.5)	13.6	(0.2)	12.3	1.2
I		Fidelity Nasdaq Com Idx (FNCMX)	G		6.8	14.6	39.7	17.3	(1.0)	290.1	62.3	(51.2)	(0.6)	19.6	5.8	14.7	3.6
		Fidelity New Millennium (FMILX)	G		(3.2)	6.9	37.1	15.6	2.5	257.7	29.9	(52.1)	(1.5)	12.4	(1.4)	10.9	(0.2)
		Fidelity OTC (FOCPX)	G		10.9	16.4	46.5	11.2	(0.5)	329.0	101.2	(53.5)	(2.9)	23.7	9.9	15.9	4.8
I		Fidelity Series 100 Idx (FOHIX)	G	V	2.6	12.7	30.2	15.7	2.9	204.7	(23.1)	(50.1)	0.5	14.6	0.8	12.4	1.3
		Fidelity Series Opp Insgh (FVWSX)	G		7.0	10.4	41.1	—	—	—	—	—	—	18.6	4.8	—	—
I		Fidelity Spar Tot Mkt Inv (FSTMX)	G	V	0.4	12.3	33.3	16.2	0.9	234.8	7.0	(50.9)	(0.3)	14.6	0.8	12.0	0.9
I		Fidelity Spartan 500 Idx Inv (FUSEX)	G	V	1.3	13.5	32.2	15.9	2.0	225.9	(1.9)	(50.9)	(0.3)	15.0	1.2	12.4	1.3
		Fidelity Stk Selec All Cap (FDSSX)	G		(0.1)	11.1	34.0	17.9	(5.2)	221.5	(6.3)	(52.9)	(2.3)	14.2	0.4	10.7	(0.4)
		Fidelity Stk Selector LC Val (FSLVX)		V	(3.8)	13.4	32.2	16.2	(0.3)	196.1	(31.7)	(56.2)	(5.6)	13.0	(0.8)	10.8	(0.3)
		Fidelity Strat Div & Inc (FSDIX)		V	(1.2)	13.2	17.7	14.7	7.3	217.0	(10.8)	(54.7)	(4.1)	9.6	(4.2)	10.1	(1.0)
		Fidelity Trend (FTRNX)	G		5.3	12.5	34.9	18.6	(0.8)	265.9	38.1	(53.0)	(2.4)	16.9	3.1	13.4	2.3
		Fidelity Value Discovery (FVDFX)		V	(3.1)	14.7	35.5	16.9	(2.3)	237.4	9.6	(56.5)	(5.9)	14.6	0.8	11.5	0.4
		Fidelity Value Strategies (FSLSX)	G	V	(2.6)	6.4	30.4	27.0	(9.3)	331.9	104.1	(64.1)	(13.5)	10.5	(3.3)	9.2	(1.9)
	C	FMI Large Cap (FMIHX)	G	V	(2.5)	12.3	30.4	14.8	1.4	208.8	(19.0)	(41.6)	9.0	12.6	(1.2)	10.7	(0.4)
		Gerstein Fisher Mult-Fctr Gr Eq (GFMGX)	G		0.8	12.5	37.3	15.3	1.6	—	—	—	—	15.9	2.1	12.8	1.7
		Glenmede Large Cap Gr (GTLLX)	G		4.1	20.0	37.4	17.4	1.3	286.5	58.7	(49.7)	0.9	19.7	5.9	15.3	4.2
		Harbor Capital Apprec Inv (HCAIX)	G		10.5	9.5	37.1	15.2	0.2	218.8	(9.0)	(44.2)	6.4	18.4	4.6	13.9	2.8
		Homestead Value (HOVLX)		V	(1.3)	13.6	35.7	13.3	1.6	230.9	3.1	(52.3)	(1.7)	15.0	1.2	11.9	0.8

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
6.7	**0.0**	**1.0**	**1.2**	**1.00**	**1.11**	**8,315**	**95.3**	**(0.2)**	**0.6**	**4.2**	**5.8**	**56.5**	**216**	**35.0**	**0.92**	**—**	**—**
7.8	**1.1**	0.5	0.7	0.96	1.07	1,791	97.3	0.0	0.0	2.7	13.0	0.0	46	37.2	1.08	—	0.25
7.9	**1.2**	0.7	0.9	0.96	1.07	1,014	99.8	0.0	0.2	0.1	0.5	108.0	132	27.4	1.02	—	—
6.3	(0.4)	1.4	1.7	0.95	1.06	3,346	99.3	0.0	0.5	0.2	0.0	86.0	132	20.4	**0.67**	—	—
6.7	0.0	2.4	1.9	0.70	0.78	8,655	75.1	1.9	20.2	2.8	4.0	56.0	89	34.0	0.93	—	—
8.0	**1.3**	0.3	2.1	0.95	1.06	8,017	99.4	0.0	0.5	0.2	0.5	49.0	84	34.3	0.97	—	—
5.7	(1.0)	2.2	1.3	0.96	1.07	1,882	99.3	0.0	0.6	0.2	1.6	79.0	124	23.0	**0.67**	—	—
7.1	0.4	0.2	0.8	1.04	1.16	8,358	99.7	0.0	0.2	0.1	3.5	16.0	83	36.8	1.01	—	—
6.1	(0.6)	1.6	1.1	**0.92**	1.03	3,461	98.4	0.0	0.0	1.6	4.9	45.0	127	28.0	0.97	—	—
6.4	(0.3)	1.1	0.9	0.98	1.10	98	99.0	0.0	0.8	0.3	2.6	184.0	114	14.5	1.25	2.00R	—
—	—	0.9	—	0.97	1.09	2,300	97.3	0.0	0.0	2.7	1.1	31.0	107	15.6	1.12	—	0.00
5.5	(1.2)	1.6	1.3	1.04	1.16	9,358	98.1	0.3	0.0	1.6	12.3	29.0	207	23.1	0.94	—	0.00
10.2	**3.5**	1.0	1.7	**0.89**	1.00	5,387	84.3	0.8	0.0	15.0	10.1	16.0	27	66.2	1.26	2.00R	—
9.8	**3.1**	1.5	1.2	**0.83**	0.93	8,951	82.1	0.0	0.0	17.9	3.7	9.0	39	52.1	0.75	2.00R	—
7.4	0.7	0.5	0.2	0.96	1.08	166	99.0	0.0	1.0	0.0	1.1	48.0	102	18.2	0.82	—	—
4.9	(1.8)	0.5	0.1	0.99	1.11	1,215	97.7	0.0	0.0	2.3	9.4	38.0	24	59.6	0.74	—	0.00
5.6	(1.1)	1.4	0.8	1.04	1.16	56,976	98.6	0.0	(0.1)	1.4	9.3	17.0	67	35.0	**0.52**	—	—
5.9	(0.8)	1.7	1.6	0.99	1.11	2,594	99.6	0.0	0.0	0.4	20.7	6.6	57	37.9	0.93	—	—
7.1	0.4	1.9	0.4	0.93	1.04	2,111	96.4	0.0	0.1	3.5	0.7	5.4	510	17.1	**0.20**	—	—
6.2	(0.5)	0.9	2.0	1.01	1.13	545	99.8	0.0	0.0	0.2	0.0	69.2	64	33.3	1.00	—	0.10
7.0	0.3	0.7	1.3	0.97	1.09	4,877	97.5	0.0	0.0	2.5	3.0	59.0	94	25.6	**0.52**	—	—
9.3	**2.6**	0.0	1.1	1.02	1.14	20,964	99.9	0.0	0.1	0.1	8.3	51.0	370	30.4	0.89	—	—
3.9	(2.8)	1.8	0.4	0.95	1.06	501	97.2	0.0	0.0	2.8	15.6	138.0	58	33.2	0.83	—	—
7.8	**1.1**	0.7	1.7	1.02	1.14	8,087	95.7	0.0	0.0	4.3	6.5	126.0	84	34.9	0.83	—	—
8.7	**2.0**	0.3	1.0	**0.90**	1.01	109,629	96.5	0.1	0.0	3.5	8.4	45.0	353	31.4	**0.64**	—	—
5.6	(1.1)	1.1	1.1	0.94	1.05	1,489	98.5	0.0	0.0	1.5	0.0	187.0	133	23.3	0.89	—	—
6.7	0.0	1.4	2.0	0.95	1.06	7,704	95.6	0.1	0.0	4.3	9.9	64.0	106	27.9	**0.69**	—	—
4.6	(2.1)	2.3	0.8	**0.90**	1.01	4,966	98.9	0.1	0.0	1.1	8.7	52.0	113	30.8	**0.63**	—	—
4.6	(2.1)	3.6	1.3	**0.88**	0.98	7,837	95.3	0.2	0.0	4.6	8.0	40.0	176	28.9	**0.69**	—	—
8.1	**1.4**	0.2	1.4	1.09	1.22	1,833	99.4	0.0	0.0	0.6	3.6	189.0	57	37.5	0.73	—	—
2.9	(3.8)	2.0	0.5	1.00	1.12	6,361	98.4	0.0	1.2	0.4	9.1	35.0	186	28.1	**0.67**	—	—
10.3	**3.6**	0.0	0.8	1.08	1.21	40,735	99.8	0.0	0.0	0.2	3.9	12.0	392	31.1	0.82	—	—
8.7	**2.0**	0.1	0.0	0.98	1.10	1,277	94.6	0.0	0.0	5.4	11.3	51.0	128	40.7	0.77	—	—
8.0	**1.3**	0.1	0.6	1.17	1.30	4,282	100.0	0.0	0.0	0.0	13.8	53.0	123	28.2	0.73	—	—
7.7	**1.0**	1.2	0.9	1.04	1.16	2,734	99.9	0.0	0.0	0.1	7.2	36.0	186	27.0	0.88	—	—
—	—	1.2	1.1	0.94	1.05	462	98.1	0.0	0.0	2.0	0.5	69.0	189	25.0	**0.45**	—	—
—	—	2.0	1.2	0.93	1.04	1,526	98.4	0.0	0.0	1.7	0.2	76.0	213	24.9	**0.46**	—	—
—	—	1.6	1.8	**0.92**	1.03	417	98.9	0.0	0.0	1.1	0.1	101.0	173	20.6	**0.45**	—	—
5.5	(1.2)	0.6	1.5	0.99	1.11	15,826	98.7	0.0	0.1	1.3	3.1	71.0	152	23.4	**0.70**	—	—
7.1	0.4	1.5	0.7	1.02	1.14	3,507	99.3	0.0	0.0	0.7	7.5	22.0	111	30.9	**0.67**	—	—
9.4	**2.7**	0.8	0.3	1.04	1.17	2,095	99.5	0.0	0.0	0.6	5.5	5.0	2,206	34.6	**0.29**	0.75R	—
8.3	**1.6**	0.9	1.6	0.97	1.09	3,109	98.7	0.2	0.0	1.2	10.6	44.0	164	21.6	0.84	—	—
11.7	**5.0**	0.0	1.9	1.20	1.34	13,712	99.9	0.0	0.0	0.1	7.9	66.0	245	39.2	0.83	—	—
—	—	2.3	1.2	0.96	1.07	3,323	99.4	0.0	0.0	0.6	0.0	8.0	107	27.7	**0.10**	—	—
—	—	0.0	—	0.99	1.11	5,905	98.2	0.1	0.0	1.7	8.0	46.0	349	32.9	0.84	—	—
7.4	0.7	1.9	0.7	0.94	1.05	30,630	99.5	0.0	0.0	0.5	0.9	2.0	3,512	14.2	**0.10**	0.50R	—
7.2	0.5	2.1	0.6	0.93	1.04	90,679	99.1	0.0	0.0	0.9	0.7	4.0	514	17.4	**0.09**	—	—
6.5	(0.2)	0.7	1.2	0.96	1.08	6,089	97.2	0.0	0.1	2.7	12.0	6.0	718	12.9	0.73	—	—
4.4	(2.3)	1.3	0.4	**0.91**	1.02	747	94.9	0.0	0.9	4.2	8.2	60.0	130	25.9	0.78	—	—
5.8	(0.9)	2.8	1.3	**0.68**	0.75	4,272	76.4	11.6	9.9	2.0	3.4	58.0	291	23.3	0.74	—	—
9.3	**2.6**	1.0	2.1	0.99	1.11	1,475	99.8	0.0	0.0	0.2	6.6	159.0	152	32.5	0.75	—	—
6.3	(0.4)	2.0	0.5	**0.91**	1.02	1,678	93.8	0.0	0.0	6.2	9.8	45.0	88	29.1	0.84	—	—
6.5	(0.2)	1.2	0.2	1.00	1.12	1,414	98.0	0.2	0.0	1.8	8.6	6.0	71	36.8	**0.69**	—	—
7.9	**1.2**	1.0	1.6	**0.89**	0.99	8,245	93.9	0.0	0.0	6.1	13.3	18.0	28	44.3	0.94	—	—
—	—	0.6	1.0	0.99	1.11	233	99.7	0.0	0.0	0.3	0.9	58.8	294	23.9	0.99	1.00R	—
9.2	**2.5**	0.6	0.5	1.00	1.12	2,065	99.3	0.0	0.0	0.7	0.0	76.0	82	20.9	0.88	—	—
7.9	**1.2**	0.0	0.7	1.06	1.19	27,276	97.6	0.0	0.0	2.4	12.6	34.0	65	33.5	1.03	—	0.25
6.8	0.1	1.9	1.0	1.08	1.21	852	94.9	0.0	1.2	3.9	2.1	2.0	50	39.6	**0.62**	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2015	2014	2013	2012	2011	Bull Market Return (%) Fund	Bull Market Return (%) Cat +/-	Bear Market Return (%) Fund	Bear Market Return (%) Cat +/-	3-Year Annual Return (%) Fund	3-Year Annual Return (%) Cat +/-	5-Year Annual Return (%) Fund	5-Year Annual Return (%) Cat +/-
	C	INTECH US Core T (JRMSX)	G		1.4	**13.4**	34.9	14.6	**4.9**	232.4	4.6	(49.7)	0.9	**15.8**	**2.0**	**13.3**	**2.2**
		Janus Grth & Inc T (JAGIX)	G	V	1.3	11.1	32.2	16.6	(1.6)	192.0	(35.8)	(52.1)	(1.5)	14.2	0.4	11.3	0.2
		Janus Research T (JAMRX)	G		**5.3**	**13.9**	35.1	16.6	(4.0)	**268.2**	**40.4**	(53.5)	(2.9)	**17.4**	**3.6**	**12.6**	**1.5**
		Janus T (JANSX)	G		**5.2**	12.7	29.6	**17.7**	(5.9)	200.5	(27.3)	(48.5)	2.1	**15.4**	**1.6**	11.2	0.1
	C	Janus Twenty T (JAVLX)	G		**4.9**	8.9	33.0	**22.3**	(8.2)	178.8	(49.0)	**(47.0)**	**3.6**	15.0	1.2	11.3	0.2
		Jensen Quality Grth J (JENSX)	G		1.5	11.7	32.3	13.5	(1.1)	189.7	(38.1)	**(41.1)**	**9.5**	14.5	0.7	11.0	(0.1)
		Laudus US Large Cap Gr (LGILX)	G		**6.2**	8.7	**37.6**	**18.1**	1.1	**255.7**	**27.9**	**(45.3)**	**5.3**	**16.7**	**2.9**	**13.7**	**2.6**
		Longleaf Partners (LLPFX)	G	V	(18.8)	4.9	32.1	16.5	(2.9)	216.3	(11.5)	(59.8)	(9.2)	4.0	(9.8)	4.9	(6.2)
		Mairs & Power Grth Inv (MPGFX)	G	V	(3.1)	8.1	35.6	**21.9**	0.7	228.2	0.4	**(44.8)**	**5.8**	12.4	(1.4)	11.7	0.6
		Matthew 25 (MXXVX)	G	V	(12.2)	5.5	**38.6**	**31.6**	**10.4**	**412.8**	**185.0**	(56.9)	(6.3)	8.7	(5.1)	**13.3**	**2.2**
		Nicholas (NICSX)	G		(3.0)	**15.3**	**40.1**	**17.5**	**4.3**	**303.0**	**75.2**	**(43.5)**	**7.1**	**16.1**	**2.3**	**14.0**	**2.9**
		Northern Inc Equity (NOIEX)		V	0.4	9.2	24.8	10.6	2.1	176.5	(51.3)	**(41.7)**	**8.9**	11.0	(2.8)	9.1	(2.0)
I		Northern Stk Idx (NOSIX)	G	V	1.2	**13.5**	32.2	15.8	1.8	224.1	(3.7)	(51.1)	(0.5)	15.0	1.2	12.4	1.3
	C	Nubrgr Ber Focus Inv (NBSSX)	G		0.2	10.5	35.4	**19.6**	(2.9)	206.4	(21.4)	(51.0)	(0.4)	14.4	0.6	11.7	0.6
		Oakmark I (OAKMX)	G	V	(4.0)	11.5	**37.2**	**20.9**	1.8	**284.2**	**56.4**	(49.4)	1.2	13.7	(0.1)	**12.6**	**1.5**
		Oakmark Select I (OAKLX)	G	V	(3.6)	**15.3**	**36.5**	**21.7**	2.1	**311.9**	**84.1**	(53.7)	(3.1)	14.9	1.1	**13.5**	**2.4**
		Parnassus (PARNX)	G		0.2	**14.6**	34.2	**26.0**	(5.1)	**281.3**	**53.5**	(47.9)	2.7	**15.5**	**1.7**	**13.0**	**1.9**
		Parnassus Core Equity Inv (PRBLX)	G	V	(0.6)	**14.4**	33.9	15.4	**3.1**	201.6	(26.2)	**(35.6)**	**15.0**	15.1	1.3	**12.6**	**1.5**
		Parnassus Endeavor (PARWX)	G		**3.2**	**18.5**	31.1	**22.0**	(1.7)	**316.1**	**88.3**	**(43.1)**	**7.5**	**17.0**	**3.2**	**14.0**	**2.9**
		Pin Oak Equity (POGSX)	G	V	**4.5**	9.0	**36.4**	**18.1**	0.4	**323.5**	**95.7**	(54.6)	(4.0)	**15.8**	**2.0**	**13.0**	**1.9**
		PRIMECAP Odys Grth (POGRX)	G		**6.1**	**13.9**	**39.2**	16.7	(2.3)	**258.1**	**30.3**	(47.3)	3.3	**18.9**	**5.1**	**13.9**	**2.8**
		PRIMECAP Odys Stk (POSKX)	G	V	1.6	**15.0**	34.3	13.6	2.0	229.7	1.9	**(45.4)**	**5.2**	**16.2**	**2.4**	**12.7**	**1.6**
I		Schwab 1000 Idx (SNXFX)	G	V	0.7	12.7	32.6	15.7	1.2	226.0	(1.8)	(50.7)	(0.1)	14.6	0.8	12.0	0.9
		Schwab Core Equity (SWANX)	G	V	0.5	**14.9**	31.3	14.7	0.7	193.0	(34.8)	**(46.5)**	**4.1**	14.9	1.1	11.9	0.8
		Schwab Dividend Equity (SWDSX)		V	(3.6)	11.7	31.4	12.2	**6.0**	186.2	(41.6)	**(44.5)**	**6.1**	12.3	(1.5)	11.0	(0.1)
		Schwab Fdmtl US LgC Idx (SFLNX)		V	(3.0)	12.2	34.2	16.2	(0.3)	**283.4**	**55.6**	(55.2)	(4.6)	13.5	(0.3)	11.1	0.0
		Schwab MrktTrack All Eq (SWEGX)	G	V	(2.8)	4.9	29.7	16.5	(3.8)	196.5	(31.3)	(53.3)	(2.7)	9.8	(4.0)	8.2	(2.9)
I		Schwab S&P 500 (SWPPX)	G	V	1.2	**13.5**	32.2	15.9	2.0	225.2	(2.6)	(50.7)	(0.1)	15.0	1.2	12.4	1.3
I		Schwab Tot Stk Mkt Idx (SWTSX)	G	V	0.4	12.3	33.3	16.2	1.3	233.1	5.3	(50.1)	0.5	14.6	0.8	12.1	1.0
		Selected American S (SLASX)	G	V	**3.5**	5.5	33.1	12.8	(4.4)	200.3	(27.5)	(54.4)	(3.8)	13.3	(0.5)	9.4	(1.7)
	C	Sequoia (SEQUX)	G		(7.3)	7.5	34.5	15.6	**13.1**	**251.6**	**23.8**	**(40.7)**	**9.9**	10.3	(3.5)	11.9	0.8
		Sound Shore Inv (SSHFX)		V	(5.1)	11.7	**41.5**	**19.3**	(6.2)	202.1	(25.7)	(47.5)	3.1	14.5	0.7	10.9	(0.2)
		T. Rowe Price BlChpGr (TRBCX)	G		**11.1**	9.2	**41.5**	**18.4**	1.5	**263.5**	**35.7**	(50.0)	0.6	**19.8**	**6.0**	**15.6**	**4.5**
		T. Rowe Price Cap Opprt (PRCOX)	G	V	**2.9**	12.2	32.7	15.9	1.2	219.7	(8.1)	(49.9)	0.7	15.2	1.4	12.4	1.3
		T. Rowe Price Div Grth (PRDGX)	G	V	2.3	12.3	30.3	14.8	**3.5**	202.2	(25.6)	**(45.2)**	**5.4**	14.4	0.6	12.2	1.1
I		T. Rowe Price Eq Idx 500 (PREIX)	G	V	1.1	**13.3**	32.0	15.6	1.8	222.2	(5.6)	(51.0)	(0.4)	14.8	1.0	12.2	1.1
		T. Rowe Price Eq Inc (PRFDX)		V	(6.7)	7.4	29.7	17.2	(0.8)	206.3	(21.5)	(52.5)	(1.9)	9.1	(4.7)	8.6	(2.5)
		T. Rowe Price Gr Stk (PRGFX)	G		**10.8**	8.8	**39.2**	**18.9**	(1.0)	**250.8**	**23.0**	(49.1)	1.5	**18.8**	**5.0**	**14.6**	**3.5**
		T. Rowe Price Grth & Inc (PRGIX)	G		**4.1**	12.8	32.9	14.8	(0.2)	205.1	(22.7)	(47.7)	2.9	**16.0**	**2.2**	12.3	1.2
		T. Rowe Price New Amer Gr (PRWAX)	G		**8.8**	9.4	**37.7**	13.5	(0.5)	**251.3**	**23.5**	**(45.4)**	**5.2**	**17.9**	**4.1**	**13.1**	**2.0**
I		T. Rowe Price Tot Eq Mkt (POMIX)	G	V	0.3	12.2	33.7	16.3	0.6	233.5	5.7	(51.0)	(0.4)	14.6	0.8	12.0	0.9
		T. Rowe Price US LC Core (TRULX)	G	V	**8.1**	11.8	31.7	16.4	1.1	—	—	—	—	**16.8**	**3.0**	**13.4**	**2.3**
		T. Rowe Price Value (TRVLX)		V	(1.8)	**13.3**	**37.3**	**19.4**	(2.0)	**269.3**	**41.5**	(54.3)	(3.7)	15.2	1.4	12.3	1.2
		TIAA-CREF Gr&Inc Rtl (TIIRX)	G		**3.0**	10.8	33.9	16.0	**2.7**	212.9	(14.9)	**(45.7)**	**4.9**	15.2	1.4	**12.7**	**1.6**
		TIAA-CREF LgCpVal Rtl (TCLCX)		V	(5.0)	8.8	33.9	**19.2**	(5.9)	227.7	(0.1)	(55.7)	(5.1)	11.4	(2.4)	9.2	(1.9)
		USAA Grth (USAAX)	G		**5.6**	**14.8**	35.6	**17.9**	(2.0)	211.4	(16.4)	(51.8)	(1.2)	**18.0**	**4.2**	**13.7**	**2.6**
		USAA Inc Stk (USISX)	G	V	(3.3)	11.8	31.0	12.6	**3.7**	188.7	(39.1)	(52.4)	(1.8)	12.3	(1.5)	10.6	(0.5)
I		USAA NASDAQ-100 Idx (USNQX)	G		**9.0**	**18.7**	**36.0**	**17.4**	**2.9**	**312.8**	**85.0**	(50.2)	0.4	**20.7**	**6.9**	**16.3**	**5.2**
I		USAA S&P 500 Idx Mbr (USSPX)	G	V	1.1	**13.3**	32.0	15.7	1.8	222.4	(5.4)	(51.1)	(0.5)	14.8	1.0	12.2	1.1
I		Vanguard 500 Idx Inv (VFINX)	G	V	1.2	**13.5**	32.1	15.8	1.9	224.7	(3.1)	(50.9)	(0.3)	14.9	1.1	12.4	1.3
	C	Vanguard Cap Opprt Inv (VHCOX)	G		**2.5**	**18.8**	**42.6**	**18.3**	(6.2)	**264.8**	**37.0**	(49.2)	1.4	**20.2**	**6.4**	**14.0**	**2.9**
		Vanguard Capital Value Inv (VCVLX)	G	V	(9.8)	5.1	**43.8**	**22.3**	(14.0)	**352.9**	**125.1**	(62.7)	(12.1)	10.9	(2.9)	7.5	(3.6)
I		Vanguard Div Apprec Inv (VDAIX)	G	V	(2.1)	9.9	28.8	11.5	**6.0**	178.5	(49.3)	**(41.0)**	**9.6**	11.5	(2.3)	10.4	(0.7)
		Vanguard Div Grth Inv (VDIGX)	G	V	**2.6**	11.8	31.5	10.3	**9.4**	186.9	(40.9)	**(37.9)**	**12.7**	14.7	0.9	**12.7**	**1.6**
		Vanguard Divers Eq Inv (VDEQX)	G		0.7	11.0	35.3	**17.4**	(1.1)	**239.8**	**12.0**	(52.2)	(1.6)	14.8	1.0	11.9	0.8
		Vanguard Equity-Inc Inv (VEIPX)		V	0.7	11.2	30.0	13.4	**10.6**	224.9	(2.9)	(48.8)	1.8	13.4	(0.4)	**12.8**	**1.7**
I		Vanguard FTSE Soc Idx Inv (VFTSX)	G		1.1	**15.7**	**36.8**	**17.8**	(0.8)	**267.0**	**39.2**	(56.5)	(5.9)	**17.0**	**3.2**	**13.3**	**2.2**
		Vanguard Grth & Inc Inv (VQNPX)	G	V	1.9	**14.0**	32.5	16.9	**2.4**	222.4	(5.4)	(51.9)	(1.3)	**15.5**	**1.7**	**13.0**	**1.9**
I		Vanguard Grth Idx Inv (VIGRX)	G		**3.1**	**13.4**	32.1	16.8	1.7	**236.9**	**9.1**	**(47.1)**	**3.5**	**15.6**	**1.8**	**12.9**	**1.8**

10-Year Annual Return (%)		Yield (%)	Tax-Cost Ratio (%)	Risk Index		Total Assets ($ Mil)	Portfolio (%)				% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
Fund	Cat +/-			Cat	Total		Stock	Bond	Other	Cash							
7.2	0.5	0.1	1.7	**0.91**	1.02	638	95.9	0.0	4.1	0.0	2.8	130.0	213	18.9	0.82	—	—
5.6	(1.1)	1.8	1.0	0.94	1.05	4,198	97.3	0.0	2.6	0.1	2.8	30.0	67	30.3	0.88	—	—
9.0	**2.3**	0.4	1.2	0.96	1.07	4,810	97.7	0.0	1.6	0.7	1.8	45.0	105	26.1	0.80	—	—
7.1	0.4	0.6	1.7	0.96	1.07	8,160	98.9	0.0	0.3	0.8	10.3	53.0	90	27.6	0.76	—	—
8.7	**2.0**	0.5	2.9	1.03	1.15	9,273	99.6	0.0	0.4	0.0	1.8	68.0	31	47.0	0.81	—	—
7.7	**1.0**	1.2	1.1	0.95	1.06	4,902	97.2	0.0	0.0	2.8	0.0	14.4	26	52.3	0.87	—	0.25
9.7	**3.0**	0.0	1.7	1.08	1.21	2,262	94.9	5.1	0.0	0.0	7.9	102.0	49	40.0	0.77	2.00R	—
3.2	(3.5)	1.2	2.1	1.26	1.41	3,626	97.3	0.0	0.0	2.7	22.7	29.6	19	66.4	0.91	—	—
7.5	0.8	1.5	1.0	1.04	1.16	3,837	98.0	0.0	0.0	2.0	2.1	6.4	51	37.4	**0.65**	—	—
6.1	(0.6)	0.2	0.7	1.07	1.20	502	95.3	0.6	3.2	0.9	0.0	20.8	32	71.7	1.06	2.00R	—
9.0	**2.3**	0.6	1.3	0.96	1.08	3,693	90.2	0.0	0.0	9.8	9.4	21.9	44	34.6	0.72	—	—
7.4	0.7	1.9	2.4	**0.83**	0.93	245	99.7	0.0	0.0	0.3	1.5	109.8	58	38.9	1.00	—	—
7.1	0.4	2.0	0.9	**0.93**	1.04	6,851	99.8	0.0	0.0	0.2	1.4	3.0	506	17.2	**0.11**	—	—
6.0	(0.7)	0.7	1.6	0.95	1.06	750	96.8	0.0	0.0	3.2	7.5	52.0	41	40.1	0.91	—	—
8.4	**1.7**	1.0	0.8	1.03	1.15	17,083	94.3	0.0	0.0	5.7	7.3	33.0	63	24.6	0.87	—	—
7.3	0.6	0.3	1.1	1.05	1.18	5,832	92.3	0.6	0.0	7.2	3.4	46.0	22	59.3	0.95	—	—
9.7	**3.0**	3.8	2.4	1.07	1.20	755	98.5	0.0	0.0	1.5	4.8	60.4	40	43.3	0.84	—	—
9.8	**3.1**	2.0	1.0	**0.89**	1.00	11,920	97.9	0.0	0.0	2.1	5.6	14.3	41	35.5	0.87	—	—
11.6	**4.9**	2.9	1.4	**0.89**	0.99	1,369	84.5	0.0	0.0	15.5	2.9	39.5	29	48.3	0.84	—	—
8.8	**2.1**	0.8	0.4	1.07	1.20	100	96.0	0.0	1.2	2.8	5.5	5.0	34	48.5	1.13	—	—
9.5	**2.8**	0.4	0.4	1.03	1.15	6,557	93.2	0.0	0.0	6.8	12.2	5.0	132	27.4	**0.63**	—	—
8.3	**1.6**	1.0	0.5	**0.90**	1.01	5,095	89.7	0.0	0.0	10.3	10.5	7.0	128	26.8	**0.63**	—	—
7.1	0.4	1.9	1.2	0.93	1.04	6,563	98.8	0.0	1.2	0.0	1.5	4.0	987	15.0	**0.29**	2.00R	—
6.8	0.1	1.6	2.1	0.96	1.07	2,381	98.6	0.0	1.4	0.0	0.7	81.0	118	27.3	0.72	2.00R	—
6.6	(0.1)	2.1	2.1	0.96	1.08	1,884	99.2	0.0	0.8	0.0	0.0	73.0	113	25.6	0.89	2.00R	—
—	—	2.4	1.0	0.94	1.05	4,862	99.2	0.0	0.4	0.4	0.6	12.0	638	19.8	**0.35**	2.00R	—
5.5	(1.2)	3.3	1.0	0.95	1.06	577	97.8	0.0	1.0	1.2	28.7	42.0	9	99.6	**0.64**	2.00R	—
7.2	0.5	2.1	0.6	**0.93**	1.04	21,598	98.9	0.0	0.5	0.6	1.4	2.0	506	17.1	**0.09**	2.00R	—
7.4	0.7	1.9	0.7	0.94	1.05	4,522	99.0	0.0	0.1	0.9	1.5	2.0	2,504	13.6	**0.09**	2.00R	—
5.4	(1.3)	0.6	2.5	1.01	1.13	3,322	98.3	0.0	0.7	1.0	16.7	26.0	62	41.3	0.94	—	0.25
7.5	0.8	0.0	0.4	1.14	1.27	6,744	87.1	0.0	0.0	12.9	32.4	8.0	42	62.7	1.03	—	—
6.2	(0.5)	0.9	1.3	1.10	1.23	1,917	93.5	0.0	1.7	4.8	13.3	47.0	38	30.7	0.92	—	—
9.3	**2.6**	0.0	0.4	1.07	1.20	31,007	99.7	0.0	0.0	0.3	7.8	32.5	126	32.7	0.72	—	0.00
7.4	0.7	1.5	1.0	0.94	1.05	639	99.8	0.0	0.0	0.2	2.8	37.2	248	18.4	**0.70**	—	0.00
7.8	**1.1**	1.7	1.0	**0.89**	1.00	4,804	94.7	0.0	0.2	5.1	2.1	18.6	109	21.1	**0.65**	—	0.00
7.0	0.3	2.0	0.7	**0.93**	1.04	25,227	98.3	0.0	0.0	1.7	1.4	5.7	513	17.0	**0.27**	0.50R	0.00
5.6	(1.1)	2.2	1.4	0.95	1.06	24,089	96.2	0.9	1.0	2.0	4.8	9.7	121	21.1	**0.66**	—	0.00
9.1	**2.4**	0.0	0.8	1.04	1.16	46,175	98.4	0.0	1.2	0.5	9.7	36.5	99	32.7	**0.68**	—	0.00
7.4	0.7	1.1	1.2	**0.92**	1.03	1,585	95.8	0.0	1.2	3.0	1.6	15.2	57	28.5	**0.67**	—	0.00
9.5	**2.8**	0.0	2.0	1.10	1.23	4,495	98.9	0.0	0.4	0.8	9.4	76.4	120	32.0	0.79	—	0.00
7.3	0.6	1.8	0.6	0.95	1.06	1,233	95.7	0.0	0.0	4.3	1.4	5.5	1,452	13.3	**0.30**	0.50R	0.00
—	—	0.6	1.4	**0.88**	0.98	189	95.3	0.0	0.0	4.8	1.9	70.7	49	31.1	1.15	—	0.00
7.5	0.8	2.0	1.6	0.97	1.09	22,642	98.4	0.0	1.4	0.2	3.3	54.0	104	29.5	0.82	—	0.00
—	—	0.6	1.5	0.98	1.10	4,794	100.0	0.0	0.0	0.0	7.9	90.0	176	21.4	0.74	—	0.25
5.6	(1.1)	1.2	1.5	1.03	1.15	5,425	99.8	0.0	0.0	0.2	7.2	61.0	201	20.7	0.74	—	0.25
6.3	(0.4)	0.4	0.7	1.00	1.12	2,054	99.4	0.0	0.0	0.6	11.4	31.0	83	30.7	1.11	—	—
4.9	(1.8)	2.5	1.0	**0.90**	1.01	2,526	96.9	0.0	0.0	3.1	10.9	12.0	131	20.1	0.79	—	—
11.0	**4.3**	0.6	0.4	1.09	1.22	932	96.8	0.0	0.0	3.3	4.0	6.0	113	47.2	**0.59**	—	—
7.0	0.3	1.8	0.8	0.93	1.04	5,390	96.5	0.0	1.1	2.4	0.7	3.0	508	17.3	**0.26**	—	—
7.1	0.4	2.0	0.5	**0.93**	1.04	219,268	99.7	0.0	0.0	0.3	0.7	3.0	510	17.6	**0.17**	—	—
9.6	**2.9**	0.6	0.9	1.02	1.14	13,661	94.1	0.0	0.0	5.9	11.3	7.0	138	35.2	**0.47**	—	—
5.8	(0.9)	1.2	2.3	1.31	1.46	1,052	98.4	0.0	1.6	0.0	17.2	90.0	152	19.3	**0.47**	—	—
—	—	2.2	0.7	0.95	1.06	23,419	100.0	0.0	0.0	0.0	0.9	20.0	183	34.6	**0.20**	—	—
8.9	**2.2**	1.9	0.8	**0.88**	0.98	26,074	96.8	0.0	2.3	0.8	9.9	23.0	53	27.9	**0.32**	—	—
6.9	0.2	1.1	0.9	0.96	1.08	1,405	96.6	0.0	0.5	2.9	6.4	10.0	9	100.0	**0.41**	—	—
7.9	**1.2**	2.9	1.2	**0.89**	1.00	18,979	97.4	0.0	0.0	2.6	7.8	32.0	185	29.1	**0.29**	—	—
6.3	(0.4)	1.5	0.4	0.97	1.09	2,038	100.0	0.0	0.0	0.0	1.5	20.0	406	23.6	**0.25**	—	—
6.5	(0.2)	1.8	1.0	**0.90**	1.01	6,195	97.4	0.0	0.0	2.6	1.3	116.0	786	15.1	**0.37**	—	—
8.3	**1.6**	1.2	0.3	0.98	1.10	49,885	99.9	0.0	0.0	0.1	0.5	9.0	367	26.3	**0.23**	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2015	2014	2013	2012	2011	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 +/-
I		Vanguard Hi Div Yld Idx Inv (VHDYX)		V	0.3	13.3	30.1	12.5	10.3	233.0	5.2	(51.8)	(1.2)	13.9	0.1	12.9	1.8
I		Vanguard LgCp Idx Inv (VLACX)	G	V	0.9	13.2	32.4	15.9	1.4	226.1	(1.7)	(50.5)	0.1	14.8	1.0	12.2	1.1
		Vanguard Morgan Gr Inv (VMRGX)	G		6.7	10.9	34.7	15.0	(2.6)	226.6	(1.2)	(50.3)	0.3	16.8	3.0	12.3	1.2
	C	Vanguard PRIMECAP Core Inv (VPCCX)	G		0.9	19.2	36.1	14.5	(0.9)	241.8	14.0	(43.0)	7.6	17.9	4.1	13.2	2.1
	C	Vanguard PRIMECAP Inv (VPMCX)	G		2.5	18.7	39.7	15.2	(1.9)	244.7	16.9	(44.3)	6.3	19.3	5.5	14.0	2.9
I		Vanguard Tot Stk Idx Inv (VTSMX)	G	V	0.2	12.4	33.3	16.2	0.9	234.4	6.6	(50.8)	(0.2)	14.5	0.7	12.0	0.9
		Vanguard US Gr Inv (VWUSX)	G		8.4	13.0	35.4	18.4	(0.7)	227.4	(0.4)	(47.2)	3.4	18.4	4.6	14.3	3.2
		Vanguard US Value Inv (VUVLX)		V	(1.7)	14.6	33.9	19.1	3.2	225.5	(2.3)	(51.9)	(1.3)	14.7	0.9	13.1	2.0
I		Vanguard Val Idx Inv (VIVAX)		V	(1.1)	13.0	32.8	15.0	1.0	217.0	(10.8)	(53.9)	(3.3)	14.1	0.3	11.5	0.4
		Vanguard Windsor II Inv (VWNFX)		V	(3.3)	11.1	30.6	16.7	2.7	214.4	(13.4)	(52.8)	(2.2)	12.0	(1.8)	11.0	(0.1)
		Vanguard Windsor Inv (VWNDX)		V	(3.4)	11.8	36.0	20.7	(4.0)	249.9	22.1	(56.0)	(5.4)	13.7	(0.1)	11.2	0.1
		Voya Corp Leaders Trust B (LEXCX)		V	(11.4)	10.7	29.5	13.2	12.2	200.6	(27.2)	(45.0)	5.6	8.3	(5.5)	10.0	(1.1)
		Weitz Partners Value Inv (WPVLX)	G	V	(9.3)	7.9	30.8	17.9	2.1	230.1	2.3	(48.6)	2.0	8.6	(5.2)	9.0	(2.1)
		Weitz Value Inv (WVALX)	G	V	(4.5)	9.5	31.7	13.1	6.1	230.3	2.5	(52.9)	(2.3)	11.3	(2.5)	10.6	(0.5)
		Mid-Cap Stock Category Average			(2.9)	8.3	35.1	15.3	(3.0)	246.1	0.0	(51.0)	0.0	12.3	0.0	9.6	0.0
		Akre Focus Retail (AKREX)	G		2.5	10.5	38.9	16.0	11.0	—	—	—	—	16.3	4.0	15.2	5.6
		AmCent Heritage Inv (TWHIX)	G		1.9	8.1	31.0	16.0	(6.6)	237.1	(9.0)	(51.8)	(0.8)	13.0	0.7	9.3	(0.3)
	C	AmCent Mid Cap Value Inv (ACMVX)		V	(1.6)	16.3	29.9	16.4	(0.8)	239.9	(6.2)	(41.6)	9.4	14.1	1.8	11.4	1.8
		Amer Beacon MC Val Inv (AMPAX)		V	(4.2)	8.2	39.6	15.7	0.7	292.0	45.9	(52.3)	(1.3)	13.1	0.8	11.0	1.4
		Ariel Appreciation Inv (CAAPX)	G	V	(6.3)	8.1	46.2	19.3	(7.4)	342.1	96.0	(55.1)	(4.1)	14.0	1.7	10.4	0.8
		Ariel Fund Inv (ARGFX)	G	V	(4.1)	10.9	44.6	20.3	(11.4)	401.6	155.5	(64.3)	(13.3)	15.4	3.1	10.4	0.8
	C	Artisan Mid Cap Inv (ARTMX)	G		2.1	5.6	37.3	19.5	(2.1)	288.9	42.8	(52.0)	(1.0)	14.0	1.7	11.6	2.0
	C	Artisan Mid Cap Val Inv (ARTQX)		V	(9.9)	1.5	35.7	11.3	6.4	214.9	(31.2)	(41.5)	9.5	7.5	(4.8)	8.0	(1.6)
	C	Aston/Fairpointe MidCap N (CHTTX)	G	V	(10.4)	9.7	44.4	16.4	(6.6)	334.3	88.2	(54.4)	(3.4)	12.4	0.1	9.1	(0.5)
		Baird MidCap Inv (BMDSX)	G		(3.8)	4.6	32.6	16.1	4.9	253.7	7.6	(49.4)	1.6	10.1	(2.2)	10.2	0.6
		Baron Asset R (BARAX)	G		(0.1)	9.4	38.8	15.3	(3.0)	241.4	(4.7)	(53.4)	(2.4)	14.9	2.6	11.2	1.6
		Baron Grth R (BGRFX)	G		(4.4)	4.4	38.3	16.4	1.2	244.9	(1.2)	(51.4)	(0.4)	11.3	(1.0)	10.2	0.6
		Baron Partners R (BPTRX)	G		(0.1)	10.2	47.6	16.3	(5.8)	296.4	50.3	(60.7)	(9.7)	17.6	5.3	12.2	2.6
		BMO Mid-Cap Val Y (MRVEX)		V	(6.0)	11.5	38.4	19.0	(6.9)	258.1	12.0	(50.4)	0.6	13.2	0.9	10.0	0.4
		Buffalo Discovery (BUFTX)	G		5.6	10.6	36.6	19.7	(0.7)	301.1	55.0	(47.9)	3.1	16.9	4.6	13.6	4.0
		CRM Mid Cap Value Inv (CRMMX)	G	V	(2.6)	5.7	33.0	17.6	(7.2)	179.3	(66.8)	(44.3)	6.7	11.0	(1.3)	8.4	(1.2)
		Davenport Eq Opport (DEOPX)	G		(6.0)	15.2	29.7	21.9	5.0	—	—	—	—	12.0	(0.3)	12.5	2.9
I		Dreyfus MidCap Idx (PESPX)	G	V	(2.7)	9.3	32.8	17.2	(2.3)	261.6	15.5	(49.5)	1.5	12.2	(0.1)	10.1	0.5
		FAM Value Inv (FAMVX)	G		(1.8)	13.4	32.9	11.3	(0.5)	193.7	(52.4)	(44.1)	6.9	14.0	1.7	10.4	0.8
		Fidelity Grth Strat (FDEGX)	G		3.1	13.6	37.8	11.7	(9.0)	238.4	(7.7)	(58.5)	(7.5)	17.3	5.0	10.4	0.8
		Fidelity Leveraged Co Stk (FLVCX)	G		(6.1)	5.5	35.1	28.8	(10.7)	319.2	73.1	(64.5)	(13.5)	10.2	(2.1)	9.0	(0.6)
		Fidelity Low-Priced Stk (FLPSX)		V	(0.6)	7.6	34.3	18.5	(0.1)	255.2	9.1	(48.8)	2.2	12.8	0.5	11.2	1.6
		Fidelity Mid Cap Enhcd Idx (FMEIX)	G	V	(2.5)	13.0	39.8	16.4	(1.7)	280.0	33.9	—	—	15.5	3.2	12.0	2.4
		Fidelity Mid Cap Value (FSMVX)		V	(4.6)	16.6	38.9	19.1	(4.3)	318.8	72.7	(55.5)	(4.5)	15.6	3.3	12.0	2.4
		Fidelity Mid-Cap Stk (FMCSX)	G		(3.1)	7.1	38.9	14.9	(2.5)	275.8	29.7	(56.1)	(5.1)	13.0	0.7	10.1	0.5
I		Fidelity Spar Ext Mkt Inv (FSEMX)	G	V	(3.4)	7.6	38.1	18.0	(3.9)	277.2	31.1	(51.9)	(0.9)	12.8	0.5	10.3	0.7
		Fidelity Stock Sel Mid Cp (FSSMX)	G		(3.3)	10.1	31.1	—	—	—	—	—	—	11.8	(0.5)	—	—
		Fidelity Value (FDVLX)		V	(6.6)	11.7	37.0	21.8	(6.8)	314.6	68.5	(61.5)	(10.5)	12.7	0.4	10.2	0.6
	C	First Eagle Fund of Am Y (FEAFX)	G	V	(3.6)	10.3	31.0	21.1	(1.1)	199.4	(46.7)	(38.0)	13.0	11.7	(0.6)	10.8	1.2
	C	FMI Common Stk (FMIMX)	G	V	(6.9)	6.4	32.0	10.1	4.5	226.5	(19.6)	(38.3)	12.7	9.4	(2.9)	8.5	(1.1)
		Harbor Mid Cap Grth Inv (HIMGX)	G		0.7	6.1	35.4	21.4	(9.4)	219.7	(26.4)	(52.9)	(1.9)	13.1	0.8	9.7	0.1
		Hennessy Focus 30 (HFMDX)	G	V	0.0	16.4	29.6	14.1	4.0	261.3	15.2	(43.4)	7.6	14.7	2.4	12.3	2.7
		Hennessy Focus Investor (HFCSX)	G		2.8	10.1	35.3	16.6	3.6	265.8	19.7	(45.5)	5.5	15.3	3.0	13.1	3.5
		Janus Contrarian T (JSVAX)	G	V	(13.2)	17.3	38.5	23.8	(15.9)	204.6	(41.5)	(59.2)	(8.2)	12.1	(0.2)	8.0	(1.6)
		Janus Enterprise T (JAENX)	G		3.3	11.9	30.6	17.6	(1.9)	277.1	31.0	(52.0)	(1.0)	14.7	2.4	11.7	2.1
	C	Longleaf Partners Sm-Cap (LLSCX)	G	V	(6.1)	12.4	30.4	22.9	1.7	334.5	88.4	(57.7)	(6.7)	11.3	(1.0)	11.5	1.9
		Madison Mid-Cap Y (GTSGX)	G		0.8	9.4	28.9	15.6	5.0	212.1	(34.0)	(47.6)	3.4	12.5	0.2	11.6	2.0
		Nicholas II N (NNTWX)	G		0.5	10.9	32.2	14.4	(0.4)	213.8	(32.3)	(40.9)	10.1	13.8	1.5	10.9	1.3
I		Northern Mid Cap Idx (NOMIX)	G	V	(2.4)	9.6	33.2	17.7	(2.1)	267.1	21.0	(49.6)	1.4	12.5	0.2	10.4	0.8
	C	Nubrgr Ber MidCp Grth Inv (NMANX)	G		1.4	7.7	31.9	12.1	1.5	233.1	(13.0)	(50.8)	0.2	12.9	0.6	10.4	0.8
		Parnassus Mid-Cap (PARMX)	G	V	(0.9)	11.2	28.2	18.5	3.3	233.0	(13.1)	(45.0)	6.0	12.2	(0.1)	11.6	2.0
		Perkins Mid Cap Value T (JMCVX)		V	(3.8)	9.0	25.9	10.3	(2.6)	159.0	(87.1)	(39.9)	11.1	9.7	(2.6)	7.2	(2.4)
	C	PRIMECAP Odys Agg Gr (POAGX)	G		4.5	16.5	54.8	21.2	(0.5)	390.1	144.0	(49.3)	1.7	23.5	11.2	17.9	8.3

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 (%)
—	—	3.2	0.8	**0.91**	1.02	15,916	99.9	0.0	0.0	0.1	0.8	11.0	437	31.5	**0.18**	—	—
7.3	0.6	1.8	0.6	**0.92**	1.03	11,164	99.8	0.0	0.0	0.2	0.7	3.0	661	16.6	**0.23**	—	—
7.6	**0.9**	0.7	1.2	0.97	1.09	11,677	96.4	0.0	0.0	3.6	3.5	41.0	341	20.9	**0.40**	—	—
9.2	**2.5**	1.1	0.9	**0.92**	1.03	7,740	94.9	0.0	0.0	5.1	14.2	10.0	150	33.4	**0.50**	—	—
9.4	**2.7**	1.1	1.0	0.94	1.05	46,335	96.7	0.0	0.0	3.3	11.8	9.0	129	41.9	**0.44**	—	—
7.3	0.6	1.9	0.5	0.94	1.05	400,630	99.8	0.0	0.0	0.2	0.7	3.0	3,797	14.3	**0.17**	—	—
7.4	0.7	0.5	0.8	1.00	1.12	7,034	93.7	0.0	1.9	4.4	5.0	38.0	169	26.3	**0.47**	—	—
6.0	(0.7)	2.1	0.7	**0.93**	1.04	1,292	99.3	0.0	0.0	0.7	0.6	66.0	250	21.8	**0.29**	—	—
6.3	(0.4)	2.5	0.6	**0.92**	1.03	37,637	100.0	0.0	0.0	0.0	0.8	6.0	324	26.5	**0.23**	—	—
6.1	(0.6)	2.3	1.3	0.94	1.05	44,981	96.6	0.0	0.1	3.3	8.7	26.0	266	24.1	**0.36**	—	—
6.0	(0.7)	1.8	0.9	1.02	1.14	17,021	96.5	0.0	0.9	2.6	12.7	28.0	141	18.7	**0.38**	—	—
7.5	0.8	2.4	1.0	0.99	1.11	1,116	100.0	0.0	0.0	0.0	0.0	0.0	23	73.3	**0.59**	—	—
6.0	(0.7)	0.0	0.7	**0.84**	0.94	862	80.4	0.0	1.1	18.5	8.7	26.0	44	35.8	1.18	—	—
5.0	(1.7)	0.0	0.9	**0.85**	0.95	964	82.7	0.0	0.5	16.8	12.2	36.0	37	41.1	1.15	—	—
7.0	**0.0**	**0.4**	**1.4**	**1.00**	**1.17**	**4,093**	**95.0**	**0.0**	**0.3**	**4.7**	**4.4**	**59.1**	**242**	**26.5**	**1.03**	**—**	**—**
—	—	0.0	0.3	0.95	1.12	4,269	96.1	1.1	1.6	1.2	2.7	16.0	38	66.3	1.34	1.00R	0.25
9.9	**2.9**	0.0	1.9	0.98	1.15	5,352	98.8	0.0	0.9	0.3	6.4	62.0	100	23.8	1.00	—	—
9.0	**2.0**	1.1	2.2	**0.82**	0.96	6,357	97.9	0.0	0.0	2.1	5.4	66.0	114	20.4	1.01	—	—
—	—	1.0	1.1	1.01	1.19	642	96.1	0.0	0.0	3.9	5.7	24.0	123	18.6	1.15	—	0.00
7.5	0.5	1.0	2.0	1.20	1.41	1,777	99.3	0.0	0.0	0.7	0.0	22.0	42	41.0	1.13	—	0.25
6.6	(0.4)	0.6	1.4	1.27	1.49	2,087	99.1	0.0	0.0	0.9	0.0	25.0	38	38.8	1.03	—	0.25
9.8	**2.8**	0.0	1.6	1.08	1.26	9,030	94.3	0.0	0.0	5.7	3.0	51.4	68	33.1	1.20	—	—
7.0	0.0	0.4	2.0	0.98	1.15	6,031	93.8	0.0	0.0	6.2	2.3	31.2	62	24.8	1.19	—	—
9.4	**2.4**	0.3	1.7	1.20	1.41	4,185	100.0	0.0	0.0	0.0	3.7	31.8	47	32.7	1.11	—	0.25
7.7	0.7	0.0	0.4	0.96	1.13	1,224	96.5	0.0	0.0	3.5	2.4	37.3	58	26.6	1.10	—	0.25
7.3	0.3	0.0	1.8	0.98	1.15	2,655	96.9	0.0	0.2	2.9	2.3	13.5	62	37.5	1.31	—	0.25
7.3	0.3	0.0	1.1	0.98	1.15	7,299	99.2	0.0	0.8	0.0	3.0	7.0	84	34.9	1.29	—	0.25
8.0	**1.0**	0.3	0.0	1.22	1.43	2,012	99.4	0.0	0.6	0.0	7.7	30.8	31	58.7	1.32	—	0.25
6.8	(0.2)	0.4	2.0	0.99	1.17	266	96.8	0.0	0.3	2.9	2.5	27.0	64	21.8	1.23	—	—
10.4	**3.4**	0.0	1.7	0.97	1.14	943	94.7	0.0	0.0	5.3	1.8	52.0	74	21.6	1.01	2.00R	—
6.6	(0.4)	1.1	4.0	0.94	1.11	898	96.9	0.0	0.0	3.1	0.8	105.0	55	29.0	1.06	—	—
—	—	0.0	1.3	0.98	1.15	300	97.1	0.0	0.0	2.9	8.7	—	29	48.6	1.02	—	—
7.7	0.7	1.2	1.4	0.98	1.16	2,965	98.3	0.0	0.1	1.7	0.2	16.2	403	6.3	**0.50**	—	—
6.1	(0.9)	0.0	0.9	**0.91**	1.07	957	92.5	0.0	0.0	7.5	3.6	6.1	40	41.5	1.18	—	—
6.6	(0.4)	0.1	0.0	**0.91**	1.07	3,129	99.2	0.0	0.0	0.8	6.0	58.0	115	21.4	**0.72**	1.50R	—
6.8	(0.2)	0.9	0.5	1.03	1.22	3,914	95.8	0.2	0.3	3.7	4.0	4.0	115	36.9	**0.79**	1.50R	—
8.2	**1.2**	1.3	1.3	**0.79**	0.93	40,210	90.1	0.0	0.0	9.8	37.1	9.0	894	26.0	**0.79**	1.50R	—
—	—	1.1	1.5	**0.92**	1.08	825	98.7	0.0	0.0	1.3	0.9	89.0	248	8.8	**0.61**	0.75R	—
7.6	0.6	1.4	1.4	0.97	1.14	3,417	98.1	0.0	0.0	2.0	6.8	69.0	134	18.5	0.83	0.75R	—
7.2	0.2	0.6	1.5	**0.92**	1.08	7,232	93.1	0.2	0.0	6.8	7.6	29.0	166	13.9	**0.76**	0.75R	—
7.9	0.9	1.4	1.0	1.04	1.23	15,851	99.7	0.0	0.0	0.3	1.8	7.0	3,322	4.2	**0.10**	0.75R	—
—	—	0.4	—	0.95	1.12	2,323	96.2	0.0	0.0	3.8	4.3	89.0	184	19.6	0.81	—	—
6.0	(1.0)	1.1	0.8	0.98	1.15	8,284	97.5	0.1	0.2	2.2	11.5	80.0	285	12.4	0.84	—	—
8.7	**1.7**	0.0	0.8	0.95	1.12	3,656	96.0	0.0	(2.2)	6.2	10.4	35.2	39	47.2	1.38	—	0.25
8.4	**1.4**	0.0	2.1	0.94	1.11	1,160	88.9	0.0	0.0	11.1	4.3	—	43	33.9	1.18	—	—
7.1	0.1	0.2	2.5	1.08	1.26	576	95.6	0.0	0.1	4.3	16.4	95.0	80	21.9	1.22	—	0.25
8.5	**1.5**	0.1	0.7	1.14	1.34	1,010	97.4	0.0	0.0	2.6	0.0	132.0	31	35.3	1.17	—	—
10.4	**3.4**	0.0	1.0	0.95	1.12	2,190	84.9	0.0	0.0	15.1	6.6	18.0	24	63.6	1.46	—	0.15
5.7	(1.3)	0.3	0.7	0.97	1.14	3,314	97.2	0.0	0.5	2.3	4.0	70.0	37	58.8	0.89	—	—
9.4	**2.4**	0.3	0.8	**0.82**	0.96	6,436	92.7	0.0	1.3	6.0	11.6	17.0	81	23.8	0.92	—	—
8.3	**1.3**	0.1	2.2	0.98	1.15	3,819	83.4	0.0	0.0	16.6	10.2	50.6	21	58.5	0.91	—	—
7.6	0.6	0.0	1.9	**0.90**	1.06	254	92.4	0.0	0.0	7.7	7.4	28.0	32	43.8	1.15	—	—
7.5	0.5	0.0	1.5	**0.91**	1.07	731	95.2	0.0	0.0	4.8	6.1	20.4	79	18.6	0.97	—	0.25
7.9	0.9	1.4	1.2	0.98	1.16	1,567	99.7	0.0	0.0	0.3	0.0	17.9	401	6.6	**0.15**	—	—
8.3	**1.3**	0.0	1.7	0.98	1.16	1,195	93.6	0.0	0.0	6.4	3.2	50.0	100	17.1	0.93	—	—
8.8	**1.8**	0.7	0.8	**0.81**	0.95	554	94.3	0.0	0.0	5.7	4.0	21.6	43	33.3	0.99	—	—
6.7	(0.3)	1.4	3.3	**0.80**	0.94	4,626	94.1	0.0	0.0	5.9	1.8	49.0	84	22.9	**0.69**	—	—
12.7	**5.7**	0.0	0.7	1.17	1.37	6,684	95.3	0.0	0.0	4.7	11.5	15.0	155	27.7	**0.63**	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2015	2014	2013	2012	2011	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Russell US Mid Cap Eq S (RMCSX)	G	V	(2.5)	11.0	34.7	—	—	—	—	—	—	13.4	1.1	—	—
		Scout Mid Cap (UMBMX)	G	V	**1.4**	4.0	37.6	9.8	**0.3**	**268.4**	**22.3**	**(46.0)**	**5.0**	13.2	0.9	9.8	0.2
I		Shelton S&P Md Dir (SPMIX)	G	V	(2.3)	9.3	33.2	16.9	(1.8)	261.5	15.4	(49.6)	1.4	12.5	0.2	10.3	0.7
		T. Rowe Price Div Mid Gr (PRDMX)	G		**2.0**	**11.4**	34.5	16.5	(4.4)	**274.5**	**28.4**	(51.8)	(0.8)	**15.2**	**2.9**	11.2	1.6
I		T. Rowe Price Ext Mkt Idx (PEXMX)	G	V	(3.3)	7.5	**38.3**	**18.9**	(3.7)	**280.3**	**34.2**	(52.4)	(1.4)	12.9	0.6	10.5	0.9
	C	T. Rowe Price Mid Gr (RPMGX)	G		**6.5**	**13.1**	36.8	13.9	(1.3)	**291.8**	**45.7**	(48.2)	2.8	**18.1**	**5.8**	**13.1**	**3.5**
	C	T. Rowe Price Mid Val (TRMCX)		V	(3.5)	10.6	31.5	**19.6**	(4.9)	251.2	5.1	**(47.4)**	**3.6**	12.0	(0.3)	9.8	0.2
		TIAA-CREF MdCpGr Rtl (TCMGX)	G		(1.0)	7.3	36.2	17.5	(5.5)	262.5	16.4	(54.2)	(3.2)	13.1	0.8	10.0	0.4
		TIAA-CREF MdCpVal Rtl (TCMVX)		V	(5.7)	**12.4**	32.1	16.1	(2.4)	248.4	2.3	(53.7)	(2.7)	11.9	(0.4)	9.7	0.1
I		USAA Extended Market Idx (USMIX)	G	V	(3.8)	7.1	37.2	17.4	(4.1)	266.5	20.4	(52.8)	(1.8)	12.2	(0.1)	9.8	0.2
I		Vanguard Ext Mkt Idx Inv (VEXMX)	G	V	(3.4)	7.4	**38.1**	**18.3**	(3.8)	**279.5**	**33.4**	(52.8)	(1.8)	12.7	0.4	10.3	0.7
I		Vanguard MdCp Gr Idx Inv (VMGIX)	G		(1.2)	**13.3**	32.0	15.8	(3.9)	267.7	21.6	(54.4)	(3.4)	13.9	1.6	10.5	0.9
I		Vanguard MdCp Val Idx Inv (VMVIX)		V	(2.0)	**13.8**	37.4	15.9	(0.5)	**292.6**	**46.5**	(53.2)	(2.2)	**15.3**	**3.0**	**12.1**	**2.5**
I		Vanguard Mid Cap Idx Inv (VIMSX)	G	V	(1.5)	**13.6**	35.0	15.8	(2.2)	**281.5**	**35.4**	(53.5)	(2.5)	**14.7**	**2.4**	**11.3**	**1.7**
		Vanguard MidCap Gr Inv (VMGRX)	G		**0.2**	10.8	34.1	14.8	**1.1**	258.1	12.0	(49.6)	1.4	**14.2**	**1.9**	**11.6**	**2.0**
		Vanguard Selected Val Inv (VASVX)		V	(3.8)	6.3	**42.0**	15.2	**0.8**	252.4	6.3	(48.0)	3.0	13.2	0.9	11.0	1.4
		Vanguard Strategic Eq Inv (VSEQX)	G	V	(1.5)	**13.6**	**41.5**	**18.8**	**1.1**	**306.7**	**60.6**	(56.1)	(5.1)	**16.6**	**4.3**	**13.8**	**4.2**
		Small-Cap Stock Category Average			**(5.1)**	**1.9**	**38.9**	**15.9**	**(3.6)**	**252.9**	**0.0**	**(52.3)**	**0.0**	**10.2**	**0.0**	**8.3**	**0.0**
	C	AmCent Sm Cap Val Inv (ASVIX)		V	(2.7)	4.4	34.9	16.7	(6.8)	239.4	(13.5)	**(45.7)**	**6.6**	11.0	0.8	8.3	0.0
		Amer Beacon SmCp Val Inv (AVPAX)		V	(5.4)	4.3	39.6	16.0	(4.5)	261.8	8.9	(51.7)	0.6	11.2	1.0	8.8	0.5
		Baron Small Cap R (BSCFX)	G		(5.3)	1.6	37.7	17.9	(1.6)	230.9	(22.0)	(51.5)	0.8	9.9	(0.3)	9.0	0.7
		Bridgeway Small-Cap Val (BRSVX)		V	(9.5)	0.7	39.7	**20.9**	**1.0**	226.0	(26.9)	(60.3)	(8.0)	8.4	(1.8)	9.2	0.9
I		Bridgeway Ul-Sm Co Mkt (BRSIX)	G	V	(8.3)	4.6	**50.9**	**19.8**	(7.9)	248.3	(4.6)	(55.8)	(3.5)	**13.1**	**2.9**	9.8	1.5
	C	Brown Cap'l Mgmt SmCo Inv (BCSIX)	G		**8.7**	2.1	**48.9**	17.4	0.1	282.7	29.8	**(40.9)**	**11.4**	**18.3**	**8.1**	**14.2**	**5.9**
	C	Buffalo Small Cap (BUFSX)	G		(4.5)	(6.6)	**44.1**	**19.9**	(4.7)	183.4	(69.5)	**(43.3)**	**9.0**	8.7	(1.5)	8.0	(0.3)
I		Dreyfus Sm Cap Stk Indx (DISSX)	G	V	(2.3)	5.4	40.7	16.0	**0.8**	266.7	13.8	(51.0)	1.3	**13.2**	**3.0**	**11.1**	**2.8**
	C	Fidelity Series SmCp Opp (FSOPX)	G	V	**(0.6)**	2.2	35.5	11.8	(3.0)	284.2	31.3	(54.7)	(2.4)	11.2	1.0	8.4	0.1
		Fidelity Sm Cp Enh Idx (FCPEX)	G	V	(1.9)	5.5	38.6	**19.3**	(1.1)	261.2	8.3	—	—	12.8	2.6	**11.1**	**2.8**
		Fidelity Small Cap Grth (FCPGX)	G		**5.7**	3.8	**44.5**	13.0	(2.9)	**287.2**	**34.3**	(55.1)	(2.8)	**16.6**	**6.4**	**11.7**	**3.4**
		Fidelity Small Cap Stk (FSLCX)	G	V	**2.4**	**7.1**	29.7	12.9	(15.7)	248.1	(4.8)	(55.9)	(3.6)	12.5	2.3	6.3	(2.0)
	C	Fidelity Small Cap Value (FCPVX)		V	**(1.7)**	**6.6**	37.0	**20.1**	(3.7)	277.0	24.1	(49.9)	2.4	**12.8**	**2.6**	**10.7**	**2.4**
	C	Fidelity SmCp Discovery (FSCRX)	G	V	(6.2)	**7.0**	38.2	**24.0**	**0.3**	**363.3**	**110.4**	**(45.0)**	**7.3**	11.5	1.3	**11.5**	**3.2**
		Fidelity Stk Sel Sm Cap (FDSCX)	G	V	**(0.3)**	3.4	36.7	12.0	(2.6)	261.4	8.5	(61.0)	(8.7)	12.1	1.9	9.0	0.7
		Gabelli Sm Cp Grth AAA (GABSX)	G	V	(3.8)	3.5	35.7	**20.0**	(4.9)	228.4	(24.5)	**(45.3)**	**7.0**	10.5	0.3	9.0	0.7
		Hennessy Crnrst Gr Inv (HFCGX)	G	V	**(1.1)**	**13.8**	35.8	**30.3**	(10.8)	172.3	(80.6)	(56.8)	(4.5)	**15.2**	**5.0**	**12.2**	**3.9**
		Homestead Small Co Stk (HSCSX)	G	V	(5.2)	**7.9**	36.5	**19.6**	**0.5**	**330.5**	**77.6**	(48.1)	4.2	11.8	1.6	**10.9**	**2.6**
	C	Invesco SmCap Gr Inv (GTSIX)	G		**(1.9)**	**7.6**	39.9	18.3	(1.3)	272.6	19.7	(50.9)	1.4	**13.9**	**3.7**	**11.5**	**3.2**
	C	Janus Triton T (JATTX)	G		**1.2**	**9.4**	36.2	16.4	**2.5**	**320.7**	**67.8**	(49.4)	2.9	**14.7**	**4.5**	**12.5**	**4.2**
	C	Janus Venture T (JAVTX)	G		**(0.9)**	**10.2**	41.7	17.0	**2.0**	**341.3**	**88.4**	(60.8)	(8.5)	**15.6**	**5.4**	**13.0**	**4.7**
	C	Meridian Grth Legacy (MERDX)	G		(5.4)	**9.4**	28.5	12.2	**1.0**	229.6	(23.3)	**(42.0)**	**10.3**	10.0	(0.2)	8.6	0.3
		Neuberger Berman Genesis Tr (NBGEX)	G		**0.1**	(0.4)	36.8	9.8	**4.5**	193.5	(59.4)	**(43.7)**	**8.6**	10.9	0.7	9.4	1.1
		Northern Small Cap Core (NSGRX)	G	V	(4.3)	**6.5**	38.7	17.1	(2.5)	243.0	(9.9)	(50.8)	1.5	12.2	2.0	10.0	1.7
I		Northern Small Cap Idx (NSIDX)	G	V	(4.6)	4.6	38.6	16.2	(4.5)	244.6	(8.3)	(52.2)	0.1	11.4	1.2	8.9	0.6
		Northern Small Cap Value (NOSGX)		V	(4.7)	**7.0**	36.4	13.7	(0.7)	229.9	(23.0)	**(47.2)**	**5.1**	11.6	1.4	9.5	1.2
		Nubrgr Ber Genesis Inv (NBGNX)	G		**0.2**	(0.3)	36.9	9.9	**4.6**	195.1	(57.8)	**(43.7)**	**8.6**	11.0	0.8	9.5	1.2
		Perkins Sm Cap Val T (JSCVX)		V	(2.7)	**7.3**	29.6	8.9	(3.5)	197.4	(55.5)	**(38.8)**	**13.5**	10.6	0.4	7.3	(1.0)
		PIMCO StksPLUS Small D (PCKDX)	G	V	(7.1)	**5.8**	36.8	**28.0**	(5.1)	**391.4**	**138.5**	(51.6)	0.7	10.4	0.2	**10.3**	**2.0**
		Russell US Small Cap Eq S (RLESX)	G	V	(6.4)	4.0	**43.9**	14.0	(4.1)	246.6	(6.3)	—	—	11.9	1.7	8.9	0.6
		Schwab Fdmtl US Sm Co Idx (SFSNX)	G	V	(5.1)	**7.7**	38.8	17.4	(6.2)	**334.6**	**81.7**	(55.8)	(3.5)	12.4	2.2	9.3	1.0
I		Schwab Small Cap Index (SWSSX)	G	V	(4.5)	4.9	38.6	16.4	(2.7)	282.3	29.4	(53.0)	(0.7)	11.6	1.4	9.5	1.2
		Schwab Small-Cap Equity (SWSCX)	G	V	(3.7)	**6.9**	**43.3**	**20.5**	**0.5**	**288.7**	**35.8**	(54.6)	(2.3)	**13.8**	**3.6**	**12.3**	**4.0**
		Sterling Cap Stratton SmVal Instl (STSCX)	G	V	(4.2)	3.0	39.2	15.1	**0.3**	210.7	(42.2)	**(46.0)**	**6.3**	11.2	1.0	9.7	1.4
		Steward S-Md Cap Eh Idx Indiv (TRDFX)	G	V	(4.0)	5.3	37.0	16.4	(1.7)	**300.3**	**47.4**	(53.8)	(1.5)	11.5	1.3	9.7	1.4
		T. Rowe Price Div Sm Gr (PRDSX)	G		**2.3**	**6.3**	**44.1**	15.6	**1.5**	**319.8**	**66.9**	(48.6)	3.7	**16.2**	**6.0**	**13.0**	**4.7**
	C	T. Rowe Price New Horiz (PRNHX)	G		**4.5**	**6.0**	**49.1**	16.2	**6.6**	**368.3**	**115.4**	(49.9)	2.4	**18.2**	**8.0**	**15.4**	**7.1**
	C	T. Rowe Price Sm Stk (OTCFX)	G		(3.2)	**6.9**	37.6	18.0	(0.1)	**293.3**	**40.4**	(49.2)	3.1	12.5	2.3	**10.9**	**2.6**
		T. Rowe Price Sm Val (PRSVX)	G	V	(4.7)	0.1	32.7	17.7	(0.7)	211.8	(41.1)	**(47.3)**	**5.0**	8.2	(2.0)	8.2	(0.1)

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
—	—	0.7	—	0.94	1.11	178	96.1	0.0	0.0	4.0	1.0	120.0	452	9.7	0.97	—	—
—	—	0.8	2.0	0.95	1.12	1,351	97.2	0.0	0.2	2.6	1.9	158.0	131	19.1	1.04	—	—
7.6	0.6	1.0	1.9	0.98	1.16	137	115.5	0.0	0.0	(15.5)	0.0	15.0	368	7.7	**0.58**	—	—
8.3	**1.3**	0.0	0.5	0.97	1.14	513	89.7	0.0	1.4	9.0	3.3	27.0	323	8.2	0.89	—	0.00
7.8	0.8	0.9	0.8	1.05	1.24	761	86.1	0.0	0.1	13.8	1.4	17.1	1,645	4.1	**0.37**	0.50R	0.00
10.1	**3.1**	0.0	1.6	**0.90**	1.06	25,360	92.1	0.0	1.1	6.8	2.2	26.6	149	16.8	**0.77**	—	0.00
8.0	**1.0**	1.2	2.0	**0.88**	1.04	11,438	87.7	0.0	0.0	12.3	4.1	32.2	99	22.4	**0.80**	—	0.00
7.5	0.5	0.0	2.3	1.00	1.18	1,692	98.5	0.0	0.0	1.5	5.5	104.0	130	15.8	**0.79**	—	0.25
7.1	0.1	1.2	1.4	**0.89**	1.05	4,972	97.0	0.0	0.3	2.7	5.3	39.0	256	10.5	**0.72**	—	0.25
7.4	0.4	0.9	1.2	1.04	1.23	620	93.3	0.0	4.0	2.7	0.8	10.0	2,547	4.5	**0.48**	—	—
7.6	0.6	1.2	0.3	1.04	1.23	42,603	99.8	0.0	0.0	0.2	1.7	131.1	3,357	4.3	**0.23**	—	—
—	—	0.7	0.2	0.94	1.11	7,163	99.9	0.0	0.0	0.1	0.0	17.0	178	12.7	**0.23**	—	—
—	—	1.9	0.6	**0.90**	1.06	8,816	99.8	0.0	0.0	0.2	3.1	14.0	210	10.2	**0.23**	—	—
7.7	0.7	1.3	0.3	**0.91**	1.07	65,723	99.7	0.0	0.0	0.3	1.6	11.0	372	6.3	**0.23**	—	—
8.7	**1.7**	0.3	1.8	0.97	1.14	4,302	95.0	0.0	0.0	5.0	4.0	93.0	100	21.6	**0.46**	—	—
7.7	0.7	1.7	1.0	0.93	1.10	9,209	90.8	0.0	0.2	9.0	9.1	24.0	128	25.6	**0.44**	—	—
7.1	0.1	1.6	1.0	0.97	1.14	5,821	99.6	0.0	0.0	0.4	0.4	70.0	428	9.5	**0.27**	—	—
6.5	**0.0**	**0.3**	**1.5**	**1.00**	**1.37**	**2,278**	**93.5**	**(0.5)**	**0.9**	**6.1**	**4.0**	**72.3**	**292**	**22.5**	**1.15**	**—**	**—**
7.6	1.1	0.4	3.0	0.94	1.29	1,424	98.3	0.0	1.2	0.5	3.9	78.0	148	17.7	1.25	—	—
6.5	0.0	0.5	1.5	0.98	1.34	5,323	94.7	0.0	0.0	5.3	1.1	73.0	604	11.8	1.17	—	0.00
6.7	0.2	0.0	1.1	**0.91**	1.25	4,925	96.0	0.0	0.9	3.1	4.7	14.7	94	29.7	1.30	—	0.25
4.2	(2.3)	2.0	0.5	1.11	1.53	61	98.9	0.0	1.1	0.0	0.7	74.0	100	15.9	**0.94**	—	—
4.8	(1.7)	0.9	2.5	1.00	1.37	346	99.9	0.0	0.1	0.0	0.5	32.0	700	4.5	**0.78**	2.00R	—
13.0	**6.5**	0.0	0.7	1.04	1.43	2,710	95.6	0.0	0.0	4.4	0.0	11.0	39	45.6	1.26	—	0.20
6.5	0.0	0.0	3.1	1.04	1.43	1,187	95.3	0.0	0.0	4.7	5.0	17.0	66	24.3	**1.00**	2.00R	—
7.7	**1.2**	1.0	1.3	0.95	1.30	1,708	99.1	0.0	0.0	0.9	0.2	18.2	602	5.2	**0.50**	—	—
—	—	0.4	1.4	0.93	1.27	5,252	93.1	0.0	0.0	6.9	4.5	59.0	207	13.9	**0.77**	—	—
—	—	0.7	1.6	0.99	1.35	557	96.4	0.0	0.0	3.6	0.6	99.0	482	9.8	**0.68**	1.50R	—
8.6	**2.1**	0.0	1.8	0.98	1.34	1,959	95.1	0.0	0.0	4.9	2.5	156.0	171	18.2	**0.92**	1.50R	—
6.5	0.0	0.6	1.9	**0.87**	1.20	2,033	97.5	0.0	0.0	2.5	15.0	64.0	146	16.0	**0.66**	2.00R	—
8.7	**2.2**	0.8	1.8	0.94	1.28	2,720	97.2	0.0	2.2	0.6	3.3	34.0	57	27.5	1.19	1.50R	—
10.2	**3.7**	0.5	1.2	0.94	1.29	5,241	98.5	0.0	0.0	1.5	0.5	13.0	60	29.9	1.06	1.50R	—
5.9	(0.6)	0.4	1.0	0.94	1.29	1,432	94.2	0.0	0.0	5.9	4.6	48.0	206	12.8	**0.73**	1.50R	—
8.4	**1.9**	0.0	0.6	**0.86**	1.18	3,373	92.1	0.0	0.1	7.8	10.8	9.0	628	11.9	1.38	2.00R	0.25
2.9	(3.6)	0.1	0.0	**0.89**	1.22	280	94.9	0.0	0.0	5.1	3.2	84.0	51	27.1	1.15	—	—
9.7	**3.2**	0.4	0.6	0.97	1.33	1,161	92.9	0.0	2.6	4.6	0.0	3.0	67	32.5	**0.91**	—	—
—	—	0.0	1.8	0.93	1.27	2,315	97.3	0.0	0.0	2.7	0.0	28.0	133	14.5	1.22	—	0.25
11.4	**4.9**	0.1	1.3	**0.89**	1.22	6,986	93.2	0.0	0.7	6.0	2.3	27.0	120	20.5	**0.93**	—	—
9.7	**3.2**	0.0	2.2	0.99	1.35	2,921	91.6	0.0	4.4	4.0	6.8	40.0	127	18.8	**0.93**	—	—
8.6	**2.1**	0.0	3.3	**0.84**	1.16	1,259	91.3	0.0	0.1	8.6	3.0	—	81	24.3	**0.84**	2.00R	0.00
7.7	**1.2**	0.1	1.4	**0.87**	1.20	10,138	98.5	0.0	0.0	1.5	4.9	13.0	142	20.2	1.10	—	—
7.7	1.2	0.6	0.9	0.96	1.31	328	99.6	0.0	0.0	0.4	1.5	12.8	1,828	2.7	**0.77**	—	—
6.5	0.0	1.2	1.1	1.01	1.38	971	99.7	0.0	0.1	0.2	1.0	17.3	1,991	2.6	**0.15**	—	—
6.8	0.3	1.1	1.1	0.96	1.32	2,779	99.7	0.0	0.0	0.3	0.9	16.2	506	8.4	1.01	—	—
7.8	**1.3**	0.4	2.2	**0.87**	1.20	10,138	98.5	0.0	0.0	1.5	4.9	13.0	142	20.2	1.01	—	—
7.5	1.0	0.7	3.0	**0.81**	1.12	1,434	94.6	0.0	0.0	5.4	1.2	86.0	83	23.9	**0.81**	—	—
—	—	1.7	2.8	1.09	1.50	1,217	100.8	(80.2)	4.0	75.4	14.7	434.0	662	328.5	1.09	—	0.25
—	—	0.7	1.5	1.01	1.38	1,972	95.1	0.0	0.0	4.9	2.0	99.0	1,051	4.8	1.00	—	—
—	—	1.5	1.7	0.94	1.28	1,423	99.5	0.0	0.0	0.5	0.9	31.0	897	3.3	**0.35**	2.00R	—
7.6	1.1	1.4	1.6	1.01	1.38	2,761	99.6	0.0	0.0	0.4	1.1	17.0	1,999	3.1	**0.17**	2.00R	—
6.3	(0.2)	0.2	2.3	1.01	1.39	638	99.3	0.0	0.1	0.6	1.1	95.0	314	12.1	1.11	2.00R	—
6.6	0.1	0.1	0.5	**0.91**	1.25	1,156	97.7	0.0	0.0	2.3	0.0	11.0	62	26.2	1.11	1.50R	—
7.4	0.9	0.6	2.0	**0.91**	1.25	147	99.3	0.0	0.0	0.7	0.1	37.0	979	3.7	**0.84**	—	0.25
9.3	**2.8**	0.0	0.5	0.94	1.28	2,068	95.9	0.0	0.0	4.1	0.9	16.8	295	9.2	**0.85**	1.00R	0.00
10.7	**4.2**	0.0	1.9	0.94	1.28	15,933	91.1	0.1	6.9	1.9	5.9	39.9	285	17.8	**0.79**	—	0.00
8.5	**2.0**	0.1	1.6	0.92	1.26	8,750	93.1	0.0	1.3	5.6	2.6	18.2	333	10.0	**0.91**	—	0.00
6.9	0.4	0.8	1.7	**0.91**	1.25	7,773	95.8	0.0	1.2	3.1	1.9	16.0	307	11.8	**0.96**	1.00R	0.00

Neutral/Inverse and Sector Stock Funds

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2015	2014	2013	2012	2011	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		TIAA-CREF SmCpEq Rtl (TCSEX)	G	V	(0.3)	6.6	39.4	13.6	(4.2)	248.3	(4.6)	(51.3)	1.0	14.0	3.8	10.0	1.7
		USAA Small Cap Stk (USCAX)	G	V	(5.4)	2.6	37.6	14.8	(2.2)	237.1	(15.8)	(53.1)	(0.8)	10.2	0.0	8.5	0.2
		Value Line SmCp Opprt Inv (VLEOX)	G		1.9	6.3	36.0	16.9	7.4	238.8	(14.1)	(51.2)	1.1	13.8	3.6	13.1	4.8
		Vanguard Expl Val Inv (VEVFX)	G	V	(2.8)	4.8	38.1	18.6	(2.4)	—	—	—	—	12.0	1.8	10.2	1.9
		Vanguard Explorer Inv (VEXPX)	G		(4.4)	3.9	44.3	14.8	(1.9)	264.8	11.9	(52.3)	0.0	12.7	2.5	10.0	1.7
		Vanguard SmCp Eq Inv (VSTCX)	G	V	(3.2)	10.0	41.9	17.2	0.8	291.8	38.9	(54.5)	(2.2)	14.8	4.6	12.3	4.0
I		Vanguard SmCp Gr Idx Inv (VISGX)	G		(2.7)	3.8	37.9	17.5	(1.6)	294.6	41.7	(53.5)	(1.2)	11.7	1.5	10.0	1.7
I		Vanguard SmCp Idx Inv (NAESX)	G	V	(3.8)	7.3	37.6	18.0	(2.8)	291.7	38.8	(53.2)	(0.9)	12.4	2.2	10.2	1.9
I		Vanguard SmCp Val Idx Inv (VISVX)		V	(4.8)	10.3	36.4	18.5	(4.2)	285.1	32.2	(53.2)	(0.9)	12.7	2.5	10.2	1.9
		Vanguard Tax-Mgd SmCp Adm (VTMSX)	G	V	(1.9)	6.2	41.0	16.0	1.2	272.8	19.9	(50.8)	1.5	13.7	3.5	11.5	3.2
		Wasatch Core Grth (WGROX)	G		3.9	6.0	30.1	19.1	5.0	295.8	42.9	(55.0)	(2.7)	12.8	2.6	12.4	4.1
	C	Wasatch SmCp Grth (WAAEX)	G		(0.6)	2.6	31.1	16.9	(0.1)	258.8	5.9	(51.2)	1.1	10.2	0.0	9.3	1.0
		Long-Short Category Average			(1.4)	2.1	8.8	2.9	(0.7)	39.8	0.0	(15.3)	0.0	3.0	0.0	1.9	0.0
		Arbitrage R (ARBFX)			0.6	1.4	0.8	0.2	4.5	19.0	(20.8)	1.3	16.6	0.9	(2.1)	1.5	(0.4)
		Aston/Anchor Cap'l Enh Eq N (AMBEX)			(7.9)	5.8	12.3	2.8	4.5	113.0	73.2	—	—	3.1	0.1	3.3	1.4
		Bridgeway Mgd Volatility (BRBPX)			0.1	5.9	9.2	6.4	1.9	59.6	19.8	(24.0)	(8.7)	5.0	2.0	4.7	2.8
		Caldwell & Orkin Mkt Opp (COAGX)			5.1	6.8	3.4	9.8	(0.7)	18.4	(21.4)	(1.0)	14.3	5.1	2.1	4.8	2.9
		Gabelli ABC AAA (GABCX)			2.3	1.1	4.9	5.1	1.9	30.8	(9.0)	(5.3)	10.0	2.7	(0.3)	3.0	1.1
		Glenmede Secured Options (GTSOX)	G	V	6.9	5.3	12.9	9.5	7.5	—	—	—	—	8.3	5.3	8.4	6.5
		Merger Inv (MERFX)			(0.9)	1.4	3.6	3.6	1.6	26.6	(13.2)	(6.2)	9.1	1.3	(1.7)	1.8	(0.1)
		TFS Market Neutral (TFSMX)			(3.0)	4.1	1.4	7.8	0.1	45.5	5.7	(6.4)	8.9	0.8	(2.2)	2.0	0.1
		Contra Market Category Average			(4.5)	(17.7)	(26.0)	(20.6)	(15.3)	(80.0)	0.0	72.9	0.0	(17.2)	0.0	(17.7)	0.0
		Grizzly Short (GRZZX)			3.8	(11.1)	(26.7)	(21.2)	(2.0)	(83.6)	(3.6)	123.8	50.9	(12.2)	5.0	(12.2)	5.5
		PIMCO StksPLUS Short D (PSSDX)			(5.7)	(12.1)	(24.8)	(7.2)	(5.3)	(63.0)	17.0	90.2	17.3	(14.6)	2.6	(11.4)	6.3
I		ProFunds Risg Rate 10 Inv (RTPIX)			(3.4)	(11.7)	5.8	(6.0)	(17.1)	(35.0)	45.0	(16.2)	(89.1)	(3.3)	13.9	(6.8)	10.9
I		Rydex Inv Gov Lg Bd Str Inv (RYJUX)			(0.5)	(24.5)	17.5	(5.5)	(30.4)	(47.9)	32.1	(20.9)	(93.8)	(4.1)	13.1	(10.3)	7.4
I		Rydex Inv Rus2000 Str H (RYSHX)			0.1	(9.0)	(31.0)	(17.8)	(8.2)	(82.0)	(2.0)	65.1	(7.8)	(14.3)	2.9	(13.9)	3.8
I		Rydex Inv S&P 500 Str Inv (RYURX)			(4.4)	(14.0)	(26.4)	(16.1)	(8.4)	(76.3)	3.7	78.5	5.6	(15.4)	1.8	(14.2)	3.5
		Communications Sector Category Average			0.0	4.1	26.9	16.6	(4.5)	204.8	0.0	(55.7)	0.0	9.6	0.0	7.9	0.0
		Fidelity Sel Comm Equip (FSDCX)			(10.2)	14.9	28.1	5.9	(16.7)	231.0	26.2	(58.4)	(2.7)	9.7	0.1	3.1	(4.8)
		Fidelity Sel Telecommun (FSTCX)			2.3	3.6	21.5	18.6	(4.3)	167.9	(36.9)	(52.5)	3.2	8.8	(0.8)	7.9	0.0
		Fidelity Sel Wireless (FWRLX)			(3.1)	2.9	28.2	16.2	(1.0)	186.0	(18.8)	(53.3)	2.4	8.5	(1.1)	8.0	0.1
		T. Rowe Price Med & Tele (PRMTX)			12.0	4.1	40.7	22.6	(0.1)	350.2	145.4	(53.9)	1.8	17.9	8.3	15.0	7.1
		Consumer Discretionary Sector Cat Average			4.9	10.3	42.8	26.0	0.4	409.8	0.0	(54.4)	0.0	18.1	0.0	15.7	0.0
		Fidelity Sel Constr & Hous (FSHOX)			6.9	15.7	21.2	38.0	2.8	313.3	(96.5)	(50.2)	4.2	14.4	(3.7)	16.3	0.6
		Fidelity Sel Consumer Disc (FSCPX)			5.4	10.2	41.0	21.1	(1.7)	307.7	(102.1)	(49.6)	4.8	17.8	(0.3)	14.3	(1.4)
		Fidelity Sel Leisure (FDLSX)			3.3	8.3	41.7	11.3	5.8	285.9	(123.9)	(44.1)	10.3	16.6	(1.5)	13.3	(2.4)
		Fidelity Sel Multimedia (FBMPX)			(2.2)	8.2	45.6	34.2	1.8	435.3	25.5	(54.1)	0.3	15.5	(2.6)	16.1	0.4
		Fidelity Sel Retailing (FSRPX)			18.4	12.0	43.9	24.8	3.3	376.4	(33.4)	(40.2)	14.2	24.0	5.9	19.7	4.0
		Consumer Staples Sector Cat Average			4.7	14.2	23.9	11.9	10.5	203.6	0.0	(38.7)	0.0	14.0	0.0	12.9	0.0
		Fidelity Sel Consum Stpls (FDFAX)			1.8	14.9	21.6	15.3	8.8	185.1	(18.5)	(32.4)	6.3	12.5	(1.5)	12.3	(0.6)
		Rydex Consumer Prod Inv (RYCIX)			6.5	12.8	28.9	9.7	14.0	204.3	0.7	(33.4)	5.3	15.7	1.7	14.1	1.2
		Energy Sector Category Average			(27.7)	(18.0)	28.5	1.0	(10.6)	89.1	0.0	(58.1)	0.0	(8.9)	0.0	(7.6)	0.0
		Fidelity Sel Energy (FSENX)			(20.6)	(12.7)	24.2	4.6	(4.9)	113.8	24.7	(56.3)	1.8	(4.9)	4.0	(3.1)	4.5
		Fidelity Sel Energy Svc (FSESX)			(26.5)	(24.2)	27.4	2.5	(12.6)	93.6	4.5	(64.5)	(6.4)	(10.8)	(1.9)	(8.6)	(1.0)
		Fidelity Sel Natural Gas (FSNGX)			(36.9)	(13.3)	24.6	2.4	(7.7)	80.9	(8.2)	(58.5)	(0.4)	(12.0)	(3.1)	(8.4)	(0.8)
		Fidelity Sel Natural Res (FNARX)			(21.7)	(12.3)	17.4	3.3	(9.3)	105.5	16.4	(55.2)	2.9	(6.9)	2.0	(5.5)	2.1
		ICON Energy S (ICENX)			(22.3)	(22.5)	26.6	4.7	(5.6)	69.0	(20.1)	(42.4)	15.7	(8.6)	0.3	(5.5)	2.1
		Vanguard Energy Inv (VGENX)			(21.5)	(14.3)	18.1	2.6	(1.8)	83.5	(5.6)	(48.4)	9.7	(7.4)	1.5	(4.4)	3.2
		Financial Sector Category Average			(1.9)	6.1	38.2	24.4	(13.1)	201.1	0.0	(61.3)	0.0	12.7	0.0	9.1	0.0
		Fidelity Sel Banking (FSRBX)			0.6	7.5	39.3	22.4	(13.4)	237.1	36.0	(66.5)	(5.2)	14.7	2.0	9.8	0.7
		Fidelity Sel Brokerage (FSLBX)			(9.8)	5.2	48.8	28.3	(22.9)	212.4	11.3	(59.9)	1.4	12.2	(0.5)	6.9	(2.2)
		Fidelity Sel Consumer Fin (FSVLX)			(5.0)	7.0	32.5	34.4	(1.0)	184.4	(16.7)	(74.7)	(13.4)	10.4	(2.3)	12.4	3.3
		Fidelity Sel Fincl Svcs (FIDSX)			(4.0)	10.7	33.6	27.8	(20.4)	186.1	(15.0)	(68.0)	(6.7)	12.4	(0.3)	7.6	(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 (%)
6.7	0.2	0.5	2.0	0.95	1.30	2,864	98.6	0.0	(0.0)	1.4	0.8	89.0	311	11.4	0.83	—	0.25
6.0	(0.5)	0.3	1.6	0.98	1.34	1,302	93.8	0.0	1.1	5.1	5.2	45.0	128	14.0	1.16	—	—
8.0	1.5	0.0	1.4	0.83	1.14	378	98.3	0.0	0.0	1.7	0.0	17.0	113	22.5	1.27	—	0.25
—	—	0.8	1.5	0.92	1.26	292	94.1	0.0	0.0	5.9	3.2	35.0	180	13.6	0.65	—	—
6.7	0.2	0.3	1.8	0.97	1.33	10,988	97.1	0.0	0.4	2.5	2.9	62.0	716	7.3	0.53	—	—
—	—	1.2	0.8	0.93	1.27	1,049	98.9	0.0	0.0	1.1	1.1	62.0	336	6.9	0.38	—	—
8.2	1.7	0.8	0.2	0.92	1.26	15,135	99.6	0.0	0.0	0.4	0.7	26.0	769	5.2	0.23	—	—
7.8	1.3	1.4	0.4	0.90	1.24	53,960	99.6	0.0	0.0	0.4	0.8	10.0	1,521	2.7	0.23	—	—
7.1	0.6	1.9	0.6	0.91	1.25	16,453	99.8	0.0	0.0	0.2	0.8	12.0	849	4.9	0.23	—	—
8.0	1.5	1.3	0.3	0.94	1.28	3,695	99.4	0.0	0.1	0.6	0.3	40.0	607	8.5	0.12	—	—
7.5	1.0	0.0	0.7	0.87	1.20	1,220	88.4	0.0	1.4	10.2	6.3	39.0	70	25.8	1.18	2.00R	—
7.4	0.9	0.0	1.6	0.90	1.24	2,013	92.7	0.0	2.9	4.4	14.3	31.0	104	27.4	1.21	2.00R	—
2.4	0.0	0.5	0.8	1.00	0.60	528	39.6	3.3	9.1	48.0	2.8	240.4	181	39.3	1.54	—	—
3.1	0.7	0.0	0.5	0.30	0.18	1,974	58.3	0.0	0.6	41.2	12.9	514.0	77	61.7	1.45	2.00R	0.25
—	—	2.2	1.5	1.08	0.65	139	97.8	0.0	0.0	2.2	0.0	33.3	39	43.1	1.20	—	0.25
3.1	0.7	0.0	0.1	0.61	0.36	57	58.3	0.0	0.2	41.5	0.5	38.0	208	10.4	0.95	—	—
5.1	2.7	0.0	0.5	1.10	0.66	195	16.5	(2.4)	3.8	82.1	(7.0)	434.0	86	19.3	1.46	2.00R	—
4.1	1.7	0.5	0.8	0.26	0.16	1,347	45.5	0.0	0.6	54.0	7.6	281.0	241	26.0	0.58	2.00R	—
—	—	0.0	1.9	1.00	0.60	384	2.2	0.0	0.0	97.8	0.0	1,108.0	5	3.6	0.87	—	—
3.2	0.8	0.8	0.9	0.44	0.26	4,760	67.7	1.9	3.6	26.8	(5.2)	137.0	192	27.8	1.27	—	0.18
5.8	3.4	0.0	0.7	0.80	0.48	676	19.4	0.6	(2.4)	82.4	0.7	669.0	1,718	20.6	1.99	—	—
(15.8)	0.0	0.2	0.0	1.00	1.62	150	(5.3)	(2.9)	0.7	107.6	0.4	739.2	138	27.9	1.65	—	—
(10.1)	5.7	0.0	0.0	0.82	1.33	268	(121.2)	0.0	(0.1)	221.3	(10.5)	0.0	2	31.9	1.58	—	—
—	—	4.9	0.8	0.52	0.84	2,381	1.9	(72.3)	(94.6)	264.9	18.7	403.0	922	322.7	1.04	—	0.25
(5.6)	10.2	0.0	0.0	0.36	0.59	21	0.0	0.0	0.8	99.2	0.0	1,297.0	7	0.8	1.65	—	0.00
(7.9)	7.9	0.0	0.0	0.78	1.26	166	0.0	(26.2)	22.1	104.1	0.0	2,190.0	21	88.6	1.41	—	—
(12.3)	3.5	0.0	0.0	0.84	1.36	89	(0.3)	16.1	18.1	66.2	0.0	189.0	10	34.4	1.71	—	0.25
(9.4)	6.4	0.0	0.0	0.62	1.00	126	0.0	34.3	31.1	34.6	0.0	103.0	14	65.1	1.42	—	—
6.8	0.0	1.2	1.0	1.00	1.34	784	91.2	0.0	0.7	8.1	20.1	119.9	68	58.1	1.14	—	—
4.5	(2.3)	1.1	0.7	1.05	1.40	177	100.0	0.0	0.0	0.1	17.5	42.0	56	74.0	0.89	0.75R	—
6.5	(0.3)	1.2	0.6	0.85	1.14	577	99.5	0.0	0.0	0.5	3.9	94.0	52	71.7	0.83	0.75R	—
6.5	(0.3)	1.4	1.8	0.80	1.07	222	99.2	0.0	0.0	0.8	23.7	48.0	55	61.1	0.86	0.75R	—
13.6	6.8	0.2	1.8	0.98	1.30	3,614	93.6	0.1	3.0	3.4	22.3	24.7	81	49.8	0.80	—	0.00
9.7	0.0	0.4	1.2	1.00	1.36	643	92.7	0.0	0.4	6.9	9.6	75.2	62	58.8	0.98	—	—
7.9	(1.8)	0.4	1.2	0.94	1.27	597	97.5	0.0	0.0	2.5	1.4	71.0	39	62.6	0.82	0.75R	—
9.1	(0.6)	0.5	1.7	0.93	1.26	1,251	98.2	0.0	0.0	1.8	14.1	109.0	55	52.4	0.79	0.75R	—
10.6	0.9	1.0	1.3	0.83	1.14	457	99.8	0.0	0.0	0.2	1.8	32.0	61	62.6	0.80	0.75R	—
9.9	0.2	0.3	1.0	1.11	1.51	650	100.0	0.0	0.0	0.0	4.7	55.0	36	74.6	0.81	0.75R	—
14.0	4.3	0.2	1.0	0.96	1.30	1,997	96.1	0.0	0.1	3.8	5.6	31.0	47	70.5	0.81	0.75R	—
9.7	0.0	0.9	1.9	1.00	1.04	1,079	92.2	0.0	0.0	7.8	8.7	48.3	55	51.3	1.18	—	—
10.9	1.2	1.6	1.4	1.11	1.17	2,879	97.4	0.0	0.0	2.6	19.3	42.0	59	63.8	0.77	0.75R	—
10.5	0.8	0.8	0.8	0.97	1.02	347	99.2	0.0	0.0	0.8	6.7	87.0	78	36.0	1.34	—	—
(0.5)	0.0	1.0	0.5	1.00	2.29	955	94.9	0.0	0.3	4.7	21.4	135.0	62	50.3	1.17	—	—
1.4	1.9	1.1	1.2	0.82	1.89	1,764	99.9	0.0	0.0	0.2	4.8	73.0	67	56.8	0.79	0.75R	—
(2.0)	(1.5)	1.0	0.7	1.01	2.31	473	99.5	0.0	0.0	0.5	9.1	55.0	40	76.4	0.79	0.75R	—
(3.7)	(3.2)	2.0	0.4	1.01	2.32	283	98.5	0.2	0.0	1.4	22.7	147.0	42	63.0	0.82	0.75R	—
1.8	2.3	0.8	0.5	0.84	1.92	505	100.0	0.0	0.0	0.0	11.0	87.0	77	47.6	0.82	0.75R	—
0.9	1.4	1.1	1.5	0.84	1.92	312	99.4	0.0	0.0	0.6	11.0	154.4	36	55.2	1.28	—	0.00
1.6	2.1	2.6	1.1	0.79	1.80	8,156	95.6	0.0	2.2	2.2	30.1	31.0	152	40.8	0.37	—	—
1.4	0.0	0.8	0.8	1.00	1.27	405	96.6	0.0	0.3	3.1	6.3	45.0	56	47.9	1.08	—	—
1.3	(0.1)	1.1	0.7	1.02	1.29	704	97.3	0.0	0.0	2.7	5.5	65.0	45	53.7	0.80	0.75R	—
3.6	2.2	1.1	0.7	1.22	1.55	406	98.8	0.0	0.0	1.2	0.0	31.0	32	62.0	1.10	0.75R	—
(5.7)	(7.1)	1.5	2.6	0.89	1.14	101	100.0	0.0	0.0	0.0	2.0	71.0	55	50.7	0.88	0.75R	—
(0.3)	(1.7)	0.9	0.3	0.92	1.18	1,254	96.5	0.0	0.0	3.5	5.6	42.0	66	40.4	0.79	0.75R	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2015	2014	2013	2012	2011	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Fidelity Sel Insurance (FSPCX)	3.4	9.8	43.7	19.6	(5.2)	261.2	60.1	(63.1)	(1.8)	17.8	5.1	13.1	4.0
		Schwab Financial Svc (SWFFX)	(2.0)	12.6	32.9	23.8	(13.9)	207.5	6.4	(63.7)	(2.4)	13.6	0.9	9.4	0.3
		T. Rowe Price Fincl Svcs (PRISX)	(0.7)	9.2	38.9	27.4	(15.3)	229.8	28.7	(59.2)	2.1	14.6	1.9	10.2	1.1
		Health Sector Category Average	7.8	29.6	52.7	24.4	9.8	394.6	0.0	(35.6)	0.0	28.5	0.0	23.7	0.0
		Fidelity Sel Biotech (FBIOX)	13.6	35.0	65.6	36.5	18.1	490.7	96.1	(25.4)	10.2	36.5	8.0	32.6	8.9
		Fidelity Sel Health Care (FSPHX)	6.5	32.8	56.2	21.3	7.8	432.2	37.6	(40.0)	(4.4)	30.3	1.8	23.7	0.0
		Fidelity Sel Hlthcare Svcs (FSHCX)	6.9	23.6	35.3	10.5	10.2	350.0	(44.6)	(49.4)	(13.8)	21.4	(7.1)	16.8	(6.9)
		Fidelity Sel Med Equip (FSMEX)	7.1	26.7	41.2	15.6	(3.5)	251.9	(142.7)	(27.9)	7.7	24.2	(4.3)	16.4	(7.3)
		Fidelity Sel Pharma (FPHAX)	8.1	23.8	41.3	14.2	13.6	348.4	(46.2)	(34.7)	0.9	23.7	(4.8)	19.7	(4.0)
		Janus Global Life Sci T (JAGLX)	8.2	34.8	55.7	24.6	7.1	404.5	9.9	(35.9)	(0.3)	31.4	2.9	24.8	1.1
		Schwab Health Care (SWHFX)	8.4	21.5	39.9	19.2	11.5	286.7	(107.9)	(36.2)	(0.6)	22.6	(5.9)	19.6	(4.1)
	C	T. Rowe Price Health Sci (PRHSX)	12.9	31.9	51.4	31.9	11.0	493.7	99.1	(35.6)	0.0	31.1	2.6	27.0	3.3
		Vanguard Health Care Inv (VGHCX)	12.6	28.5	43.1	15.1	11.4	304.4	(90.2)	(31.8)	3.8	27.5	(1.0)	21.6	(2.1)
		Industrials Sector Category Average	(6.3)	12.4	44.7	16.7	(5.9)	299.6	0.0	(57.5)	0.0	14.7	0.0	10.6	0.0
		Fidelity Sel Air Transport (FSAIX)	(8.7)	28.0	50.6	19.1	(6.1)	399.9	100.3	(61.2)	(3.7)	20.8	6.1	14.5	3.9
		Fidelity Sel Def & Aerosp (FSDAX)	3.5	2.9	48.1	13.5	7.3	283.4	(16.2)	(55.2)	2.3	16.4	1.7	13.9	3.3
		Fidelity Sel Indus Equip (FSCGX)	2.4	0.4	32.7	20.6	(7.7)	278.5	(21.1)	(60.2)	(2.7)	10.9	(3.8)	8.7	(1.9)
		Fidelity Sel Industrials (FCYIX)	(2.0)	5.8	39.9	19.6	(4.9)	304.1	4.5	(55.5)	2.0	13.2	(1.5)	10.5	(0.1)
		Fidelity Sel Transportation (FSRFX)	(18.6)	34.0	48.3	11.1	(5.3)	338.0	38.4	(51.9)	5.6	17.4	2.7	11.2	0.6
		Natural Res/Commodities Sector Cat Avg	(21.6)	(8.7)	13.0	9.4	(14.5)	157.0	0.0	(59.0)	0.0	(7.1)	0.0	(5.7)	0.0
		Fidelity Global Cmdty Stk (FFGCX)	(27.5)	(10.5)	(3.2)	7.4	(18.2)	—	—	—	—	(14.4)	(7.3)	(11.2)	(5.5)
		Fidelity Sel Chemicals (FSCHX)	(5.1)	4.5	29.8	30.0	0.2	331.8	174.8	(48.6)	10.4	8.8	15.9	10.9	16.6
		Fidelity Sel Materials (FSDPX)	(8.7)	(0.1)	21.8	20.1	(8.2)	251.7	94.7	(53.7)	5.3	3.6	10.7	4.1	9.8
		ICON Materials S (ICBMX)	(16.7)	0.8	30.8	9.5	(9.8)	196.5	39.5	(58.9)	0.1	3.2	10.3	1.7	7.4
		T. Rowe Price New Era (PRNEX)	(18.8)	(7.9)	15.7	4.0	(15.2)	92.2	(64.8)	(54.9)	4.1	(4.7)	2.4	(5.3)	0.4
		Precious Metals Sector Category Average	(24.5)	(13.8)	(48.6)	(11.1)	(22.9)	(26.5)	0.0	(43.6)	0.0	(30.8)	0.0	(25.7)	0.0
		AmCent Global Gold Inv (BGEIX)	(22.9)	(11.9)	(51.4)	(7.9)	(19.3)	(30.2)	(3.7)	(33.9)	9.7	(30.8)	0.0	(24.5)	1.2
		Fidelity Sel Gold (FSAGX)	(17.9)	(8.6)	(51.5)	(12.5)	(16.4)	(34.0)	(7.5)	(29.4)	14.2	(28.6)	2.2	(23.2)	2.5
		Gabelli Gold AAA (GOLDX)	(17.8)	(1.4)	(51.3)	(4.3)	(17.3)	(16.7)	9.8	(35.5)	8.1	(26.7)	4.1	(20.8)	4.9
		Tocqueville Gold (TGLDX)	(24.9)	(2.7)	(48.3)	(8.8)	(15.9)	4.1	30.6	(37.6)	6.0	(27.7)	3.1	(21.9)	3.8
		US Glb Inv Gold&Prec Mtls (USERX)	(4.8)	(14.0)	(49.1)	(6.5)	(24.0)	(30.6)	(4.1)	(33.2)	10.4	(25.3)	5.5	(21.6)	4.1
		Vanguard Prec Mtls Mng Inv (VGPMX)	(29.5)	(11.5)	(35.2)	(13.0)	(21.8)	14.4	40.9	(64.0)	(20.4)	(26.0)	4.8	(22.7)	3.0
		Real Estate Sector Category Average	2.5	27.6	3.6	19.3	6.5	311.6	0.0	(64.7)	0.0	10.5	0.0	11.4	0.0
		Baron Real Estate Ret (BREFX)	(2.1)	16.6	27.1	42.5	0.6	—	—	—	—	13.2	2.7	15.8	4.4
		Cohen & Steers Realty (CSRSX)	5.0	30.1	3.0	15.7	6.1	317.3	5.7	(63.5)	1.2	12.1	1.6	11.6	0.2
		Fidelity Real Est Inv Port (FRESX)	5.9	30.1	1.5	18.0	8.2	352.7	41.1	(66.8)	(2.1)	11.8	1.3	12.3	0.9
		T. Rowe Price Real Est (TRREX)	4.7	29.7	3.2	17.0	7.3	343.9	32.3	(66.9)	(2.2)	11.9	1.4	12.0	0.6
I		Vanguard REIT Idx Inv (VGSIX)	2.2	30.1	2.3	17.5	8.4	323.3	11.7	(64.5)	0.2	10.8	0.3	11.6	0.2
		Real Estate Global Sector Cat Average	(0.3)	9.4	3.1	32.2	(13.4)	207.8	0.0	(68.6)	0.0	4.0	0.0	4.9	0.0
		Fidelity Intl Rel Est (FIREX)	1.7	4.2	12.5	44.1	(22.3)	189.6	(18.2)	(67.5)	1.1	6.0	2.0	6.0	1.1
I		Northern Global RE Idx (NGREX)	(1.2)	13.4	1.7	29.4	(9.0)	215.4	7.6	(67.5)	1.1	4.4	0.4	6.0	1.1
		Russell Glbl Real Est Secs S (RRESX)	(0.2)	14.6	3.1	27.7	(7.5)	239.2	31.4	(63.9)	4.7	5.7	1.7	6.9	2.0
		Vanguard Gbl exUS RE Idx Inv (VGXRX)	(1.5)	2.5	3.2	41.4	(16.8)	—	—	—	—	1.4	(2.6)	4.2	(0.7)
		Technology Sector Category Average	5.8	13.3	39.2	14.6	(6.0)	307.4	0.0	(54.2)	0.0	18.4	0.0	12.2	0.0
		Fidelity Sel Electronics (FSELX)	2.2	38.3	39.1	3.5	(8.5)	365.0	57.6	(57.1)	(2.9)	25.3	6.9	13.2	1.0
		Fidelity Sel IT Services (FBSOX)	13.1	6.2	53.1	19.8	2.2	340.4	33.0	(38.7)	15.5	22.5	4.1	17.6	5.4
		Fidelity Sel Software & IT (FSCSX)	10.4	8.2	51.1	18.0	2.1	311.4	4.0	(47.6)	6.6	21.7	3.3	16.8	4.6
		Fidelity Sel Technology (FSPTX)	7.4	10.6	31.7	17.1	(9.6)	337.3	29.9	(59.2)	(5.0)	16.1	(2.3)	10.6	(1.6)
		Red Oak Technology Slct (ROGSX)	1.0	14.2	44.0	11.9	2.7	315.4	8.0	(51.6)	2.6	18.5	0.1	13.8	1.6
		T. Rowe Price Glb Tech (PRGTX)	21.0	23.9	39.9	19.2	(1.7)	437.4	130.0	(52.9)	1.3	28.0	9.6	19.7	7.5
		T. Rowe Price SciTech (PRSCX)	8.6	12.5	43.7	6.2	(4.6)	276.7	(30.7)	(51.6)	2.6	20.6	2.2	12.2	0.0
		USAA Science & Tech (USSCX)	11.0	19.9	41.1	18.1	(0.6)	319.5	12.1	(52.5)	1.7	23.4	5.0	17.1	4.9

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
4.3	2.9	1.1	1.4	0.99	1.26	495	95.5	0.0	0.0	4.5	8.2	26.0	66	57.9	0.81	0.75R	—
2.1	0.7	1.1	0.2	0.91	1.16	75	98.6	0.0	1.4	0.0	0.0	53.0	76	43.1	0.90	2.00R	—
4.0	2.6	1.2	0.5	0.96	1.23	659	94.1	0.0	0.8	5.1	8.0	46.6	87	28.8	0.91	—	0.00
12.8	0.0	0.2	1.7	1.00	1.55	6,848	94.9	0.0	1.2	3.9	10.9	70.8	99	46.4	0.98	—	—
16.9	4.1	0.0	1.0	1.53	2.37	14,942	99.9	0.0	0.0	0.1	5.8	61.0	271	35.3	0.74	0.75R	—
13.5	0.7	0.0	2.5	0.97	1.50	9,003	96.9	0.0	0.0	3.1	11.9	98.0	112	44.3	0.74	0.75R	—
9.1	(3.7)	0.0	1.2	0.66	1.02	933	99.6	0.0	0.0	0.5	0.8	44.0	45	71.3	0.79	0.75R	—
11.6	(1.2)	0.0	2.4	0.83	1.28	2,023	99.6	0.0	0.0	0.4	8.9	106.0	54	67.0	0.77	0.75R	—
13.4	0.6	0.7	1.9	0.82	1.26	2,015	99.7	0.0	0.0	0.3	31.2	72.0	71	62.3	0.79	0.75R	—
13.5	0.7	0.2	1.5	0.97	1.51	4,736	91.4	0.0	7.7	0.9	21.6	47.0	93	25.9	0.93	—	—
10.6	(2.2)	0.6	2.6	0.77	1.19	1,111	100.0	0.0	0.1	(0.0)	27.3	75.0	94	42.7	0.80	2.00R	—
16.7	3.9	0.0	1.8	0.94	1.46	14,108	94.1	0.0	1.7	4.2	12.8	42.2	160	33.8	0.77	—	0.00
12.4	(0.4)	1.1	1.8	0.70	1.09	52,318	95.8	0.0	1.8	2.4	19.7	20.0	105	38.7	0.34	—	—
7.4	0.0	0.4	0.8	1.00	1.35	346	93.2	0.0	0.0	6.8	4.6	113.2	58	54.5	1.05	—	—
10.0	2.6	0.3	1.1	0.99	1.34	358	98.2	0.0	0.0	1.8	7.4	65.0	40	65.7	0.83	0.75R	—
9.5	2.1	0.8	1.0	0.92	1.25	956	95.4	0.0	0.0	4.6	1.6	20.0	26	67.6	0.79	0.75R	—
8.0	0.6	0.5	1.7	0.98	1.32	166	94.4	0.0	0.0	5.6	0.0	53.0	32	59.1	0.77	0.75R	—
9.2	1.8	0.7	1.4	0.94	1.27	1,091	99.4	0.0	0.0	0.7	2.7	72.0	38	54.8	0.78	0.75R	—
8.9	1.5	0.7	1.1	1.01	1.36	429	99.4	0.0	0.0	0.6	1.3	72.0	39	73.2	0.81	0.75R	—
1.4	0.0	1.4	0.8	1.00	1.79	1,206	76.6	9.4	11.8	2.1	15.6	140.4	111	55.7	1.16	—	—
—	—	2.7	0.4	0.93	1.67	198	99.9	0.0	0.0	0.1	57.0	77.0	139	39.7	1.12	1.00R	—
11.9	10.5	1.3	1.0	0.81	1.45	1,150	96.0	0.9	0.0	3.1	1.0	80.0	28	69.1	0.79	0.75R	—
8.5	7.1	1.1	0.9	0.77	1.37	1,509	99.4	0.0	0.0	0.7	2.9	76.0	28	71.7	0.80	0.75R	—
4.9	3.5	0.5	0.6	0.82	1.46	66	98.1	0.0	0.0	1.9	6.0	48.1	35	54.0	1.36	—	0.00
1.2	(0.2)	1.5	1.8	0.88	1.58	2,998	97.4	0.3	0.7	1.6	26.0	61.9	123	26.0	0.65	—	0.00
(6.6)	0.0	1.0	0.5	1.00	3.37	345	90.6	0.6	3.5	5.4	82.3	68.0	61	54.1	1.41	—	—
(6.0)	0.6	0.0	0.5	1.04	3.49	243	97.9	0.0	0.9	1.2	86.6	17.0	61	57.0	0.67	1.00R	—
(4.7)	1.9	0.0	0.2	1.04	3.49	827	98.9	0.0	0.0	1.1	90.3	20.0	74	57.0	0.90	0.75R	—
(2.7)	3.9	0.0	0.6	1.06	3.56	141	96.7	0.0	0.0	3.3	88.2	18.0	59	58.6	1.58	2.00R	0.25
(1.7)	4.9	0.0	0.1	0.95	3.21	842	78.7	0.0	18.7	2.6	72.4	11.0	87	53.4	1.38	—	0.25
(3.0)	3.6	0.5	0.5	0.97	3.25	58	84.9	2.9	3.1	9.1	81.8	99.0	68	53.5	1.97	0.05R	0.25
(6.0)	0.6	2.3	0.6	0.66	2.24	1,482	91.3	0.0	0.1	8.6	85.1	62.0	56	46.4	0.29	—	—
6.5	0.0	1.8	1.2	1.00	1.36	4,289	93.2	2.0	1.5	3.2	0.9	86.2	88	42.3	1.04	—	—
—	—	0.0	0.3	0.92	1.25	1,870	94.0	0.0	3.0	3.0	7.4	24.4	46	35.1	1.32	—	0.25
7.8	1.3	2.4	2.1	1.04	1.41	5,745	99.4	0.0	0.0	0.6	0.0	52.0	38	56.0	0.97	—	—
7.1	0.6	1.5	0.8	1.04	1.42	4,528	99.3	0.0	0.0	0.7	0.0	34.0	47	45.3	0.78	0.75R	—
7.3	0.8	2.3	0.9	0.99	1.35	5,304	94.7	0.0	0.9	4.4	0.0	3.3	39	48.8	0.76	1.00R	0.00
7.4	0.9	3.8	1.2	1.05	1.43	52,708	100.0	0.0	0.0	0.0	0.0	8.0	155	36.1	0.26	—	—
2.1	0.0	3.1	1.7	1.00	1.21	992	96.0	0.0	2.4	1.6	59.6	85.6	204	28.8	1.03	—	—
3.0	0.9	1.7	1.6	0.91	1.10	443	91.8	0.0	0.7	7.5	91.8	82.0	76	34.0	1.12	1.50R	—
—	—	2.5	1.1	1.00	1.21	1,832	99.1	0.0	0.9	0.0	51.7	6.0	500	20.3	0.50	2.00R	—
4.8	2.7	1.7	2.1	0.98	1.18	1,453	93.2	0.0	3.8	3.1	40.0	61.0	226	28.3	1.11	—	—
—	—	2.7	1.4	1.06	1.27	3,720	98.2	0.0	1.4	0.4	97.8	12.0	663	22.0	0.37	0.25R	—
9.1	0.0	0.1	1.0	1.00	1.40	893	94.6	0.0	0.6	4.9	15.6	131.4	81	44.3	1.17	—	—
7.8	(1.3)	1.0	1.2	1.01	1.42	1,522	96.5	0.3	0.3	3.0	18.6	132.0	54	55.7	0.78	0.75R	—
13.8	4.7	0.0	0.8	0.98	1.37	2,116	98.1	0.0	0.0	1.9	2.2	56.0	77	59.8	0.81	0.75R	—
14.1	5.0	0.0	2.2	0.95	1.33	3,269	96.9	0.0	0.0	3.1	3.2	53.0	69	58.3	0.77	0.75R	—
9.6	0.5	0.1	1.8	0.88	1.24	3,103	97.5	0.0	0.4	2.2	23.5	144.0	250	39.8	0.78	0.75R	—
9.5	0.4	1.1	0.3	0.87	1.22	129	96.8	0.0	0.6	2.6	3.8	7.0	38	39.1	1.15	—	—
14.2	5.1	0.0	3.6	0.95	1.33	2,623	97.8	0.0	1.0	1.2	31.8	228.6	59	54.8	0.91	—	0.00
9.3	0.2	0.0	2.0	0.94	1.32	3,724	96.2	0.0	2.7	1.1	33.2	80.3	82	42.3	0.84	—	0.00
10.1	1.0	0.0	1.4	0.88	1.24	1,015	95.4	0.0	1.4	3.2	17.2	73.0	172	36.2	1.18	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2015	2014	2013	2012	2011	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Utilities Sector Category Average	**(8.9)**	**21.5**	**19.1**	**4.5**	**15.9**	**153.9**	**0.0**	**(42.5)**	**0.0**	**9.6**	**0.0**	**9.7**	**0.0**
		AmCent Utilities Inv (BULIX)	(6.6)	20.1	18.2	4.2	11.1	130.0	(23.9)	(41.1)	1.4	9.8	0.2	8.9	(0.8)
		Fidelity Set Util Port (FSUTX)	(10.9)	21.6	20.6	7.0	13.0	152.8	(1.1)	(45.0)	(2.5)	9.3	(0.3)	9.6	(0.1)
		Fidelity Telecom & Util (FIUIX)	(5.6)	13.3	20.5	10.0	11.8	159.6	5.7	(44.5)	(2.0)	8.8	(0.8)	9.6	(0.1)
I		Hennessy Gas Utility Inv (GASFX)	(16.1)	21.2	25.4	7.4	25.1	225.5	71.6	(38.5)	4.0	8.4	(1.2)	11.4	1.7
		Global Stock Category Average	**(0.9)**	**3.2**	**26.7**	**16.3**	**(7.2)**	**180.6**	**0.0**	**(52.0)**	**0.0**	**8.8**	**0.0**	**6.8**	**0.0**
		Artisan Global Opprt Inv (ARTRX)	7.7	2.3	24.2	29.7	(6.6)	258.1	77.5	—	—	11.0	2.2	10.7	3.9
		Artisan Global Value Inv (ARTGX)	(2.9)	4.5	31.1	18.9	1.5	229.4	48.8	—	—	10.0	1.2	9.9	3.1
		Dodge & Cox Global Stk (DODWX)	(8.1)	6.9	33.1	21.1	(11.4)	250.4	69.8	—	—	9.4	0.6	7.0	0.2
		Fidelity Worldwide (FWWFX)	3.5	0.4	31.5	18.7	(6.8)	185.6	5.0	(53.1)	(1.1)	11.0	2.2	8.6	1.8
		Guinness Atkinson Glb Inntrs Inv (IWIRX)	(3.1)	12.5	45.2	19.9	(6.6)	280.0	99.4	(56.1)	(4.1)	16.6	7.8	12.1	5.3
		Janus Global Research T (JAWWX)	(2.3)	7.2	24.2	16.7	(7.6)	211.1	30.5	(54.4)	(2.4)	9.1	0.3	7.0	0.2
		Janus Global Sel T (JORNX)	(4.7)	6.8	26.9	4.1	(17.9)	164.0	(16.6)	(57.4)	(5.4)	8.9	0.1	2.0	(4.8)
		Marsico Global (MGLBX)	2.7	2.7	41.9	19.4	(12.7)	229.8	49.2	(54.8)	(2.8)	14.4	5.6	9.3	2.5
		Motley Fool Indep (FOOLX)	(1.6)	7.2	23.9	13.1	(3.4)	—	—	—	—	9.3	0.5	7.4	0.6
	C	Oakmark Global I (OAKGX)	(4.4)	3.7	34.1	20.1	(11.7)	207.2	26.6	(52.8)	(0.8)	9.9	1.1	7.1	0.3
		Oakmark Global Select I (OAKWX)	1.8	2.5	33.7	23.9	(5.9)	241.2	60.6	(47.9)	4.1	11.8	3.0	10.2	3.4
		Old Westbury LC Strat (OWLSX)	(1.1)	7.1	25.3	15.0	(16.1)	121.6	(59.0)	(49.2)	2.8	9.9	1.1	5.1	(1.7)
		Old Westbury Sm & Mid (OWSMX)	1.5	2.0	24.1	17.3	(7.9)	156.3	(24.3)	(35.7)	16.3	8.7	(0.1)	6.8	0.0
		Polaris Global Value (PGVFX)	1.5	3.6	36.9	21.0	(8.2)	251.4	70.8	(61.9)	(9.9)	12.9	4.1	9.8	3.0
		Russell Global Equity S (RGESX)	(0.4)	4.6	27.9	15.5	(9.1)	180.7	0.1	(55.6)	(3.6)	10.0	1.2	6.9	0.1
		T. Rowe Price Glb Stk (PRGSX)	7.0	6.4	32.5	16.3	(11.6)	192.1	11.5	(60.9)	(8.9)	14.7	5.9	9.2	2.4
		USAA World Grth (USAWX)	(1.7)	3.7	27.7	23.4	(4.4)	197.4	16.8	(47.9)	4.1	9.2	0.4	9.0	2.2
		Vanguard Global Eq Inv (VHGEX)	(0.3)	4.3	27.6	19.5	(8.9)	197.4	16.8	(60.8)	(8.8)	9.9	1.1	7.6	0.8
I		Vanguard Ttl Wld Stk Idx Inv (VTWSX)	(2.1)	3.9	22.7	17.1	(7.9)	170.5	(10.1)	—	—	7.7	(1.1)	6.1	(0.7)
		Wasatch World Innovators (WAGTX)	6.1	(3.7)	33.7	18.0	4.5	275.3	94.7	(59.1)	(7.1)	11.0	2.2	11.0	4.2
		Foreign Stock Category Average	**0.3**	**(5.0)**	**22.1**	**20.2**	**(13.8)**	**154.4**	**0.0**	**(57.7)**	**0.0**	**5.1**	**0.0**	**3.7**	**0.0**
		AmCent Intl Grth Inv (TWIEX)	0.5	(5.4)	22.9	21.8	(11.9)	146.3	(8.1)	(56.5)	1.2	5.3	0.2	4.6	0.9
		Artisan Intl Inv (ARTIX)	(3.9)	(1.0)	25.1	25.3	(7.3)	176.8	22.4	(58.5)	(0.8)	6.0	0.9	6.7	3.0
	C	Artisan Intl Val Inv (ARTKX)	(1.8)	(0.6)	30.4	22.8	(7.2)	206.9	52.5	(46.9)	10.8	8.4	3.3	7.7	4.0
		Causeway Intl Value Inv (CIVVX)	(3.2)	(6.5)	23.8	24.2	(10.8)	163.6	9.2	(57.1)	0.6	3.9	(1.2)	4.4	0.7
	C	Dodge & Cox Intl Stk (DODFX)	(11.4)	0.0	26.3	21.0	(16.0)	193.6	39.2	(59.9)	(2.2)	3.8	(1.3)	2.6	(1.1)
		Domini Int'l Social Eq Inv (DOMIX)	1.7	(3.3)	25.7	22.5	(13.5)	159.4	5.0	(61.6)	(3.9)	7.3	2.2	5.6	1.9
	C	Driehaus Intl Sm Cp Grth (DRIOX)	12.5	(4.4)	29.2	11.6	(11.4)	205.8	51.4	(58.8)	(1.1)	11.6	6.5	6.6	2.9
		Fidelity Diversified Intl (FDIVX)	3.1	(3.3)	25.1	19.4	(13.8)	143.0	(11.4)	(57.5)	0.2	7.7	2.6	5.1	1.4
		Fidelity Intl Capital Apprec (FIVFX)	3.0	2.9	21.6	25.8	(12.8)	226.1	71.7	(63.6)	(5.9)	8.9	3.8	7.2	3.5
		Fidelity Intl Disc (FIGRX)	4.8	(5.6)	24.9	21.9	(15.3)	138.8	(15.6)	(57.0)	0.7	7.3	2.2	5.0	1.3
		Fidelity Intl Growth (FIGFX)	3.9	(3.2)	22.1	19.7	(9.0)	172.4	18.0	—	—	7.1	2.0	6.0	2.3
		Fidelity Intl Sm Cap Opp (FSCOX)	10.1	(1.3)	24.8	23.5	(9.6)	231.2	76.8	(70.1)	(12.4)	10.7	5.6	8.7	5.0
		Fidelity Intl Sm Cp (FISMX)	6.3	(5.5)	35.1	18.8	(15.6)	202.1	47.7	(58.4)	(0.7)	10.7	5.6	6.4	2.7
		Fidelity Overseas (FOSFX)	8.2	(3.7)	26.7	25.0	(16.0)	140.1	(14.3)	(60.2)	(2.5)	9.7	4.6	6.8	3.1
I		Fidelity Spar Intl Inv (FSIIX)	(0.9)	(5.5)	21.7	18.6	(12.2)	132.8	(21.6)	(57.1)	0.6	4.4	(0.7)	3.5	(0.2)
		FMI International (FMIJX)	3.2	4.6	24.6	18.1	(1.8)	—	—	—	—	10.4	5.3	9.3	5.6
		Harbor Intl Inv (HIINX)	(4.2)	(7.2)	16.3	20.4	(11.5)	148.5	(5.9)	(57.0)	0.7	1.1	(4.0)	2.0	(1.7)
		Laudus Intl MktMasters Inv (SWOIX)	1.4	(6.2)	22.6	23.1	(13.7)	185.4	31.0	(59.1)	(1.4)	5.2	0.1	4.4	0.7
		Lazard Intl SmCap Eq Open (LZSMX)	9.4	(3.0)	29.5	21.9	(14.4)	199.5	45.1	(62.6)	(4.9)	11.2	6.1	7.5	3.8
		Nationwide Bailard Intl Eqs M (NWHLX)	0.9	(1.9)	21.8	21.0	(15.4)	136.3	(18.1)	(57.9)	(0.2)	6.4	1.3	4.3	0.6
I		Northern Intl Equity Indx (NOINX)	(1.0)	(5.8)	21.7	18.6	(12.7)	128.3	(26.1)	(57.3)	0.4	4.3	(0.8)	3.3	(0.4)
	C	Oakmark Intl I (OAKIX)	(3.9)	(5.5)	29.3	29.2	(14.1)	226.7	72.3	(54.9)	2.8	5.5	0.4	5.4	1.7
	C	Oakmark Intl Small Cap I (OAKEX)	0.7	(7.8)	27.6	18.3	(16.5)	222.9	68.5	(60.0)	(2.3)	5.8	0.7	3.2	(0.5)
		PIMCO StksPLUS Intl USD-Hgd D (PIPDX)	0.7	5.3	21.8	27.9	(11.1)	232.3	77.9	(52.7)	5.0	8.9	3.8	8.0	4.3
		Russell Int'l Developed Mkts S (RINTX)	(0.7)	(5.5)	21.8	17.6	(13.9)	119.7	(34.7)	—	—	4.6	(0.5)	3.0	(0.7)
		Schwab Fdmtl Intl Lg Co Idx (SFNNX)	(5.0)	(5.8)	24.7	16.2	(15.0)	139.9	(14.5)	(58.5)	(0.8)	3.7	(1.4)	2.0	(1.7)
		Schwab International Core Eq (SICNX)	3.4	(4.5)	23.9	23.7	(12.2)	155.9	1.5	—	—	6.9	1.8	5.8	2.1
I		Schwab International Index (SWISX)	(0.9)	(5.8)	21.6	18.9	(11.8)	130.6	(23.8)	(56.9)	0.8	4.3	(0.8)	3.6	(0.1)
		Scout International (UMBWX)	(4.5)	(4.4)	13.1	21.2	(12.4)	126.2	(28.2)	(49.7)	8.0	1.1	(4.0)	1.9	(1.8)
		T. Rowe Price Intl Disc (PRIDX)	9.8	(0.5)	24.3	26.0	(14.1)	228.7	74.3	(60.6)	(2.9)	10.8	5.7	8.0	4.3

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
7.0	0.0	2.3	1.1	1.00	1.30	658	95.3	0.0	0.1	4.6	5.4	153.0	74	48.7	1.16	—	—
7.0	0.0	3.3	2.0	0.85	1.10	350	99.4	0.0	0.5	0.2	0.0	40.0	41	58.7	0.67	—	—
7.0	0.0	2.5	1.0	0.97	1.25	655	100.0	0.0	0.0	0.0	0.0	129.0	29	74.1	0.80	0.75R	—
6.9	(0.1)	2.0	0.7	0.83	1.08	835	96.7	0.0	0.0	3.3	0.0	94.0	32	68.6	0.81	—	—
9.0	2.0	3.0	1.5	0.95	1.24	1,373	99.1	0.0	0.0	0.9	14.5	20.0	62	46.3	0.94	—	—
5.1	0.0	1.2	1.1	1.00	1.09	1,866	94.8	0.6	1.0	3.6	45.7	53.6	361	32.7	1.19	—	—
—	—	0.1	0.2	1.08	1.18	1,501	90.8	0.0	1.3	8.0	32.7	55.5	54	37.3	1.20	2.00R	—
—	—	0.3	0.7	0.95	1.03	1,576	92.0	0.0	0.0	8.0	39.2	19.4	52	36.8	1.32	2.00R	—
—	—	1.7	1.0	1.13	1.23	5,902	96.8	0.0	0.6	2.6	45.0	17.0	95	25.3	0.65	—	—
6.6	1.5	0.6	1.3	1.02	1.11	1,623	98.5	0.1	0.3	1.1	44.0	151.0	317	19.2	0.96	1.00R	—
9.0	3.9	0.7	0.4	1.16	1.26	165	99.9	0.0	0.1	0.0	22.9	14.4	30	37.8	1.24	—	—
7.2	2.1	0.8	0.2	0.99	1.08	2,652	97.0	0.0	3.0	0.0	37.1	51.0	128	15.7	0.79	—	—
4.9	(0.2)	1.0	0.2	1.08	1.18	2,021	95.8	0.0	4.2	0.0	44.2	62.0	71	26.4	0.93	—	—
—	—	0.0	1.7	1.09	1.19	66	99.6	0.0	0.2	0.2	44.5	110.0	41	41.5	1.60	—	0.25
—	—	0.0	0.2	0.91	0.99	389	97.5	0.0	2.8	(0.3)	38.5	24.0	76	29.3	1.15	2.00R	—
6.4	1.3	1.1	0.9	1.15	1.25	3,052	97.6	0.0	1.0	1.4	50.3	36.0	42	40.5	1.11	—	—
—	—	0.8	0.8	1.16	1.26	2,265	93.9	0.0	0.0	6.1	42.5	48.0	24	52.0	1.13	—	—
3.5	(1.6)	0.8	0.5	0.98	1.07	13,464	98.0	0.2	0.7	1.1	38.2	51.0	202	23.8	1.14	—	—
8.3	3.2	0.8	1.6	0.86	0.94	5,043	97.3	0.1	0.3	2.4	43.5	38.0	5,893	20.4	1.14	—	—
5.3	0.2	1.3	0.4	0.95	1.04	355	95.8	0.0	0.0	4.2	57.0	3.0	95	17.6	0.99	1.00R	—
—	—	1.7	1.2	1.01	1.10	2,652	91.4	0.0	3.2	5.5	39.3	50.0	441	12.8	1.24	—	—
5.6	0.5	0.3	0.2	1.06	1.16	529	97.5	0.0	0.3	2.2	40.5	136.5	78	27.7	0.89	2.00R	0.00
7.3	2.2	0.7	0.5	1.04	1.13	1,141	98.1	0.0	1.8	0.0	44.0	9.0	106	25.1	1.17	—	—
5.0	(0.1)	1.7	0.5	0.95	1.03	4,330	95.3	0.0	1.4	3.3	45.9	36.0	799	11.3	0.61	—	—
—	—	2.4	0.8	0.96	1.05	8,321	99.4	0.0	0.1	0.5	46.1	7.0	7,382	7.6	0.27	—	—
8.1	3.0	0.0	1.3	0.98	1.07	195	91.9	0.0	0.2	7.9	43.6	100.0	84	29.6	1.74	2.00R	—
3.8	0.0	1.6	0.8	1.00	1.18	7,297	94.9	(0.2)	1.1	4.2	91.1	70.0	362	25.5	1.10	—	—
4.4	0.6	0.5	1.0	0.96	1.13	1,659	98.9	0.0	0.0	1.1	97.2	75.0	102	23.3	1.18	2.00R	—
5.0	1.2	0.5	0.3	1.03	1.22	18,733	95.2	1.2	0.0	3.6	87.6	45.0	80	33.5	1.17	2.00R	—
7.9	4.1	0.8	1.2	0.88	1.04	10,888	86.4	0.0	0.0	13.6	75.3	23.7	53	38.9	1.20	2.00R	—
3.7	(0.1)	1.7	0.7	0.97	1.14	7,052	96.7	0.0	0.0	3.3	96.7	24.0	61	29.1	1.17	2.00R	—
3.8	0.0	2.3	0.8	1.14	1.34	61,812	96.3	0.0	3.0	0.7	87.0	12.0	93	29.6	0.64	—	—
—	—	0.6	1.4	0.99	1.17	500	93.4	0.0	5.1	1.5	91.5	88.0	163	19.8	1.59	2.00R	0.25
9.7	5.9	0.3	1.7	0.87	1.02	341	95.5	0.0	0.5	4.0	93.4	277.0	116	13.9	1.74	2.00R	—
3.7	(0.1)	0.9	0.5	0.98	1.16	22,496	95.4	0.1	0.1	4.5	85.5	31.0	240	15.3	1.00	1.00R	—
4.3	0.5	0.4	0.4	0.92	1.09	1,446	99.5	0.0	0.0	0.5	75.9	187.0	200	10.4	1.13	1.00R	—
4.2	0.4	1.0	0.4	0.97	1.14	10,947	96.6	0.1	0.3	3.0	92.9	60.0	221	14.8	0.99	1.00R	—
—	—	0.7	0.2	0.92	1.08	1,527	97.0	0.0	0.0	3.0	80.0	26.0	105	28.1	0.97	1.00R	—
3.9	0.1	0.5	0.3	0.82	0.96	1,083	91.0	0.0	0.5	8.5	84.6	21.0	156	17.3	1.23	2.00R	—
5.5	1.7	1.3	1.4	0.91	1.07	846	93.1	0.0	1.8	5.1	90.7	36.0	210	10.5	1.32	2.00R	—
3.6	(0.2)	1.1	0.5	0.93	1.10	4,905	96.7	0.0	0.0	3.3	90.6	28.0	179	14.6	1.04	1.00R	—
3.0	(0.8)	2.7	0.8	1.03	1.21	15,114	98.7	0.0	0.1	1.2	98.0	1.0	961	11.8	0.20	1.00R	—
—	—	1.8	0.7	0.68	0.80	2,799	79.4	0.0	3.6	17.0	67.3	9.0	41	36.5	1.00	—	—
4.5	0.7	1.3	0.6	1.09	1.28	41,324	93.3	0.0	0.1	6.6	87.8	11.0	98	27.2	1.12	—	0.25
5.5	1.7	1.2	0.6	0.92	1.09	1,920	96.0	0.0	1.8	2.2	94.4	72.0	1,185	9.6	1.40	2.00R	—
3.9	0.1	0.4	0.4	0.92	1.09	108	94.2	0.0	4.0	1.9	92.4	48.0	98	17.2	1.43	1.00R	0.25
4.1	0.3	2.8	1.0	0.98	1.16	327	96.8	0.0	0.6	2.7	94.0	98.5	170	15.3	0.89	—	—
2.7	(1.1)	2.7	1.1	1.04	1.23	4,211	99.6	0.0	0.4	0.0	99.3	48.6	918	12.4	0.25	2.00R	—
6.1	2.3	2.3	1.0	1.18	1.38	26,566	95.5	0.0	2.0	2.5	90.9	48.0	73	36.7	0.95	—	—
4.8	1.0	2.5	1.1	1.01	1.19	2,773	93.6	0.0	1.0	5.5	93.6	46.0	65	29.6	1.31	2.00R	—
6.1	2.3	8.1	3.3	1.11	1.30	2,414	100.0	(24.2)	2.2	22.1	17.6	814.0	554	249.8	1.16	—	0.25
—	—	1.4	0.7	0.96	1.13	2,654	91.5	0.0	4.7	3.8	89.0	102.0	769	10.7	1.01	—	—
—	—	2.9	0.9	1.11	1.30	1,162	98.4	0.0	1.2	0.4	98.0	11.0	847	13.5	0.35	2.00R	—
—	—	2.0	0.7	1.00	1.18	679	97.1	0.0	1.8	1.1	97.1	87.0	203	20.7	0.86	2.00R	—
3.0	(0.8)	2.7	0.9	1.03	1.22	2,930	97.5	0.0	1.0	1.5	97.2	7.0	925	12.2	0.19	2.00R	—
4.1	0.3	2.4	1.9	0.94	1.11	2,293	98.3	0.0	0.4	1.4	93.3	17.0	75	20.0	1.02	—	—
7.4	3.6	0.7	1.1	0.79	0.93	4,321	90.0	0.0	0.7	9.3	89.2	39.6	213	9.3	1.21	2.00R	0.00

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2015	2014	2013	2012	2011	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		T. Rowe Price Intl Gr&Inc (TRIGX)	(3.2)	(5.4)	22.9	15.3	**(10.9)**	145.4	(9.0)	(59.0)	(1.3)	4.0	(1.1)	3.0	(0.7)
		T. Rowe Price Intl Stk (PRITX)	(0.8)	**(0.9)**	14.2	18.7	(12.4)	170.0	15.6	(58.7)	(1.0)	3.9	(1.2)	3.2	(0.5)
		T. Rowe Price Overseas Stk (TROSX)	(2.6)	(4.5)	21.7	18.5	**(10.2)**	154.0	(0.4)	(58.2)	(0.5)	4.2	(0.9)	3.8	0.1
		T. Rowe Price Spect Intl (PSILX)	(1.4)	**(3.1)**	18.1	19.2	**(11.7)**	164.5	10.1	(58.3)	(0.6)	4.1	(1.0)	3.5	(0.2)
		TIAA-CREF Intl Eq Rtl (TIERX)	(1.5)	(8.3)	23.5	**30.8**	(23.9)	148.5	(5.9)	(61.3)	(3.6)	3.7	(1.4)	2.1	(1.6)
		Tweedy, Browne Glb Val (TBGVX)	(1.5)	**1.5**	19.6	18.3	**(4.2)**	152.4	(2.0)	**(47.0)**	**10.7**	6.1	1.0	**6.3**	**2.6**
		USAA Intl (USIFX)	0.5	(5.1)	18.0	**22.0**	**(9.9)**	144.6	(9.8)	**(50.1)**	**7.6**	4.0	(1.1)	4.4	0.7
I		Vanguard FTSE AWexUS Idx I (VFWIX)	(4.8)	(4.3)	14.3	18.3	(14.5)	132.8	(21.6)	(58.4)	(0.7)	1.4	(3.7)	1.1	(2.6)
I		Vanguard FTSE AWexUS SC I (VFSVX)	(0.4)	(4.9)	17.4	18.8	(19.1)	—	—	—	—	3.6	(1.5)	1.4	(2.3)
		Vanguard Intl Explorer Inv (VINEX)	**8.6**	**(2.9)**	**30.2**	17.9	(19.8)	**186.5**	**32.1**	(59.5)	(1.8)	**11.1**	**6.0**	**5.3**	**1.6**
		Vanguard Intl Gr Inv (VWIGX)	(0.7)	(5.7)	22.9	20.0	(13.7)	162.1	7.7	(56.9)	0.8	4.8	(0.3)	3.6	(0.1)
		Vanguard Intl Value Inv (VTRIX)	(6.5)	(6.7)	22.1	20.1	(14.6)	126.0	(28.4)	(55.8)	1.9	2.1	(3.0)	1.8	(1.9)
I		Vanguard Total Intl Stk Idx Inv (VGTSX)	(4.4)	(4.3)	15.0	18.1	(14.6)	129.8	(24.6)	(58.5)	(0.8)	1.7	(3.4)	1.2	(2.5)
	C	Wasatch Intl Gr (WAIGX)	**15.2**	(9.1)	**26.4**	**33.0**	(12.1)	**295.8**	**141.4**	(65.9)	(8.2)	**9.8**	**4.7**	**9.1**	**5.4**
	C	William Blair Intl Gr N (WBIGX)	(0.3)	(3.2)	18.5	**23.6**	(14.6)	163.7	9.3	(62.8)	(5.1)	4.6	(0.5)	3.8	0.1
		Regional/Country Stock Category Average	**(4.2)**	**(1.7)**	**16.8**	**18.7**	**(18.2)**	**169.1**	**0.0**	**(61.1)**	**0.0**	**2.4**	**0.0**	**0.5**	**0.0**
		Fidelity Canada (FICDX)	(20.2)	**3.7**	10.0	8.2	(12.5)	104.9	(64.2)	**(54.0)**	**7.1**	(3.1)	(5.5)	(2.9)	(3.4)
		Fidelity China Region (FHKCX)	(4.5)	**4.4**	22.1	22.9	(20.4)	**241.0**	**71.9**	(57.1)	4.0	6.8	4.4	3.6	3.1
		Fidelity Emerging Asia (FSEAX)	(7.7)	**7.5**	3.7	20.8	(16.2)	147.3	(21.8)	(63.8)	(2.7)	1.0	(1.4)	0.8	0.3
		Fidelity Europe (FIEUX)	**4.1**	(7.1)	**26.3**	**25.5**	(16.8)	141.5	(27.6)	(56.0)	5.1	6.9	4.5	5.0	4.5
		Fidelity Japan (FJPNX)	**8.6**	(8.5)	23.6	9.4	(15.9)	93.9	(75.2)	**(53.2)**	**7.9**	7.1	4.7	2.5	2.0
		Fidelity Japan Smaller Co (FJSCX)	**14.0**	(6.8)	**51.8**	8.7	**(5.8)**	200.9	31.8	(58.2)	2.9	**17.3**	**14.9**	**10.5**	**10.0**
		Fidelity Latin America (FLATX)	(29.9)	(16.3)	(17.3)	4.1	(15.8)	33.8	(135.3)	(59.6)	1.5	(21.4)	(23.8)	(15.7)	(16.2)
		Fidelity Nordic (FNORX)	**11.4**	(4.9)	**49.0**	21.6	(20.4)	**245.0**	**75.9**	(66.9)	(5.8)	**16.5**	**14.1**	**8.9**	**8.4**
		Fidelity Pacific Basin (FPBFX)	**6.0**	0.6	**27.4**	20.0	(17.1)	**278.8**	**109.7**	(67.7)	(6.6)	**10.7**	**8.3**	**6.2**	**5.7**
		Guinness Atkinson China & HK (ICHKX)	(7.6)	(2.0)	6.4	14.4	(27.6)	160.4	(8.7)	(66.7)	(5.6)	(1.2)	(3.6)	(4.4)	(4.9)
		Hennessy Japan Investor (HJPNX)	**12.9**	**6.9**	**26.1**	11.6	**0.2**	176.8	7.7	**(47.2)**	**13.9**	**15.0**	**12.6**	**11.2**	**10.7**
		Matthews Asia Dividend Inv (MAPIX)	3.8	(0.4)	11.2	21.6	**(10.1)**	181.6	12.5	**(34.8)**	**26.3**	4.8	2.4	4.7	4.2
		Matthews Asia Growth Inv (MPACX)	(0.1)	1.4	19.3	17.4	(12.7)	201.7	32.6	**(53.6)**	**7.5**	6.5	4.1	4.4	3.9
		Matthews Asia Sm Co Inv (MSMLX)	(9.5)	**11.3**	7.1	**23.9**	(20.1)	**300.4**	**131.3**	—	—	2.6	0.2	1.3	0.8
		Matthews Asian Gr & Inc Inv (MACSX)	(4.5)	(0.7)	4.8	**26.8**	**(10.7)**	129.2	(39.9)	**(38.1)**	**23.0**	(0.2)	(2.6)	2.4	1.9
		Matthews China Div Inv (MCDFX)	**9.5**	0.9	13.3	**27.8**	(14.5)	—	—	—	—	7.8	5.4	**6.5**	**6.0**
		Matthews China Inv (MCHFX)	2.4	(4.5)	6.8	11.9	(19.0)	164.8	(4.3)	(60.0)	1.1	1.5	(0.9)	(1.1)	(1.6)
		Matthews India Inv (MINDX)	0.8	**63.7**	(6.0)	**31.5**	(36.5)	**345.9**	**176.8**	(66.2)	(5.1)	**15.8**	**13.4**	**5.3**	**4.8**
		Matthews Japan Inv (MJFOX)	**20.8**	(2.6)	**34.0**	8.3	**(7.8)**	155.6	(13.5)	**(47.6)**	**13.5**	**16.4**	**14.0**	**9.5**	**9.0**
		Matthews Korea Inv (MAKOX)	**15.1**	(0.8)	10.1	**24.0**	**(6.5)**	**295.5**	**126.4**	(67.4)	(6.3)	7.9	5.5	**7.8**	**7.3**
		Matthews Pacific Tiger Inv (MAPTX)	(1.3)	**11.7**	3.6	21.0	**(11.5)**	**249.5**	**80.4**	(58.0)	3.1	4.5	2.1	4.1	3.6
		Oberweis China Opprt (OBCHX)	(2.3)	(6.3)	**59.5**	**27.8**	(38.8)	**299.2**	**130.1**	(68.9)	(7.8)	**13.5**	**11.1**	2.7	2.2
		T. Rowe Price Afr&MidEas (TRAMX)	(19.2)	**9.2**	24.1	19.8	(16.2)	161.7	(7.4)	(61.0)	0.1	3.1	0.7	1.9	1.4
		T. Rowe Price Emg Europe (TREMX)	(10.1)	(35.8)	3.9	**25.2**	(33.2)	111.7	(57.4)	(78.4)	(17.3)	(15.7)	(18.1)	(12.9)	(13.4)
		T. Rowe Price Euro Stk (PRESX)	0.6	(6.0)	**35.4**	23.2	**(9.4)**	178.8	9.7	(56.1)	5.0	**8.6**	**6.2**	**7.4**	**6.9**
		T. Rowe Price Japan (PRJPX)	**14.8**	(8.6)	**29.9**	10.6	**(8.4)**	110.9	(58.2)	**(50.7)**	**10.4**	**10.9**	**8.5**	**6.7**	**6.2**
		T. Rowe Price Latin Amer (PRLAX)	(27.2)	(13.1)	(16.0)	10.3	(25.2)	57.5	(111.6)	(61.6)	(0.5)	(19.0)	(21.4)	(15.2)	(15.7)
		T. Rowe Price New Asia (PRASX)	(5.1)	**6.9**	(0.6)	23.6	(12.2)	**241.4**	**72.3**	(67.5)	(6.4)	0.3	(2.1)	1.8	1.3
I		Vanguard Eur Stk Idx Inv (VEURX)	(2.0)	(6.7)	24.7	20.7	(11.7)	141.7	(27.4)	(59.7)	1.4	4.4	2.0	4.0	3.5
I		Vanguard Pac Stk Idx Inv (VPACX)	2.2	(4.7)	17.3	15.4	(14.0)	117.4	(51.7)	**(51.8)**	**9.3**	4.5	2.1	2.5	2.0
		Emerging Stock Category Average	**(14.4)**	**(3.0)**	**(0.5)**	**20.6**	**(21.0)**	**140.9**	**0.0**	**(66.7)**	**0.0**	**(6.2)**	**0.0**	**(5.1)**	**0.0**
		AmCent Emg Mkt Inv (TWMIX)	**(8.3)**	(1.6)	0.2	**24.8**	(21.7)	149.4	8.5	(68.1)	(1.4)	**(3.3)**	**2.9**	**(2.4)**	**2.7**
		Driehaus Emerg Mkts Grth (DREGX)	(10.5)	(6.0)	**8.9**	19.5	**(15.1)**	**168.5**	**27.6**	**(62.3)**	**4.4**	**(2.9)**	**3.3**	**(1.5)**	**3.6**
		Driehaus Emerg Mkts SC Gr (DRESX)	**(10.3)**	**5.7**	**12.1**	**28.8**	**(14.3)**	**213.4**	**72.5**	—	—	**2.1**	**8.3**	**3.2**	**8.3**
		Fidelity Emerging Market (FEMKX)	**(10.1)**	**1.6**	**3.8**	14.6	(21.1)	135.1	(5.8)	(68.1)	(1.4)	**(1.8)**	**4.4**	(3.0)	2.1
		Fidelity Spar Emg Mkts Idx Inv (FPEMX)	(16.1)	0.2	(4.9)	17.2	—	—	—	—	—	(7.2)	(1.0)	—	—
		Fidelity Total Emerg Mkts (FTEMX)	**(7.0)**	(2.8)	0.9	20.2	—	—	—	—	—	**(3.0)**	**3.2**	—	—
		Harding Loevner Emg Mkt Adv (HLEMX)	(13.6)	(1.7)	**4.1**	**22.7**	**(17.6)**	148.1	7.2	**(61.2)**	**5.5**	(4.0)	2.2	**(2.2)**	**2.9**
	C	Lazard Emg Mkt Eq Open (LZOEX)	(20.4)	(4.4)	(1.2)	22.0	(18.1)	130.1	(10.8)	**(57.2)**	**9.5**	(9.1)	(2.9)	(5.6)	(0.5)
I		Northern Emerg Mkts Idx (NOEMX)	(15.2)	(3.4)	(3.1)	18.7	(19.2)	125.0	(15.9)	(62.8)	3.9	(7.4)	(1.2)	(5.3)	(0.2)
		Parametric Emerg Mkts Inv (EAEMX)	(16.7)	(4.1)	0.7	19.2	(19.3)	130.7	(10.2)	**(61.1)**	**5.6**	(7.0)	(0.8)	(5.0)	0.1

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
2.9	(0.9)	2.1	1.2	0.98	1.16	11,557	93.3	0.0	0.7	6.0	92.2	25.4	127	16.6	**0.85**	2.00R	0.00
3.6	(0.2)	1.1	0.6	0.99	1.17	14,049	97.4	0.0	1.1	1.4	94.0	32.4	129	15.4	**0.83**	2.00R	0.00
—	—	2.1	0.9	0.94	1.11	11,158	94.5	0.0	0.7	4.8	94.5	12.8	161	17.5	**0.84**	2.00R	0.00
4.0	0.2	1.4	0.6	**0.92**	1.09	1,187	95.3	0.2	0.7	3.8	94.2	3.3	10	100.0	0.94	2.00R	0.00
—	—	1.8	0.6	1.09	1.28	4,320	99.4	0.0	0.2	0.4	98.9	71.0	68	46.5	**0.83**	—	0.25
5.4	**1.6**	0.8	1.3	**0.68**	0.80	8,881	77.7	0.0	0.1	22.2	70.3	8.0	114	27.8	1.37	2.00R	—
4.9	1.1	1.3	0.7	0.97	1.14	3,272	97.2	0.0	1.5	1.3	95.6	17.0	524	19.6	1.12	—	—
—	—	2.8	0.9	1.01	1.19	23,633	97.0	0.0	2.3	0.7	96.6	3.0	2,493	8.3	**0.29**	—	—
—	—	2.5	0.9	0.98	1.15	3,012	98.5	0.0	1.0	0.6	98.0	9.0	3,424	2.8	**0.37**	—	—
5.5	**1.7**	1.5	1.3	**0.86**	1.01	2,971	92.2	0.0	3.1	4.8	92.0	42.0	337	9.8	**0.40**	—	—
4.6	0.8	1.4	0.5	1.12	1.32	21,765	95.3	0.0	2.5	2.2	90.3	29.0	177	24.1	**0.47**	—	—
2.7	(1.1)	2.1	0.7	1.09	1.28	7,636	91.6	0.0	2.8	5.5	88.4	36.0	167	15.9	**0.44**	—	—
2.8	(1.0)	2.8	0.9	1.00	1.18	186,911	99.2	0.0	0.3	0.5	98.8	24.8	5,947	7.5	**0.22**	—	—
8.1	**4.3**	0.0	0.1	0.94	1.11	1,427	93.8	0.0	5.3	0.9	92.8	46.0	91	25.0	1.46	2.00R	—
3.6	(0.2)	0.9	0.4	**0.91**	1.07	3,676	98.1	0.0	0.2	1.7	96.9	79.0	199	15.6	1.43	—	0.25
3.5	**0.0**	**1.2**	**0.9**	**1.00**	**1.66**	**1,442**	**93.8**	**0.2**	**1.6**	**4.5**	**89.2**	**111.7**	**146**	**35.6**	**1.33**	**—**	**—**
2.7	(0.8)	1.5	0.9	**0.75**	1.25	1,196	98.3	0.0	0.2	1.5	96.8	24.0	83	48.5	1.15	1.50R	—
9.3	**5.8**	1.2	2.0	1.15	1.90	1,267	95.7	0.0	0.7	3.6	95.7	—	93	33.0	**0.99**	1.50R	—
6.2	2.7	0.4	0.3	0.81	1.34	949	97.0	0.0	0.0	3.0	96.2	68.0	232	26.3	1.09	1.50R	—
4.0	0.5	1.2	0.5	**0.74**	1.23	1,393	97.0	0.1	2.2	0.7	95.9	87.0	87	23.7	**1.03**	1.00R	—
(1.4)	(4.9)	0.6	0.4	0.83	1.37	545	97.6	0.0	0.0	2.4	97.6	35.0	85	32.5	**0.80**	1.50R	—
(0.2)	(3.7)	0.7	0.6	1.10	1.82	522	96.8	0.0	0.0	3.2	96.8	41.0	91	15.9	**1.00**	1.50R	—
(1.1)	(4.6)	2.3	1.9	1.15	1.91	454	100.1	0.0	0.0	(0.1)	97.6	30.0	89	36.4	1.13	1.50R	—
7.8	**4.3**	1.2	0.7	0.78	1.28	428	95.4	0.1	3.0	1.5	95.4	80.0	41	45.8	**1.00**	1.50R	—
6.3	2.8	1.3	1.5	**0.73**	1.21	660	99.1	0.0	0.0	1.0	98.0	36.0	124	19.0	1.17	1.50R	—
6.4	2.9	2.1	2.2	1.09	1.80	66	96.2	0.0	3.8	(0.0)	96.2	15.1	42	36.2	1.53	2.00R	—
2.0	(1.5)	0.0	0.0	0.80	1.32	127	94.5	0.0	0.0	5.5	94.5	22.0	25	56.7	1.64	—	—
—	—	1.7	1.2	**0.67**	1.12	4,791	99.9	0.0	0.0	0.1	98.0	20.1	72	28.4	1.05	—	—
6.4	**2.9**	0.0	0.4	0.75	1.25	777	98.1	0.0	1.9	0.0	98.1	22.2	69	30.7	1.11	—	—
—	—	0.1	0.5	0.78	1.29	611	99.9	0.0	0.0	0.1	99.9	21.7	81	22.4	1.47	—	—
6.8	**3.3**	2.5	1.4	**0.62**	1.03	2,877	90.9	0.0	9.0	0.0	87.7	16.8	58	25.5	1.08	—	—
—	—	2.0	1.3	0.96	1.59	181	100.0	0.0	0.0	0.0	97.1	25.4	41	33.8	1.19	—	—
10.8	**7.3**	1.0	1.8	1.07	1.77	735	100.0	0.0	0.0	0.0	100.0	10.2	41	45.8	1.13	—	—
11.1	**7.6**	0.1	0.3	1.25	2.08	1,507	100.0	0.0	0.0	0.0	95.7	14.9	49	43.8	1.12	—	—
2.1	(1.4)	0.0	0.3	0.86	1.42	1,941	100.0	0.0	0.0	0.0	100.0	42.5	64	26.3	**1.03**	—	—
6.3	2.8	0.2	0.9	0.80	1.32	208	90.7	0.0	9.4	0.0	90.7	17.4	53	33.4	1.11	—	—
9.1	**5.6**	1.6	1.0	0.78	1.28	6,693	96.8	0.0	3.2	0.0	94.1	11.4	66	26.6	1.08	—	—
12.3	**8.8**	0.0	1.7	1.28	2.13	116	91.7	0.0	8.3	0.0	91.7	127.0	52	41.5	1.93	2.00R	0.25
—	—	2.0	0.8	**0.73**	1.22	148	86.4	3.0	9.3	1.4	88.3	60.4	71	34.2	1.42	2.00R	0.00
(4.6)	(8.1)	1.8	0.5	1.22	2.03	161	97.9	0.0	1.4	0.7	91.3	63.9	48	52.3	1.51	2.00R	0.00
6.0	2.5	1.6	0.7	**0.73**	1.21	1,714	96.0	0.0	0.0	4.0	96.0	47.7	68	22.8	**0.96**	2.00R	0.00
(0.3)	(3.8)	0.7	0.5	0.80	1.32	327	97.0	0.0	0.0	3.0	97.0	54.7	77	25.7	1.05	2.00R	0.00
1.0	(2.5)	0.8	2.2	1.23	2.04	485	96.6	0.0	0.0	3.5	94.1	23.2	49	51.3	1.31	2.00R	0.00
8.9	**5.4**	1.3	1.2	**0.70**	1.17	2,700	95.4	0.0	0.1	4.4	95.4	53.2	83	33.6	**0.94**	2.00R	0.00
3.5	0.0	3.1	1.0	0.79	1.30	20,581	98.7	0.0	0.7	0.6	98.0	13.0	1,236	15.2	**0.26**	—	—
2.0	(1.5)	2.3	0.8	0.76	1.26	5,642	99.9	0.0	0.1	0.1	99.7	14.0	2,210	14.5	**0.26**	—	—
2.2	**0.0**	**0.8**	**0.6**	**1.00**	**1.45**	**2,908**	**93.3**	**1.4**	**1.7**	**3.6**	**90.4**	**69.2**	**371**	**26.3**	**1.35**	**—**	**—**
3.8	**1.6**	0.1	0.0	0.96	1.39	484	96.7	0.0	0.6	2.7	96.7	74.0	97	25.6	1.45	2.00R	—
6.0	**3.8**	0.0	0.7	**0.83**	1.21	1,363	94.5	0.0	0.7	4.8	87.3	289.0	112	24.6	1.65	2.00R	—
—	—	0.0	0.1	**0.78**	1.14	434	89.3	0.0	1.5	9.2	86.3	265.0	119	21.9	1.73	2.00R	—
3.0	0.8	0.5	0.2	0.89	1.29	3,327	99.2	0.0	0.0	0.8	91.4	107.0	163	19.9	**1.05**	1.50R	—
—	—	2.3	—	0.97	1.41	491	97.9	0.0	0.1	2.0	97.9	1.0	980	19.8	**0.31**	1.50R	—
—	—	3.0	—	**0.77**	1.12	66	53.5	42.4	0.4	3.7	95.4	80.0	369	12.4	1.40	1.50R	—
3.9	**1.7**	0.6	0.8	0.92	1.33	2,204	98.2	0.0	0.0	1.8	98.2	28.0	76	25.4	1.45	2.00R	—
3.3	1.1	1.4	0.9	1.08	1.57	9,233	92.5	0.0	2.6	4.9	92.5	12.0	87	28.9	1.37	1.00R	0.25
—	—	2.5	0.8	0.97	1.40	1,510	99.5	0.0	0.5	0.0	99.3	23.1	894	18.5	**0.30**	2.00R	—
—	—	0.1	0.4	0.84	1.23	3,020	96.6	0.1	2.6	0.7	96.0	9.0	1,676	6.4	1.36	—	0.25

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2015	2014	2013	2012	2011	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)	(11.5)	1.4	(4.7)	20.0	(18.9)	156.7	15.8	(68.1)	(1.4)	(5.1)	1.1	(3.6)	1.5
		Vanguard Emer Mkts Sel St Inv (VMMSX)	(15.3)	(6.7)	0.9	22.5	—	—	—	—	—	(7.2)	(1.0)	—	—
I		Vanguard Emerg Mkt Idx Inv (VEIEX)	(15.5)	0.4	(5.2)	18.6	(18.8)	136.5	(4.4)	(62.7)	4.0	(7.0)	(0.8)	(5.0)	0.1
	C	Wasatch Emg Mkts S/C (WAEMX)	(9.4)	0.8	(3.6)	27.7	(14.1)	289.9	149.0	(63.8)	2.9	(4.2)	2.0	(0.7)	4.4
	C	William Blair Emg Mkts Gr N (WBENX)	(15.1)	3.4	1.0	20.7	(17.3)	165.9	25.0	(68.0)	(1.3)	(3.9)	2.3	(2.4)	2.7
		Balanced: Domestic Category Average	**(1.7)**	**6.1**	**16.0**	**11.2**	**1.1**	**117.0**	**0.0**	**(31.4)**	**0.0**	**6.5**	**0.0**	**6.3**	**0.0**
		AmCent Bal Inv (TWBIX)	(2.7)	9.7	17.3	11.5	5.4	124.1	7.1	(30.1)	1.3	7.8	1.3	8.0	1.7
		AmCent Strat Alc: Agg Inv (TWSAX)	(1.4)	6.9	19.8	15.0	(2.0)	149.2	32.2	(43.2)	(11.8)	8.1	1.6	7.3	1.0
		AmCent Strat Alc: Mod Inv (TWSMX)	(1.8)	6.6	15.6	12.8	0.5	119.2	2.2	(34.8)	(3.4)	6.6	0.1	6.5	0.2
		Amer Beacon Bal Inv (AABPX)	(4.5)	8.9	20.5	13.7	1.4	142.4	25.4	(37.9)	(6.5)	7.8	1.3	7.7	1.4
		Berwyn Inc (BERIX)	(3.3)	3.3	15.8	7.9	3.0	96.3	(20.7)	(12.0)	19.4	4.9	(1.6)	5.1	(1.2)
		Bruce (BRUFX)	2.9	13.6	18.9	7.8	7.2	187.4	70.4	(39.5)	(8.1)	11.6	5.1	9.9	3.6
		Buffalo Flexible Income (BUFBX)	(2.0)	3.5	16.6	10.3	9.6	138.6	21.6	(36.0)	(4.6)	5.8	(0.7)	7.4	1.1
		Dodge & Cox Bal (DODBX)	(2.9)	8.8	28.3	18.3	(1.7)	184.3	67.3	(45.7)	(14.3)	10.7	4.2	9.5	3.2
		Fidelity Asset Mgr 20% (FASIX)	(0.4)	4.1	5.1	6.8	2.6	63.3	(53.7)	(16.7)	14.7	2.9	(3.6)	3.6	(2.7)
		Fidelity Asset Mgr 30% (FTANX)	(0.3)	4.8	7.9	8.6	1.6	83.4	(33.6)	(23.8)	7.6	4.1	(2.4)	4.5	(1.8)
		Fidelity Asset Mgr 50% (FASMX)	(0.5)	5.4	13.9	11.3	(0.7)	121.1	4.1	(34.8)	(3.4)	6.1	(0.4)	5.7	(0.6)
		Fidelity Asset Mgr 60% (FSANX)	(0.6)	5.7	16.8	12.7	(2.2)	137.1	20.1	(38.4)	(7.0)	7.1	0.6	6.2	(0.1)
		Fidelity Asset Mgr 70% (FASGX)	(0.6)	5.6	20.1	14.1	(3.8)	156.9	39.9	(44.2)	(12.8)	8.0	1.5	6.7	0.4
		Fidelity Balanced (FBALX)	0.4	10.3	20.5	12.8	1.6	156.6	39.6	(40.4)	(9.0)	10.1	3.6	8.9	2.6
I		Fidelity Four-in-One Idx (FFNOX)	0.1	6.6	24.5	15.1	(1.4)	167.1	50.1	(45.8)	(14.4)	9.9	3.4	8.5	2.2
		Fidelity Puritan (FPURX)	1.7	10.7	20.3	13.7	0.6	153.3	36.3	(37.8)	(6.4)	10.6	4.1	9.2	2.9
		Fidelity Strategic Real Ret (FSRRX)	(7.5)	1.1	(2.2)	8.1	1.6	67.8	(49.2)	(27.6)	3.8	(2.9)	(9.4)	0.1	(6.2)
		FPA Crescent (FPACX)	(2.1)	6.6	21.9	10.3	3.0	127.9	10.9	(25.4)	6.0	8.4	1.9	7.6	1.3
		Janus Balanced T (JABAX)	0.4	8.3	19.5	12.9	1.3	115.2	(1.8)	(21.4)	10.0	9.2	2.7	8.3	2.0
		Leuthold Core Invest Ret (LCORX)	(1.0)	8.5	19.1	8.3	(5.4)	97.7	(19.3)	(33.1)	(1.7)	8.6	2.1	5.6	(0.7)
		Mairs & Power Bal Inv (MAPOX)	(2.6)	8.0	19.0	17.3	3.2	151.7	34.7	(32.6)	(1.2)	7.8	1.3	8.7	2.4
		Oakmark Equity & Inc I (OAKBX)	(4.6)	6.9	24.2	9.0	0.6	115.5	(1.5)	(24.7)	6.7	8.2	1.7	6.8	0.5
		Pax World Bal Inv (PAXWX)	(0.6)	8.0	16.3	11.2	(1.9)	106.5	(10.5)	(37.7)	(6.3)	7.7	1.2	6.4	0.1
		Permanent Port (PRPFX)	(6.6)	(0.9)	(2.1)	6.9	2.1	63.0	(54.0)	(15.1)	16.3	(3.2)	(9.7)	(0.2)	(6.5)
		Schwab Balanced (SWOBX)	0.9	8.8	18.3	10.6	3.0	120.2	3.2	(32.5)	(1.1)	9.1	2.6	8.1	1.8
		Schwab MarketTrack Bal (SWBGX)	(1.4)	5.4	16.4	10.8	1.3	117.1	0.1	(37.0)	(5.6)	6.6	0.1	6.3	0.0
		Schwab MarketTrack Cons (SWCGX)	(0.9)	5.3	9.8	8.1	3.3	82.7	(34.3)	(27.6)	3.8	4.6	(1.9)	5.1	(1.2)
		Schwab MarketTrack Grth (SWHGX)	(1.9)	5.5	23.4	13.5	(1.0)	156.0	39.0	(45.2)	(13.8)	8.5	2.0	7.5	1.2
		T. Rowe Price Bal (RPBAX)	0.6	5.9	19.2	13.9	0.8	145.6	28.6	(37.7)	(6.3)	8.3	1.8	7.9	1.6
	C	T. Rowe Price Cap Apprec (PRWCX)	5.4	12.2	22.4	14.6	3.1	188.2	71.2	(36.4)	(5.0)	13.1	6.6	11.3	5.0
		T. Rowe Price Persl Str Bal (TRPBX)	0.1	5.5	18.0	15.3	(0.3)	150.6	33.6	(38.3)	(6.9)	7.6	1.1	7.5	1.2
		T. Rowe Price Persl Str Grth (TRSGX)	0.3	5.8	24.8	17.6	(1.9)	193.1	76.1	(48.2)	(16.8)	9.8	3.3	8.8	2.5
		T. Rowe Price Persl Str Inc (PRSIX)	0.0	4.5	11.9	12.5	0.8	106.6	(10.4)	(27.2)	4.2	5.3	(1.2)	5.8	(0.5)
		TIAA-CREF MgAlloc Rtl (TIMRX)	0.3	4.8	16.6	14.4	0.0	128.4	11.4	(38.2)	(6.8)	7.0	0.5	7.0	0.7
		USAA Grth & Tax Strat (USBLX)	2.2	10.4	13.1	12.0	7.3	112.3	(4.7)	(31.0)	0.4	8.5	2.0	8.9	2.6
		Value Line Asset Alloc Inv (VLAAX)	1.0	6.9	20.3	14.6	6.0	147.8	30.8	(39.8)	(8.4)	9.1	2.6	9.6	3.3
		Value Line Inc & Gr Inv (VALIX)	(0.9)	10.6	19.5	10.6	(0.9)	120.6	3.6	(29.4)	2.0	9.4	2.9	7.5	1.2
I		Vanguard Bal Idx (VBINX)	0.3	9.8	17.9	11.3	4.1	135.6	18.6	(32.5)	(1.1)	9.1	2.6	8.5	2.2
		Vanguard LifeSt Cons Gr Inv (VSCGX)	(0.2)	6.9	9.0	9.1	1.7	90.4	(26.6)	(27.9)	3.5	5.2	(1.3)	5.2	(1.1)
		Vanguard LifeSt Grth Inv (VASGX)	(1.2)	7.1	21.2	14.3	(2.3)	160.4	43.4	(47.5)	(16.1)	8.6	2.1	7.4	1.1
		Vanguard LifeSt Inc Inv (VASIX)	0.2	6.7	3.4	6.5	3.7	60.8	(56.2)	(15.3)	16.1	3.4	(3.1)	4.1	(2.2)
		Vanguard LifeSt Mod Gr Inv (VSMGX)	(0.6)	7.0	15.0	11.7	0.2	123.6	6.6	(37.8)	(6.4)	6.9	0.4	6.5	0.2
		Vanguard STAR Inv (VGSTX)	(0.2)	7.3	17.7	13.7	0.7	136.6	19.6	(35.6)	(4.2)	8.0	1.5	7.6	1.3
		Vanguard Tax-Mgd Bal Adm (VTMFX)	2.3	9.8	14.3	10.8	5.5	109.3	(7.7)	(25.1)	6.3	8.7	2.2	8.5	2.2
		Vanguard Wellesley Inc Inv (VWINX)	1.2	8.0	9.1	10.0	9.6	104.9	(12.1)	(18.8)	12.6	6.1	(0.4)	7.5	1.2
	C	Vanguard Wellington Inv (VWELX)	0.0	9.8	19.6	12.5	3.8	140.8	23.8	(32.5)	(1.1)	9.5	3.0	8.9	2.6
		Villere Balanced Inv (VILLX)	(8.3)	(3.1)	22.8	21.0	8.8	200.6	83.6	(39.5)	(8.1)	3.0	(3.5)	7.5	1.2
		Weitz Bal (WBALX)	(1.2)	3.7	15.4	10.9	2.2	119.9	2.9	(33.7)	(2.3)	5.8	(0.7)	6.0	(0.3)
		Balanced: Global Category Average	**(3.8)**	**3.3**	**11.9**	**12.3**	**(1.7)**	**113.9**	**0.0**	**(37.0)**	**0.0**	**3.5**	**0.0**	**4.1**	**0.0**
		AmCent One Choice: Agg Inv (AOGIX)	(1.3)	7.3	20.6	15.4	(1.7)	156.8	42.9	(43.7)	(6.7)	8.5	5.0	7.7	3.6
		AmCent One Choice: Mod Inv (AOMIX)	(1.6)	6.9	16.0	13.2	0.8	126.2	12.3	(35.6)	1.4	6.9	3.4	6.9	2.8

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
3.1	0.9	0.5	0.2	0.95	1.37	8,564	97.0	0.0	1.0	2.1	96.5	15.8	101	29.2	**1.24**	2.00R	0.00
—	—	1.9	—	1.03	1.49	242	90.4	0.0	4.6	5.0	89.6	49.0	271	14.8	**0.96**	—	—
3.2	1.0	3.0	0.8	0.99	1.43	49,808	98.4	0.0	1.2	0.5	97.9	7.0	3,098	17.5	**0.33**	—	—
—	—	0.0	0.1	**0.84**	1.22	856	97.3	0.0	2.7	0.1	96.0	59.0	123	16.9	1.95	2.00R	—
3.3	1.1	0.0	0.9	0.91	1.31	880	95.0	0.0	5.0	0.0	95.0	101.0	132	29.1	1.64	—	0.25
5.4	**0.0**	**1.6**	**1.1**	**1.00**	**0.68**	**5,904**	**54.8**	**34.1**	**2.9**	**8.2**	**13.7**	**53.7**	**842**	**41.9**	**0.85**	**—**	**—**
5.7	0.3	1.6	1.7	0.96	0.65	813	56.3	41.5	0.1	2.2	2.2	64.0	971	12.1	0.90	—	—
6.0	0.6	1.1	1.9	1.26	0.85	1,030	78.8	18.6	1.1	1.5	28.0	77.0	2,445	7.1	1.09	—	—
5.6	0.2	0.8	1.7	1.03	0.70	1,581	63.6	30.6	3.9	1.9	22.8	69.0	2,671	7.2	1.06	—	—
5.3	(0.1)	1.5	1.6	1.06	0.72	673	51.0	30.8	0.3	17.9	8.6	34.0	521	18.2	0.93	—	0.00
6.7	**1.3**	2.4	1.6	**0.65**	0.44	1,742	20.4	26.5	15.4	37.6	6.2	45.0	97	18.7	0.64	1.00R	—
7.9	**2.5**	1.7	1.2	1.19	0.80	553	49.0	22.2	7.5	21.3	1.3	14.0	70	39.9	0.71	—	0.00
6.5	**1.1**	2.9	1.1	1.10	0.75	1,022	73.8	16.9	7.5	1.8	8.8	42.0	123	25.1	1.02	2.00R	—
5.7	0.3	2.1	1.0	1.20	0.81	14,732	65.5	32.3	0.8	1.4	10.6	23.0	396	23.2	**0.53**	—	—
4.1	(1.3)	1.8	1.1	**0.46**	0.31	4,745	20.3	47.2	5.9	26.7	13.1	20.0	2,060	16.6	**0.53**	—	—
—	—	2.0	1.0	**0.61**	0.41	900	31.1	47.4	5.9	15.7	17.8	22.0	2,060	16.5	**0.55**	—	—
5.1	(0.3)	1.9	1.4	0.90	0.61	7,848	47.6	35.9	5.8	10.6	21.2	17.0	2,060	16.0	0.67	—	—
—	—	1.7	1.1	1.03	0.70	1,471	56.8	29.1	5.7	8.4	23.3	22.0	2,059	15.7	0.73	—	—
5.3	(0.1)	1.6	1.1	1.19	0.80	4,194	65.4	19.8	5.6	9.1	25.1	20.0	2,060	15.8	0.73	—	—
6.4	**1.0**	1.6	1.5	1.09	0.74	27,941	66.9	26.0	2.5	4.6	6.6	128.0	1,204	15.2	**0.56**	—	—
5.8	0.4	2.1	0.7	1.32	0.89	4,253	84.1	14.4	0.0	1.5	25.8	8.0	4	100.0	**0.22**	—	—
6.8	**1.4**	2.1	1.6	1.10	0.75	25,279	70.4	23.0	0.2	6.4	7.2	106.0	1,219	16.1	**0.56**	—	—
2.0	(3.4)	1.6	1.2	**0.68**	0.46	888	14.2	32.1	52.5	1.2	0.8	23.0	382	61.3	0.80	0.75R	—
7.1	**1.7**	1.0	1.1	0.94	0.64	18,917	52.6	10.1	2.7	34.6	10.2	31.0	135	28.4	1.11	2.00R	—
7.5	**2.1**	1.5	1.4	0.96	0.65	13,430	54.4	41.4	2.7	1.5	5.4	75.0	471	20.7	0.83	—	—
5.3	(0.1)	0.0	1.3	1.01	0.69	899	33.0	15.7	1.8	49.6	9.5	79.0	316	18.3	1.19	2.00R	—
6.9	**1.5**	2.6	1.0	1.07	0.73	668	64.6	32.1	0.4	2.9	3.1	4.5	318	23.5	0.73	—	—
6.6	**1.2**	1.1	1.4	1.17	0.79	17,670	61.1	15.4	4.9	18.7	6.5	25.0	270	30.1	0.74	—	—
4.5	(0.9)	0.9	1.7	1.04	0.71	1,861	64.3	32.6	0.3	2.8	9.9	—	311	24.0	0.93	—	0.25
5.1	(0.3)	1.1	1.3	1.01	0.69	2,903	34.3	28.7	26.0	11.0	10.2	17.4	110	51.4	0.76	—	—
5.3	(0.1)	2.2	1.0	0.99	0.67	301	58.4	35.6	0.6	5.4	5.1	5.0	6	97.1	**0.62**	2.00R	—
4.8	(0.6)	1.8	1.2	0.96	0.65	506	59.0	33.1	0.6	7.3	17.4	36.0	11	95.1	0.65	2.00R	—
4.1	(1.3)	1.7	0.9	**0.68**	0.46	227	39.2	51.9	0.5	8.4	14.2	24.0	11	95.1	0.70	2.00R	—
5.3	(0.1)	1.8	1.2	1.26	0.85	716	78.6	14.4	0.6	6.4	20.7	36.0	11	95.0	0.64	2.00R	—
6.3	0.9	2.1	1.5	1.06	0.72	4,015	63.9	32.4	1.1	2.6	27.7	52.9	1,498	12.8	**0.64**	—	0.00
8.5	**3.1**	1.4	1.9	1.00	0.68	24,813	62.5	21.8	5.9	9.8	8.2	72.0	265	29.5	0.70	—	0.00
6.3	0.9	2.0	1.5	1.04	0.71	2,005	58.7	35.8	1.3	4.2	33.0	68.6	1,574	23.5	0.71	—	0.00
6.4	**1.0**	1.6	1.3	1.32	0.89	1,660	78.5	18.3	1.1	2.1	34.8	52.6	1,516	20.7	0.78	—	0.00
5.7	0.3	2.1	1.3	**0.78**	0.53	1,514	38.6	45.5	1.4	14.4	30.0	73.2	1,592	26.7	**0.58**	—	0.00
—	—	2.2	1.3	1.03	0.70	744	59.1	36.5	1.4	3.1	25.4	14.0	17	94.2	0.65	—	0.25
5.4	0.0	2.7	0.8	**0.74**	0.50	289	43.8	56.6	0.3	(0.7)	0.3	9.0	619	12.1	0.84	—	—
6.5	**1.1**	0.2	0.5	1.07	0.73	306	68.6	22.5	0.0	8.9	5.7	24.0	429	10.9	1.19	—	0.25
6.2	0.8	0.6	1.4	1.22	0.82	351	76.7	22.2	0.0	1.1	6.8	57.0	387	18.6	1.15	—	0.25
6.5	**1.1**	2.0	0.6	0.93	0.63	26,268	58.6	39.1	0.0	2.3	4.3	53.0	12,038	8.3	**0.23**	—	—
4.8	(0.6)	2.2	1.0	**0.67**	0.45	7,527	39.7	57.2	0.4	2.7	36.6	16.0	5	100.0	**0.15**	—	—
5.3	(0.1)	2.2	0.8	1.23	0.83	11,155	79.6	19.1	0.2	1.1	37.9	13.0	5	100.0	**0.17**	—	—
4.4	(1.0)	2.2	1.0	**0.46**	0.31	3,321	20.1	76.0	0.5	3.4	35.9	14.0	5	100.0	**0.14**	—	—
5.2	(0.2)	2.2	0.9	0.94	0.64	12,224	59.8	38.1	0.3	1.9	37.1	16.0	5	100.0	**0.16**	—	—
6.0	0.6	2.0	1.0	1.03	0.70	18,563	60.3	33.9	0.8	4.9	24.3	8.0	12	96.2	**0.34**	—	—
6.2	0.8	2.1	0.6	**0.77**	0.52	2,478	48.3	50.6	0.0	1.1	0.2	8.0	2,135	7.5	**0.12**	—	—
6.9	**1.5**	3.0	1.5	**0.67**	0.45	40,766	36.1	61.4	0.5	2.0	17.5	59.0	1,375	14.3	**0.25**	—	—
7.2	**1.8**	2.6	1.5	1.03	0.70	86,798	64.3	35.1	0.0	0.6	13.8	71.0	1,406	16.6	**0.26**	—	—
6.0	0.6	0.9	1.2	1.33	0.90	521	69.0	22.6	0.0	8.5	1.8	15.0	64	42.6	0.89	—	—
4.7	(0.7)	0.0	0.7	**0.77**	0.52	110	52.6	29.8	0.2	17.3	5.4	37.0	80	23.8	1.09	—	—
4.3	**0.0**	**1.6**	**1.2**	**1.00**	**0.74**	**1,609**	**54.9**	**31.5**	**5.6**	**8.0**	**31.1**	**62.0**	**337**	**54.4**	**1.13**	**—**	**—**
6.2	**1.9**	1.7	1.2	1.17	0.86	1,043	78.9	18.9	0.6	1.5	28.5	29.0	19	77.3	0.98	—	—
5.8	**1.5**	1.7	1.0	0.96	0.71	1,562	63.8	30.0	0.7	5.6	24.5	20.0	20	74.8	**0.88**	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2015	2014	2013	2012	2011	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)	(0.3)	5.1	11.0	10.2	0.4	100.7	(13.2)	(29.2)	7.8	5.2	1.7	5.2	1.1
		Fidelity Asset Mgr 85% (FAMRX)	(0.6)	5.9	25.1	15.9	(6.1)	183.1	69.2	(49.2)	(12.2)	9.6	6.1	7.4	3.3
		Fidelity Global Bal (FGBLX)	(0.9)	(0.5)	15.5	12.0	(2.5)	102.4	(11.5)	(34.6)	2.4	4.4	0.9	4.4	0.3
		Janus Global Allocation Gr T (JSPGX)	(2.2)	3.0	19.5	14.7	(6.5)	136.2	22.3	(43.1)	(6.1)	6.4	2.9	5.2	1.1
		Manning & Napier PB Max S (EXHAX)	(5.2)	5.7	25.7	16.2	(7.2)	164.1	50.2	(46.7)	(9.7)	8.0	4.5	6.3	2.2
		Northern Glbl Tactic Asset Allc (BBALX)	(2.3)	2.1	11.5	14.0	(0.1)	95.2	(18.7)	(30.4)	6.6	3.6	0.1	4.9	0.8
		Old Westbury Str Opprt (OWSOX)	(1.1)	3.9	11.0	15.0	(7.1)	89.4	(24.5)	—	—	4.5	1.0	4.0	(0.1)
		USAA Crnst Mod Aggr (USCRX)	(4.3)	4.7	10.8	12.0	(3.9)	128.5	14.6	(46.0)	(9.0)	3.5	0.0	3.6	(0.5)
		Target Date: In Retirement Cat Average	(0.7)	4.9	8.3	9.2	2.1	86.6	0.0	(27.1)	0.0	4.1	0.0	4.7	0.0
		AmCent One Choice In Ret Inv (ARTOX)	(1.7)	6.1	11.1	10.1	3.5	91.8	5.2	(24.7)	2.4	5.0	0.9	5.7	1.0
		Fidelity Freedom 2005 (FFFVX)	(0.4)	4.5	8.0	8.8	0.1	89.3	2.7	(32.7)	(5.6)	4.0	(0.1)	4.1	(0.6)
		Fidelity Freedom 2010 (FFFCX)	(0.3)	4.8	11.0	10.4	(0.3)	103.9	17.3	(34.0)	(6.9)	5.1	1.0	5.0	0.3
		Fidelity Freedom Inc (FFFAX)	(0.4)	3.8	4.5	6.4	2.0	56.6	(30.0)	(16.2)	10.9	2.6	(1.5)	3.2	(1.5)
		Schwab Mthly Inc Enh Pay (SWKRX)	0.0	5.7	5.3	6.6	4.6	64.6	(22.0)	—	—	3.6	(0.5)	4.4	(0.3)
		Schwab Mthly Inc Max Pay (SWLRX)	0.2	5.2	1.6	4.4	4.6	43.3	(43.3)	—	—	2.3	(1.8)	3.2	(1.5)
		Schwab Target 2010 (SWBRX)	0.4	5.1	9.6	9.6	2.5	88.7	2.1	(34.9)	(7.8)	5.0	0.9	5.4	0.7
		T. Rowe Price Rtmt 2005 (TRRFX)	(0.8)	4.7	9.7	11.3	1.4	102.8	16.2	(30.4)	(3.3)	4.4	0.3	5.2	0.5
		T. Rowe Price Rtmt 2010 (TRRAX)	(0.8)	4.9	11.9	12.4	0.5	118.8	32.2	(35.7)	(8.6)	5.2	1.1	5.6	0.9
		T. Rowe Price Rtmt Bal (TRRIX)	(0.8)	3.9	9.1	10.0	1.4	87.6	1.0	(25.1)	2.0	4.0	(0.1)	4.6	(0.1)
		USAA Tgt Rtmt Inc (URINX)	(2.0)	3.3	5.5	9.4	1.9	87.1	0.5	—	—	2.2	(1.9)	3.6	(1.1)
		Vanguard Mngd Payout Inv (VPGDX)	(0.8)	5.8	15.9	11.0	0.6	127.9	41.3	—	—	6.8	2.7	6.3	1.6
		Vanguard Tgt Rtmt 2010 Inv (VTENX)	(0.3)	5.9	9.1	10.1	3.3	99.9	13.3	(30.3)	(3.2)	4.8	0.7	5.6	0.9
		Vanguard Tgt Rtmt Inc Inv (VTINX)	(0.2)	5.5	5.8	8.2	5.2	73.3	(13.3)	(16.4)	10.7	3.7	(0.4)	4.9	0.2
		Target Date: 2010-2019 Category Average	(0.3)	5.5	13.0	11.7	0.7	117.9	0.0	(37.0)	0.0	5.9	0.0	6.0	0.0
		Fidelity Freedom 2015 (FFVFX)	(0.4)	5.1	11.8	10.6	(0.4)	109.7	(8.2)	(36.2)	0.8	5.4	(0.5)	5.2	(0.8)
		Schwab Target 2015 (SWGRX)	0.3	5.2	12.1	10.9	1.7	105.4	(12.5)	—	—	5.8	(0.1)	5.9	(0.1)
		T. Rowe Price Rtmt 2015 (TRRGX)	(0.6)	5.3	15.1	13.8	(0.4)	139.1	21.2	(39.9)	(2.9)	6.4	0.5	6.4	0.4
		Vanguard Tgt Rtmt 2015 Inv (VTXVX)	(0.5)	6.5	13.0	11.3	1.7	117.7	(0.2)	(34.9)	2.1	6.2	0.3	6.3	0.3
		Target Date: 2020-2029 Category Average	(0.7)	5.9	15.7	13.0	(0.1)	134.7	0.0	(41.5)	0.0	6.7	0.0	6.5	0.0
		AmCent One Choice 2020 Inv (ARBVX)	(1.7)	6.6	12.5	11.4	2.5	108.6	(26.1)	—	—	5.7	(1.0)	6.1	(0.4)
		AmCent One Choice 2025 Inv (ARWIX)	(1.6)	6.8	14.0	12.1	1.7	118.5	(16.2)	(35.0)	6.5	6.2	(0.5)	6.4	(0.1)
		Fidelity Freedom 2020 (FFFDX)	(0.3)	5.3	13.2	11.7	(1.4)	125.9	(8.8)	(42.3)	(0.8)	5.9	(0.8)	5.5	(1.0)
		Fidelity Freedom 2025 (FFTWX)	(0.2)	5.6	16.5	13.1	(2.7)	139.9	5.2	(44.2)	(2.7)	7.1	0.4	6.2	(0.3)
		Schwab Target 2020 (SWCRX)	0.2	5.7	16.1	12.7	0.9	126.0	(8.7)	(39.1)	2.4	7.1	0.4	6.9	0.4
		Schwab Target 2025 (SWHRX)	0.1	6.1	19.1	13.8	0.2	142.6	7.9	—	—	8.2	1.5	7.6	1.1
		T. Rowe Price Rtmt 2020 (TRRBX)	(0.4)	5.6	18.0	15.0	(1.3)	157.8	23.1	(43.6)	(2.1)	7.5	0.8	7.1	0.6
		T. Rowe Price Rtmt 2025 (TRRHX)	(0.2)	5.8	20.7	16.0	(2.1)	174.1	39.4	(46.5)	(5.0)	8.4	1.7	7.7	1.2
		Vanguard Tgt Rtmt 2020 Inv (VTWNX)	(0.7)	7.1	15.8	12.3	0.6	132.6	(2.1)	(38.7)	2.8	7.2	0.5	6.8	0.3
		Vanguard Tgt Rtmt 2025 Inv (VTTVX)	(0.9)	7.1	18.1	13.2	(0.4)	146.2	11.5	(42.4)	(0.9)	7.8	1.1	7.2	0.7
		Target Date: 2030-2039 Category Average	(0.8)	6.2	20.3	14.6	(1.8)	159.8	0.0	(46.8)	0.0	8.2	0.0	7.4	0.0
		Fidelity Freedom 2030 (FFFEX)	(0.2)	5.6	18.1	13.4	(3.2)	150.6	(9.2)	(48.3)	(1.5)	7.6	(0.6)	6.4	(1.0)
		Fidelity Freedom 2035 (FFTHX)	(0.3)	5.7	20.6	14.4	(4.6)	159.0	(0.8)	(49.3)	(2.5)	8.3	0.1	6.8	(0.6)
		Schwab Target 2030 (SWDRX)	0.0	6.3	21.7	14.7	(0.7)	153.9	(5.9)	(42.1)	4.7	8.9	0.7	8.1	0.7
		Schwab Target 2035 (SWIRX)	(0.2)	6.4	24.0	15.6	(1.3)	166.9	7.1	—	—	9.6	1.4	8.5	1.1
		T. Rowe Price Rtmt 2030 (TRRCX)	(0.1)	6.0	23.0	16.8	(2.8)	188.4	28.6	(48.6)	(1.8)	9.2	1.0	8.2	0.8
		T. Rowe Price Rtmt 2035 (TRRJX)	0.1	6.0	24.8	17.3	(3.3)	198.1	38.3	(49.9)	(3.1)	9.8	1.6	8.5	1.1
		Vanguard Tgt Rtmt 2030 Inv (VTHRX)	(1.1)	7.1	20.4	14.2	(1.3)	160.6	0.8	(45.9)	0.9	8.5	0.3	7.5	0.1
		Vanguard Tgt Rtmt 2035 Inv (VTTHX)	(1.3)	7.2	22.8	15.1	(2.3)	173.7	13.9	(48.0)	(1.2)	9.1	0.9	7.9	0.5
		Target Date: 2040-2049 Category Average	(0.9)	6.4	22.7	15.5	(2.9)	173.2	0.0	(48.4)	0.0	8.9	0.0	7.7	0.0
		AmCent One Choice 2045 Inv (AROIX)	(1.4)	8.3	21.0	15.0	(0.8)	165.4	(7.8)	(45.3)	3.1	8.9	0.0	8.1	0.4
		Fidelity Freedom 2040 (FFFFX)	(0.2)	5.7	21.0	14.5	(4.7)	162.4	(10.8)	(50.5)	(2.1)	8.5	(0.4)	6.8	(0.9)
		Fidelity Freedom 2045 (FFFGX)	(0.2)	5.7	21.6	14.7	(5.1)	164.7	(8.5)	(51.0)	(2.6)	8.7	(0.2)	6.9	(0.8)
		Schwab Target 2040 (SWERX)	(0.2)	6.5	25.8	16.3	(1.8)	176.1	2.9	(44.9)	3.5	10.2	1.3	8.8	1.1
		T. Rowe Price Rtmt 2040 (TRRDX)	0.1	6.1	25.9	17.5	(3.5)	201.8	28.6	(49.8)	(1.4)	10.2	1.3	8.7	1.0
		T. Rowe Price Rtmt 2045 (TRRKX)	0.1	6.1	25.9	17.6	(3.5)	201.9	28.7	(49.8)	(1.4)	10.2	1.3	8.7	1.0

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
—	—	1.9	1.0	**0.68**	0.50	1,050	38.6	40.8	5.9	14.7	18.8	22.0	2,060	16.2	**0.56**	—	—
5.6	1.3	1.4	1.1	1.29	0.95	1,591	79.3	8.9	3.4	8.4	27.6	29.0	2,059	15.1	**0.76**	—	—
5.4	1.1	0.0	1.2	0.97	0.72	535	58.7	31.4	0.6	9.4	48.1	140.0	494	15.3	1.02	1.00R	0.00
5.9	**1.6**	1.1	1.3	1.16	0.85	255	74.5	12.6	2.2	10.7	44.6	19.0	20	80.1	1.12	—	—
5.7	1.4	0.2	1.3	1.48	1.09	906	90.0	5.1	0.0	4.8	18.1	59.0	369	20.7	1.07	—	—
4.1	(0.2)	2.9	0.9	0.92	0.68	72	39.2	44.6	15.8	0.4	27.0	51.6	11	99.0	**0.63**	—	—
—	—	1.6	1.7	**0.87**	0.64	6,518	14.2	40.2	8.4	37.2	24.4	82.0	1,603	19.5	1.30	—	—
3.7	(0.6)	2.4	0.9	**0.91**	0.67	2,287	58.2	33.7	5.4	2.6	28.8	62.0	648	21.8	1.18	—	—
4.5	**0.0**	**2.7**	**1.1**	**1.00**	**0.45**	**2,394**	**34.3**	**52.9**	**3.2**	**9.7**	**21.5**	**19.8**	**29**	**83.6**	**0.57**	**—**	**—**
5.1	**0.6**	1.8	1.1	1.13	0.51	1,878	43.2	42.3	0.7	13.8	17.0	17.0	19	76.7	0.79	—	—
4.0	(0.5)	1.9	0.9	0.98	0.44	590	38.2	44.8	0.3	16.7	17.5	23.0	26	67.9	0.56	—	—
4.5	0.0	1.9	1.1	1.20	0.54	4,394	47.1	40.0	0.3	12.6	19.9	18.0	26	69.6	0.60	—	—
3.7	(0.8)	1.9	1.1	**0.70**	0.31	2,210	25.1	51.7	0.3	23.0	13.9	26.0	26	67.8	0.49	—	—
—	—	2.4	0.9	0.85	0.38	98	31.7	61.4	0.7	6.1	15.1	14.0	6	97.7	0.57	—	—
—	—	2.3	1.1	**0.63**	0.28	52	17.2	75.8	0.5	6.5	11.8	16.0	6	98.0	**0.47**	—	—
4.0	(0.5)	1.9	0.7	1.00	0.45	64	37.4	52.7	1.0	8.8	14.7	33.0	21	80.6	0.50	2.00R	—
5.1	**0.6**	2.1	1.1	1.13	0.51	1,726	38.0	54.2	1.2	6.6	25.8	13.8	17	94.2	0.58	—	0.00
5.3	**0.8**	2.1	1.2	1.26	0.57	5,968	43.8	48.8	1.2	6.3	26.6	14.3	17	93.4	0.58	—	0.00
4.8	0.3	1.7	0.9	1.07	0.48	3,167	38.1	53.5	1.0	7.4	22.6	15.0	17	94.1	0.56	—	0.00
—	—	2.5	1.2	0.91	0.41	331	29.2	58.8	5.2	6.9	18.6	11.0	21	84.8	0.72	—	—
—	—	8.4	2.1	1.46	0.66	1,585	59.1	17.1	15.6	8.2	38.0	23.0	10	100.0	**0.42**	—	—
—	—	1.9	0.9	0.96	0.43	5,825	34.0	60.5	0.3	5.2	31.2	15.0	6	100.0	**0.16**	—	—
4.9	0.4	1.8	0.9	**0.83**	0.37	10,296	29.8	64.2	0.3	5.6	30.3	14.0	6	100.0	**0.16**	—	—
5.2	**0.0**	**1.9**	**1.1**	**1.00**	**0.57**	**8,377**	**48.7**	**43.9**	**0.7**	**6.7**	**25.0**	**20.3**	**18**	**84.7**	**0.48**	**—**	**—**
4.6	(0.6)	1.9	1.3	1.03	0.60	5,501	55.3	35.4	0.3	9.0	22.1	18.0	26	72.9	0.63	—	—
—	—	1.7	1.1	**0.86**	0.50	115	39.3	51.2	1.1	8.4	15.2	33.0	21	80.3	0.53	2.00R	—
5.6	**0.4**	2.0	1.1	1.12	0.65	9,769	52.1	41.2	1.1	5.6	28.6	14.2	19	85.8	0.62	—	0.00
5.3	0.1	2.0	1.0	0.97	0.56	18,126	48.2	47.8	0.3	3.7	34.0	16.0	6	100.0	**0.16**	—	—
5.3	**0.0**	**1.8**	**1.0**	**1.00**	**0.67**	**11,459**	**59.0**	**34.0**	**1.1**	**6.0**	**26.3**	**18.5**	**19**	**82.1**	**0.60**	**—**	**—**
—	—	1.7	1.0	**0.84**	0.56	1,717	47.4	40.3	0.7	11.6	18.5	19.0	21	74.8	0.79	—	—
5.5	0.2	1.7	1.1	0.91	0.61	2,548	52.5	37.9	0.7	9.0	20.2	20.0	21	73.6	0.83	—	—
4.6	(0.7)	1.9	1.3	0.97	0.65	11,909	61.2	30.7	0.3	7.7	23.6	17.0	26	73.9	0.66	—	—
4.9	(0.4)	1.8	1.3	1.12	0.75	8,741	68.4	24.1	0.4	7.2	25.3	19.0	26	73.3	0.70	—	—
5.2	(0.1)	1.9	0.8	0.94	0.63	539	53.5	38.7	1.3	6.4	19.7	25.0	22	78.3	0.61	2.00R	—
—	—	1.9	1.0	1.09	0.73	412	63.8	29.5	1.5	5.3	22.6	21.0	22	79.0	0.67	2.00R	—
5.8	**0.5**	1.8	1.0	1.09	0.73	25,195	60.9	33.0	1.1	4.9	30.3	10.3	19	84.4	0.66	—	0.00
6.0	**0.7**	1.7	1.0	1.21	0.80	18,482	68.7	25.7	1.2	4.3	31.8	9.2	19	84.1	0.69	—	0.00
—	—	2.1	0.7	0.97	0.65	26,147	58.7	39.0	0.3	2.1	37.3	25.0	6	100.0	**0.16**	—	—
5.5	0.2	2.1	0.8	1.07	0.72	29,787	66.5	31.6	0.3	1.6	37.7	24.0	5	100.0	**0.17**	—	—
5.6	**0.0**	**1.6**	**1.0**	**1.00**	**0.82**	**9,608**	**74.6**	**20.0**	**1.0**	**4.4**	**29.4**	**17.3**	**18**	**83.6**	**0.66**	**—**	**—**
4.7	(0.9)	1.6	1.3	1.04	0.84	10,267	82.2	13.0	0.4	4.4	28.6	17.0	26	73.4	0.74	—	—
4.8	(0.8)	1.5	1.4	1.12	0.91	5,998	90.3	5.1	0.4	4.3	30.5	18.0	26	76.2	0.75	—	—
5.9	0.3	2.0	1.0	0.99	0.80	793	71.7	22.3	1.5	4.5	24.7	19.0	20	80.6	0.72	2.00R	—
—	—	2.0	1.1	1.07	0.87	339	78.3	16.2	1.5	4.0	26.4	14.0	20	81.5	0.75	2.00R	—
6.2	**0.6**	1.6	1.0	1.06	0.86	24,654	75.6	19.5	1.2	3.7	33.0	9.2	19	86.1	0.72	—	0.00
6.3	**0.7**	1.5	0.9	1.12	0.91	13,549	81.5	14.1	1.1	3.4	33.8	8.1	19	88.3	0.74	—	0.00
—	—	2.1	0.7	0.98	0.79	22,562	73.8	24.6	0.2	1.4	38.1	24.0	5	100.0	**0.17**	—	—
5.7	0.1	2.2	0.7	1.07	0.87	22,694	81.4	17.4	0.2	1.1	38.3	23.0	5	99.9	**0.18**	—	—
6.0	**0.0**	**1.5**	**1.0**	**1.00**	**0.90**	**6,897**	**83.9**	**12.0**	**0.9**	**3.3**	**31.0**	**16.6**	**18**	**85.8**	**0.68**	**—**	**—**
6.1	0.1	1.8	1.2	**0.92**	0.83	1,461	76.8	19.7	0.5	3.0	24.1	23.0	19	79.2	0.94	—	—
4.8	(1.2)	1.5	1.4	1.01	0.91	6,454	90.3	5.1	0.4	4.3	30.5	17.0	26	76.2	0.75	—	—
—	—	1.5	1.6	1.02	0.92	2,881	90.3	5.1	0.4	4.3	30.5	21.0	26	76.2	0.75	—	—
6.4	0.4	2.0	1.1	1.03	0.93	839	84.6	10.6	1.5	3.4	28.0	13.0	21	84.2	0.78	2.00R	—
6.4	**0.4**	1.4	0.9	1.05	0.95	17,034	86.1	9.7	1.1	3.1	34.2	7.8	19	89.4	0.75	—	0.00
6.4	**0.4**	1.3	0.9	1.05	0.95	7,916	86.4	9.4	1.2	3.1	34.1	7.9	19	89.3	0.75	—	0.00

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2015	2014	2013	2012	2011	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Vanguard Tgt Rtmt 2040 Inv (VFORX)	(1.6)	7.1	24.3	15.5	(2.6)	178.0	4.8	(47.9)	0.5	9.4	0.5	8.1	0.4
		Vanguard Tgt Rtmt 2045 Inv (VTIVX)	(1.6)	7.1	24.3	15.5	(2.6)	177.9	4.7	(47.9)	0.5	9.4	0.5	8.1	0.4
		Target Date: 2050-2059 Category Average	(1.1)	6.5	23.0	15.8	(3.4)	179.0	0.0	(50.1)	0.0	9.0	0.0	7.7	0.0
		Fidelity Freedom 2050 (FFFHX)	(0.3)	5.7	21.8	15.0	(5.6)	168.2	(10.8)	(52.7)	(2.6)	8.7	(0.3)	6.9	(0.8)
		Fidelity Freedom 2055 (FDEEX)	(0.3)	5.7	22.7	15.3	—	—	—	—	—	9.0	0.0	—	—
		T. Rowe Price Rtmt 2050 (TRRMX)	0.1	6.1	25.8	17.5	(3.4)	201.7	22.7	(49.9)	0.2	10.2	1.2	8.7	1.0
		T. Rowe Price Rtmt 2055 (TRRNX)	0.1	6.1	25.8	17.6	(3.4)	202.0	23.0	(49.9)	0.2	10.2	1.2	8.7	1.0
		Vanguard Tgt Rtmt 2050 Inv (VFIFX)	(1.6)	7.1	24.3	15.5	(2.6)	177.9	(1.1)	(47.9)	2.2	9.4	0.4	8.1	0.4
		Vanguard Tgt Rtmt 2055 Inv (VFFVX)	(1.8)	7.1	24.3	15.5	(2.3)	—	—	—	—	9.4	0.4	8.1	0.4
		Target Date: 2060+ Category Average	(1.7)	7.1	24.3	—	—	—	—	—	—	9.4	0.0	—	—
		Vanguard Tgt Rtmt 2060 Inv (VTTSX)	(1.7)	7.1	24.3	—	—	—	—	—	—	9.4	0.0	—	—
		Corporate High-Yield Bond Cat Average	(3.6)	1.7	7.6	13.3	3.1	106.8	0.0	(20.6)	0.0	1.8	0.0	4.2	0.0
		Buffalo High-Yield (BUFHX)	1.7	1.9	9.3	10.3	3.5	107.4	0.6	(19.7)	0.9	4.3	2.5	5.3	1.1
		Fidelity Capital & Inc (FAGIX)	(1.0)	6.1	9.7	16.3	(1.9)	182.5	75.7	(33.2)	(12.6)	4.8	3.0	5.6	1.4
		Fidelity Float Rate Hi Inc (FFRHX)	(1.2)	0.4	3.9	6.8	1.7	51.6	(55.2)	(11.0)	9.6	1.0	(0.8)	2.3	(1.9)
		Fidelity High Inc (SPHIX)	(5.5)	1.5	6.6	14.8	3.4	122.6	15.8	(22.0)	(1.4)	0.8	(1.0)	4.0	(0.2)
		Janus High-Yield T (JAHYX)	(1.4)	0.6	7.3	14.2	3.2	111.4	4.6	(18.7)	1.9	2.1	0.3	4.6	0.4
		Northern High Yield Fx Inc (NHFIX)	(3.0)	2.0	7.6	15.0	3.7	98.0	(8.8)	(17.7)	2.9	2.1	0.3	4.9	0.7
	C	Nubrgr Ber Hi Inc Bd Inv (NHINX)	(5.0)	1.2	7.4	14.4	2.9	123.5	16.7	(18.3)	2.3	1.1	(0.7)	4.0	(0.2)
		Osterweis Strategic Inc (OSTIX)	(1.0)	1.2	6.5	8.5	4.0	70.8	(36.0)	(3.9)	16.7	2.2	0.4	3.8	(0.4)
		PIMCO High Yield Spec D (PHSDX)	(3.0)	1.8	7.7	18.3	2.3	—	—	—	—	2.1	0.3	5.2	1.0
		PIMCO High-Yield D (PHYDX)	(2.3)	2.9	5.4	14.1	3.6	122.2	15.4	(26.0)	(5.4)	2.0	0.2	4.6	0.4
	C	T. Rowe Price Hi-Yld (PRHYX)	(3.3)	2.0	9.0	15.2	3.2	128.6	21.8	(23.1)	(2.5)	2.4	0.6	5.0	0.8
		TCW High-Yield Bond N (TGHNX)	0.3	3.5	5.1	14.0	(0.9)	110.7	3.9	(24.8)	(4.2)	2.9	1.1	4.3	0.1
		TIAA-CREF Hi-Yld Rtl (TIYRX)	(4.1)	2.3	5.8	13.9	5.9	115.4	8.6	(18.6)	2.0	1.3	(0.5)	4.6	0.4
		USAA High-Yield (USHYX)	(8.6)	3.5	8.4	16.5	2.5	146.2	39.4	(29.3)	(8.7)	0.8	(1.0)	4.1	(0.1)
		Vanguard Hi-Yld Corp Inv (VWEHX)	(1.4)	4.5	4.5	14.3	7.1	110.6	3.8	(20.3)	0.3	2.5	0.7	5.7	1.5
		Westcore Flexible Inc Ret (WTLTX)	(1.7)	5.0	4.3	10.4	8.1	115.5	8.7	(33.5)	(12.9)	2.5	0.7	5.1	0.9
		Convertible Bond Category Average	(5.4)	5.8	21.6	15.6	(7.1)	178.3	0.0	(43.6)	0.0	6.7	0.0	5.5	0.0
		Fidelity Convertible Sec (FCVSX)	(9.4)	9.2	24.0	16.8	(7.4)	219.8	41.5	(54.1)	(10.5)	7.1	0.4	5.8	0.3
	C	Vanguard Convert Sec Inv (VCVSX)	(1.5)	2.3	19.1	14.4	(6.8)	136.8	(41.5)	(33.0)	10.6	6.3	(0.4)	5.1	(0.4)
		Mortgage-Backed Bond Category Average	1.0	4.7	(1.7)	3.2	5.6	30.0	0.0	5.8	0.0	1.3	0.0	2.5	0.0
		AmCent Ginnie Mae Inv (BGNMX)	0.7	4.8	(2.4)	2.3	7.3	26.5	(3.5)	10.2	4.4	1.0	(0.3)	2.5	0.0
		BMO Mortgage Income Y (MRGIX)	1.5	5.3	(2.4)	3.8	5.1	38.3	8.3	0.9	(4.9)	1.4	0.1	2.6	0.1
		Fidelity GNMA (FGMNX)	1.2	6.2	(2.2)	2.9	7.9	31.9	1.9	10.4	4.6	1.7	0.4	3.1	0.6
		Fidelity Mtg Secs (FMSFX)	1.4	6.3	(1.8)	4.2	6.5	37.1	7.1	2.0	(3.8)	1.9	0.6	3.3	0.8
		PIA MBS Bond (PMTGX)	1.2	5.9	(1.5)	2.8	5.4	26.6	(3.4)	11.4	5.6	1.8	0.5	2.7	0.2
		PIMCO Mort-Back Sec D (PTMDX)	1.4	5.8	(1.8)	4.6	5.0	40.5	10.5	2.9	(2.9)	1.7	0.4	2.9	0.4
		Schwab GNMA (SWGSX)	1.2	5.6	(2.8)	2.2	7.6	26.4	(3.6)	9.6	3.8	1.3	0.0	2.7	0.2
		T. Rowe Price GNMA (PRGMX)	0.8	5.4	(2.5)	2.8	6.4	28.0	(2.0)	8.2	2.4	1.2	(0.1)	2.5	0.0
		TCW Total Return Bond N (TGMNX)	0.7	5.4	1.4	13.0	3.8	65.2	35.2	3.2	(2.6)	2.5	1.2	4.8	2.3
		Vanguard GNMA Inv (VFIIX)	1.3	6.6	(2.3)	2.3	7.6	30.1	0.1	10.0	4.2	1.8	0.5	3.0	0.5
		Gov't: Short-Term Bond Category Average	0.2	0.9	(0.7)	0.8	2.1	8.2	0.0	6.4	0.0	0.1	0.0	0.6	0.0
		AmCent ShTm Gov Inv (TWUSX)	0.1	0.3	(0.5)	0.3	1.5	7.0	(1.2)	6.7	0.3	0.0	(0.1)	0.3	(0.3)
I		Fidelity Spar S-T Tr Bd Ix Inv (FSBIX)	0.6	1.0	(0.4)	0.6	3.2	10.1	1.9	10.2	3.8	0.4	0.3	1.0	0.4
		Northern Sh-Int US Govt (NSIUX)	0.8	0.9	(2.1)	2.1	2.7	10.2	2.0	8.8	2.4	(0.2)	(0.3)	0.9	0.3
		PIA Short Term Sec Adv (PIASX)	0.2	0.3	0.2	0.4	0.5	4.6	(3.6)	5.6	(0.8)	0.3	0.2	0.3	(0.3)
		Vanguard ShtTm Fed Inv (VSGBX)	0.7	1.1	(0.4)	1.4	2.7	12.1	3.9	9.5	3.1	0.5	0.4	1.1	0.5
		Vanguard Sht-Tm Trs Inv (VFISX)	0.4	0.7	(0.2)	0.6	2.2	8.6	0.4	9.1	2.7	0.3	0.2	0.8	0.2
		Gov't: Intermediate-Term Bond Cat Average	0.8	4.6	(3.4)	2.5	8.1	22.0	0.0	11.8	0.0	0.6	0.0	2.4	0.0
		AmCent Govt Bd Inv (CPTNX)	0.5	4.6	(2.9)	2.1	7.5	22.3	0.3	12.3	0.5	0.7	0.1	2.3	(0.1)
		Dreyfus US Try Int Term (DRGIX)	0.4	1.7	(2.1)	1.1	5.8	13.4	(8.6)	12.2	0.4	0.0	(0.6)	1.3	(1.1)
		Fidelity Government Inc (FGOVX)	0.5	5.4	(2.6)	2.6	7.8	23.7	1.7	12.5	0.7	1.0	0.4	2.7	0.3

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		(%)			(%)	(%)	(%)
—	—	2.1	0.6	1.03	0.93	15,604	88.8	10.3	0.2	0.8	38.7	21.0	5	99.9	0.18	—	—
5.9	(0.1)	2.2	0.6	1.03	0.93	14,344	89.5	9.6	0.1	0.8	38.6	20.0	5	99.9	0.18	—	—
—	—	1.4	0.9	1.00	0.92	2,584	86.0	10.3	0.7	2.9	31.9	17.3	17	86.4	0.69	—	—
—	—	1.5	1.5	1.01	0.93	2,314	90.3	5.1	0.4	4.3	30.5	23.0	26	76.2	0.75	—	—
—	—	1.4	—	1.01	0.93	595	90.3	5.1	0.4	4.3	30.5	21.0	26	76.2	0.75	—	—
—	—	1.4	0.9	1.02	0.94	6,089	86.4	9.3	1.2	3.1	34.2	6.6	19	89.4	0.75	—	0.00
—	—	1.3	0.8	1.03	0.95	2,087	86.4	9.3	1.2	3.1	34.2	8.3	19	89.4	0.75	—	0.00
—	—	2.1	0.6	1.01	0.93	8,090	89.5	9.6	0.1	0.8	38.7	18.0	5	99.9	0.18	—	—
—	—	1.9	0.5	1.01	0.93	2,445	89.4	9.6	0.1	0.9	38.7	18.0	5	99.8	0.18	—	—
—	—	1.8	—	—	0.93	818	89.3	9.6	0.1	1.0	38.7	21.0	5	99.7	0.18	—	—
—	—	1.9	—	1.00	0.93	819	89.3	9.6	0.1	1.0	38.7	21.0	5	99.7	0.18	—	—
5.5	0.0	5.6	2.3	1.00	0.51	2,290	2.1	83.1	5.9	9.0	17.5	145.4	273	23.3	0.98	—	—
6.4	0.9	3.9	2.0	0.63	0.32	266	5.3	65.5	19.0	10.3	8.6	25.0	138	18.8	1.03	2.00R	—
7.8	2.3	4.3	2.2	1.12	0.57	10,235	18.9	70.3	1.6	9.2	16.4	41.0	623	9.2	0.72	1.00R	—
3.5	(2.0)	4.2	1.4	0.44	0.23	9,507	0.3	92.9	0.0	6.8	20.4	26.0	398	15.0	0.70	1.00R	—
6.1	0.6	6.3	2.4	1.04	0.53	4,163	0.3	94.0	2.5	3.3	25.9	37.0	549	10.6	0.72	1.00R	—
6.4	0.9	6.0	2.7	0.92	0.47	2,014	0.9	88.2	2.1	8.7	13.2	71.0	181	14.2	0.87	—	—
5.6	0.1	6.4	2.7	0.98	0.50	4,982	0.0	93.8	6.2	0.0	21.3	91.5	206	7.8	0.81	2.00R	—
6.5	1.0	5.9	2.6	1.12	0.57	2,926	0.0	91.4	3.2	5.5	11.2	60.0	392	9.6	0.83	—	—
5.9	0.4	6.0	2.1	0.54	0.27	5,252	0.0	80.4	3.2	16.4	9.9	58.0	103	23.7	0.82	—	—
—	—	7.0	2.8	1.00	0.51	1,735	1.1	84.4	8.7	5.9	19.6	34.0	522	6.8	0.95	—	0.25
5.8	0.3	5.6	2.5	0.96	0.49	8,530	0.0	93.4	2.2	4.4	21.5	39.0	723	7.7	0.90	—	0.25
6.4	0.9	6.5	2.6	1.02	0.52	9,114	0.7	89.5	5.0	4.8	24.0	59.2	554	6.8	0.74	2.00R	0.00
5.7	0.2	4.2	2.1	0.87	0.44	22	0.0	85.5	4.9	9.5	11.4	196.0	181	19.1	0.80	—	0.25
—	—	5.9	2.4	1.06	0.54	3,134	0.2	88.3	1.4	10.2	18.3	71.0	453	6.5	0.64	—	0.25
6.0	0.5	6.4	2.5	0.98	0.50	1,922	4.9	78.7	13.6	2.8	15.8	16.0	464	10.4	0.89	1.00R	—
6.0	0.5	5.9	2.3	0.90	0.46	16,990	0.7	92.0	5.1	2.1	18.9	35.0	409	9.1	0.23	—	—
4.6	(0.9)	5.3	2.1	0.83	0.42	58	1.6	94.7	0.8	2.9	11.9	37.0	58	28.3	0.85	2.00R	—
6.4	0.0	2.3	1.8	1.00	0.79	1,765	19.9	3.5	74.0	2.7	4.9	54.0	146	28.4	0.49	—	—
6.3	(0.1)	2.6	1.6	1.14	0.90	1,896	38.7	1.2	57.3	2.8	4.8	23.0	97	40.0	0.58	—	—
6.5	0.1	2.0	2.1	0.86	0.69	1,636	1.1	5.8	90.6	2.6	5.0	85.0	195	16.8	0.41	—	—
4.0	0.0	2.3	1.1	1.00	0.21	2,468	0.2	98.0	0.4	1.4	0.3	351.3	1,360	46.5	0.68	—	—
4.2	0.2	2.4	1.1	1.09	0.24	1,163	0.0	89.0	3.0	8.0	0.0	306.0	585	37.0	0.55	—	—
4.3	0.3	2.9	1.2	1.14	0.25	118	0.0	94.8	0.0	5.2	0.0	44.0	103	31.7	0.80	—	—
4.7	0.7	1.9	1.0	1.23	0.26	5,911	0.0	94.4	0.0	5.6	0.0	450.0	209	79.2	0.45	—	—
3.8	(0.2)	2.3	0.9	1.14	0.25	1,037	0.0	98.5	0.0	1.5	0.8	439.0	493	54.2	0.45	—	—
—	—	2.8	1.2	1.05	0.23	97	0.0	89.2	0.0	10.8	0.0	160.0	292	24.4	0.16	—	—
4.8	0.8	2.0	1.2	1.05	0.23	217	0.0	113.0	0.8	(13.8)	4.5	1,501.0	528	72.5	0.90	—	0.25
4.2	0.2	2.4	1.1	1.23	0.26	294	0.0	90.8	0.5	8.8	0.0	325.0	284	58.7	0.56	—	—
4.1	0.1	3.1	1.4	1.18	0.25	1,559	0.0	99.3	0.0	0.8	0.0	430.0	1,620	30.8	0.59	—	0.00
6.5	2.5	1.9	1.6	1.14	0.25	8,870	0.0	94.9	0.6	4.6	0.5	287.9	590	24.7	0.79	—	0.25
4.6	0.6	2.3	1.2	1.27	0.27	25,719	4.2	92.7	1.2	1.9	0.0	685.0	18,867	35.8	0.21	—	—
2.2	0.0	0.9	0.4	1.00	0.09	1,094	0.0	81.3	0.3	18.4	2.6	130.5	138	40.8	0.50	—	—
2.1	(0.1)	0.5	0.2	0.67	0.06	275	0.0	92.9	0.0	7.1	0.0	76.0	137	65.2	0.55	—	—
2.8	0.6	0.8	0.4	1.33	0.12	981	0.0	98.2	0.0	1.8	0.0	40.0	153	12.0	0.20	—	—
2.5	0.3	0.5	0.6	1.56	0.14	169	0.0	82.2	0.0	17.8	0.0	670.8	25	71.1	0.41	—	—
1.8	(0.4)	0.9	0.2	0.33	0.03	154	0.0	70.2	0.0	29.8	4.5	38.0	150	20.5	0.39	—	—
3.0	0.8	0.9	0.4	1.00	0.09	5,090	0.0	90.4	0.0	9.6	1.4	361.0	719	28.6	0.20	—	—
2.6	0.4	0.7	0.3	0.89	0.08	7,135	0.0	97.8	0.3	1.9	0.0	87.0	136	19.8	0.20	—	—
4.0	0.0	1.7	0.9	1.00	0.29	1,313	0.0	96.4	0.2	3.4	0.5	138.0	197	44.2	0.47	—	—
4.1	0.1	1.7	0.9	0.83	0.25	1,041	0.0	91.5	1.3	7.2	1.6	270.0	205	25.6	0.47	—	—
3.2	(0.8)	1.2	0.6	0.63	0.19	65	0.0	97.4	0.0	2.6	0.0	250.4	22	75.6	0.56	—	—
4.2	0.2	1.6	0.9	0.93	0.27	4,334	0.0	98.0	0.0	2.0	1.4	83.0	524	22.1	0.45	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2015	2014	2013	2012	2011	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Fidelity Interm Govt Inc (FSTGX)	0.8	2.5	(1.3)	1.9	5.7	17.7	(4.3)	11.9	0.1	0.7	0.1	1.9	(0.5)
I		Fidelity Spar Intm Bd Ix Inv (FIBIX)	1.5	6.3	(4.8)	3.3	12.9	28.6	6.6	15.8	4.0	0.9	0.3	3.7	1.3
		T. Rowe Price US Treas Interm (PRTIX)	1.0	4.3	(4.2)	2.6	10.4	24.3	2.3	15.6	3.8	0.3	(0.3)	2.7	0.3
		Vanguard IntTm Treas Inv (VFITX)	1.5	4.3	(3.1)	2.6	9.7	25.7	3.7	14.0	2.2	0.8	0.2	2.9	0.5
		Gov't: Long-Term Bond Category Average	(1.7)	24.2	(13.6)	3.8	32.5	50.0	0.0	22.6	0.0	1.6	0.0	7.6	0.0
I		Fidelity Spar L-T Tr Bd Ix Inv (FLBIX)	(1.8)	25.3	(12.9)	3.2	29.4	50.8	0.8	16.3	(6.3)	2.3	0.7	7.4	(0.2)
		Vanguard LgTm US Try Inv (VUSTX)	(1.6)	25.2	(13.1)	3.4	29.2	51.8	1.8	15.5	(7.1)	2.3	0.7	7.4	(0.2)
		Wasatch-Hoisington US Tr (WHOSX)	(2.9)	32.5	(16.8)	2.7	41.2	57.7	7.7	24.2	1.6	2.3	0.7	9.2	1.6
		Inflation-Protected Bond Category Average	(1.7)	2.2	(7.8)	6.3	12.2	34.8	0.0	0.1	0.0	(2.5)	0.0	1.9	0.0
		AmCent Inf-Adj Bond Inv (ACITX)	(2.2)	2.6	(9.2)	6.6	13.0	33.0	(1.8)	2.0	1.9	(3.0)	(0.5)	1.9	0.0
		AmCent ShDur Inf-Prot Bd Inv (APOIX)	(0.5)	(1.8)	(2.3)	3.4	8.8	29.3	(5.5)	1.8	1.7	(1.6)	0.9	1.4	(0.5)
		Fidelity Inflation-Prot Bd (FINPX)	(2.2)	3.4	(9.1)	6.4	12.9	34.2	(0.6)	(0.5)	(0.6)	(2.8)	(0.3)	2.0	0.1
		PIMCO Real Ret D (PRRDX)	(3.2)	3.0	(9.5)	8.8	11.1	44.7	9.9	(3.4)	(3.5)	(3.4)	(0.9)	1.7	(0.2)
		Schwab Treas Infl Prot Idx (SWRSX)	(1.7)	3.4	(8.9)	6.5	12.8	34.9	0.1	(0.1)	(0.2)	(2.5)	0.0	2.2	0.3
		Vanguard Infl-Prot Secs Inv (VIPSX)	(1.9)	3.8	(9.0)	6.7	13.2	36.6	1.8	0.1	0.0	(2.5)	0.0	2.3	0.4
		Vanguard ST Infl-Prot Sec Idx Inv (VTIPX)	(0.3)	(1.3)	(1.7)	—	—	—	—	—	—	(1.1)	1.4	—	—
		General Bond: Short-Term Category Average	0.3	1.1	0.6	3.9	1.9	28.3	0.0	(3.3)	0.0	0.6	0.0	1.6	0.0
		Fidelity Consrv Inc Bd (FCONX)	0.3	0.2	0.6	1.3	—	—	—	—	—	0.3	(0.3)	—	—
		Fidelity Sh-Term Bond (FSHBX)	0.6	0.9	0.5	2.3	1.7	18.4	(9.9)	(3.0)	0.3	0.7	0.1	1.2	(0.4)
		Homestead Short-Term Bd (HOSBX)	0.4	1.5	1.6	4.5	1.8	34.0	5.7	(1.3)	2.0	1.2	0.6	2.0	0.4
		Metro West Low Dur M (MWLDX)	0.2	1.3	1.9	7.5	1.1	45.5	17.2	(16.0)	(12.7)	1.1	0.5	2.4	0.8
		New Covenant Inc (NCICX)	0.8	3.6	(1.7)	4.0	5.3	36.4	8.1	(13.7)	(10.4)	0.9	0.3	2.4	0.8
		Northern Tax-Adv Ul Sh Fx Inc (NTAUX)	0.3	0.5	0.7	1.3	0.9	—	—	—	—	0.5	(0.1)	0.7	(0.9)
		PIMCO Low Duration D (PLDDX)	0.3	0.4	(0.2)	5.8	1.4	29.7	1.4	(0.6)	2.7	0.2	(0.4)	1.5	(0.1)
		PIMCO Short-Term D (PSHDX)	1.1	0.7	0.5	3.1	0.0	14.7	(13.6)	0.9	4.2	0.8	0.2	1.1	(0.5)
I		Schwab Sh-Term Bd Mkt (SWBDX)	0.6	1.1	0.0	1.8	2.7	15.5	(12.8)	(6.5)	(3.2)	0.5	(0.1)	1.2	(0.4)
		T. Rowe Price S/T Bond (PRWBX)	0.6	0.6	0.3	2.8	1.4	17.7	(10.6)	3.9	7.2	0.5	(0.1)	1.1	(0.5)
		USAA Short-Term Bond (USSBX)	0.0	1.6	1.0	4.0	2.4	29.9	1.6	0.3	3.6	0.9	0.3	1.8	0.2
I		Vanguard ShtTm Bd Idx Adm (VBIRX)	0.9	1.2	0.1	2.0	3.0	17.3	(11.0)	7.5	10.8	0.7	0.1	1.4	(0.2)
I		Vanguard ShtTm Bd Idx Inv (VBISX)	0.8	1.1	0.0	1.9	2.9	16.5	(11.8)	7.4	10.7	0.6	0.0	1.3	(0.3)
		Vanguard ShtTm Inv-Grd Inv (VFSTX)	1.0	1.7	0.9	4.5	1.9	30.9	2.6	(2.1)	1.2	1.2	0.6	2.0	0.4
		General Bond: Intermediate-Term Cat Avg	(0.3)	5.0	(1.2)	7.0	6.1	46.9	0.0	(0.6)	0.0	1.1	0.0	3.2	0.0
		AmCent Divers Bond Inv (ADFIX)	0.2	6.0	(2.5)	5.2	7.2	34.0	(12.9)	8.7	9.3	1.1	0.0	3.1	(0.1)
		Ave Maria Bond (AVEFX)	0.6	2.1	6.1	4.6	3.3	44.6	(2.3)	(2.4)	(1.8)	2.9	1.8	3.3	0.1
		Baird Aggregate Bond Inv (BAGSX)	0.2	6.7	(1.6)	7.7	7.4	49.4	2.5	(3.0)	(2.4)	1.7	0.6	4.0	0.8
		Baird Core Plus Bond Inv (BCOSX)	(0.2)	6.2	(1.7)	7.8	7.5	56.1	9.2	(1.3)	(0.7)	1.4	0.3	3.9	0.7
		Dodge & Cox Inc (DODIX)	(0.6)	5.4	0.6	7.9	4.7	52.0	5.1	(0.3)	0.3	1.8	0.7	3.6	0.4
I		Dreyfus Bond Idx I (DBMIX)	0.0	5.5	(2.6)	3.6	7.4	29.5	(17.4)	6.3	6.9	0.9	(0.2)	2.7	(0.5)
I		Dreyfus Bond Mkt Idx Bas (DBIRX)	0.4	5.7	(2.4)	3.9	7.6	31.5	(15.4)	6.6	7.2	1.2	0.1	3.0	(0.2)
		Fidelity Corporate Bd (FCBFX)	(1.5)	8.0	(1.7)	10.0	11.0	—	—	—	—	1.5	0.4	5.0	1.8
		Fidelity Interm Bond (FTHRX)	0.6	3.3	(0.7)	4.9	6.1	44.9	(2.0)	(3.8)	(3.2)	1.1	0.0	2.8	(0.4)
		Fidelity Invt Grade Bond (FBNDX)	(1.6)	5.8	(1.8)	6.2	7.9	51.3	4.4	(5.7)	(5.1)	0.7	(0.4)	3.2	0.0
I		Fidelity Spartan US Bd Idx Inv (FBIDX)	0.3	5.9	(2.4)	4.0	7.6	33.0	(13.9)	4.8	5.4	1.2	0.1	3.0	(0.2)
		Fidelity Strategic Inc (FSICX)	(1.7)	3.7	0.3	10.8	4.6	81.1	34.2	(11.8)	(11.2)	0.8	(0.3)	3.5	0.3
I		Fidelity Total Bond (FTBFX)	(0.5)	5.5	(1.0)	6.5	7.4	56.6	9.7	(3.3)	(2.7)	1.3	0.2	3.5	0.3
		Janus Flexible Bond T (JAFIX)	0.0	4.7	(0.2)	7.9	6.5	47.2	0.3	8.1	8.7	1.5	0.4	3.7	0.5
		Loomis Sayles Bond Retl (LSBRX)	(7.1)	4.4	5.5	14.7	3.4	106.3	59.4	(24.3)	(23.7)	0.8	(0.3)	4.0	0.8
		Metro West Totl Ret Bd M (MWTRX)	(0.1)	5.8	0.2	11.3	5.1	65.2	18.3	(0.3)	0.3	1.9	0.8	4.4	1.2
I		Northern Bond Index (NOBOX)	0.5	5.9	(2.3)	4.0	7.6	31.7	(15.2)	6.7	7.3	1.3	0.2	3.1	(0.1)
		Northern Fixed Inc (NOFIX)	(0.2)	6.1	(1.5)	7.1	7.2	39.7	(7.2)	4.2	4.8	1.4	0.3	3.7	0.5
		PIMCO Invt Grd Corp D (PBDDX)	(0.2)	8.3	(2.1)	14.5	6.4	81.2	34.3	(0.5)	0.1	1.9	0.8	5.2	2.0
		PIMCO Total Ret D (PTTDX)	0.4	4.3	(2.3)	10.0	3.8	45.7	(1.2)	7.0	7.6	0.8	(0.3)	3.2	0.0
I		Schwab Total Bd Mkt (SWLBX)	0.3	5.8	(2.4)	3.7	7.4	31.8	(15.1)	(6.0)	(5.4)	1.1	0.0	2.9	(0.3)
		T. Rowe Price New Inc (PRCIX)	0.1	5.7	(2.3)	5.8	6.2	41.5	(5.4)	3.1	3.7	1.1	0.0	3.0	(0.2)
		T. Rowe Price Spect Inc (RPSIX)	(2.1)	3.8	3.0	10.1	4.1	71.4	24.5	(13.1)	(12.5)	1.5	0.4	3.7	0.5

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
3.6	(0.4)	1.3	0.7	**0.67**	0.20	714	0.0	99.7	0.0	0.3	1.7	71.0	237	31.2	0.45	–	–
4.9	**0.9**	1.9	1.0	1.50	0.44	1,322	0.0	99.6	0.0	0.4	0.0	53.0	56	35.6	**0.20**	–	–
4.5	**0.5**	1.6	1.0	1.23	0.36	397	0.0	96.7	0.0	3.3	0.0	60.7	88	49.3	0.51	–	0.00
4.6	**0.6**	1.7	0.9	1.13	0.33	5,911	0.0	99.4	0.6	0.0	0.0	63.0	101	22.5	**0.20**	–	–
6.6	**0.0**	**2.0**	**1.1**	**1.00**	**1.09**	**553**	**0.0**	**81.0**	**7.8**	**11.2**	**0.0**	**549.9**	**26**	**70.6**	**0.70**	**–**	**–**
6.4	(0.2)	2.7	1.2	0.99	1.08	983	0.0	99.2	0.0	0.8	0.0	35.0	45	45.0	**0.20**	–	–
6.4	(0.2)	2.8	1.7	0.99	1.08	3,243	0.0	99.7	0.0	0.4	0.0	59.0	50	44.0	**0.20**	–	–
7.2	**0.6**	2.2	1.4	1.18	1.28	329	0.0	98.6	0.0	1.4	0.0	131.0	9	98.6	0.70	2.00R	–
3.4	**0.0**	**0.3**	**0.8**	**1.00**	**0.45**	**5,226**	**0.0**	**98.2**	**0.4**	**1.5**	**1.1**	**54.5**	**133**	**61.6**	**0.44**	**–**	**–**
3.5	0.1	1.0	0.9	1.16	0.51	2,812	0.0	98.2	1.5	0.3	4.5	18.0	193	45.4	0.47	–	–
3.3	(0.1)	0.0	0.8	**0.44**	0.20	1,373	0.0	98.9	0.0	1.1	0.4	56.0	174	83.8	0.57	–	–
3.2	(0.2)	0.2	0.7	1.16	0.51	1,811	0.0	99.2	0.0	0.8	0.0	20.0	38	54.5	0.45	–	–
3.6	**0.2**	0.7	1.1	1.31	0.58	11,595	0.0	111.3	2.3	(13.6)	4.8	117.0	732	83.6	0.85	–	0.25
–	–	0.8	0.8	1.11	0.49	268	0.0	100.0	0.0	0.0	0.0	33.0	37	44.9	**0.19**	–	–
3.7	**0.3**	0.8	0.9	1.16	0.51	22,750	0.0	98.9	0.0	1.2	0.0	39.0	42	43.9	0.20	–	–
–	–	0.0	–	**0.38**	0.17	13,721	0.0	80.4	0.0	19.6	0.0	26.0	16	72.9	**0.20**	–	–
2.8	**0.0**	**1.5**	**0.7**	**1.00**	**0.10**	**5,719**	**0.1**	**82.4**	**1.6**	**15.9**	**11.6**	**66.9**	**577**	**23.0**	**0.59**	**–**	**–**
–	–	0.4	–	**0.10**	0.01	3,784	0.0	41.8	0.0	58.3	19.9	44.0	149	15.5	**0.35**	–	–
1.9	(0.9)	1.0	0.4	0.70	0.07	5,234	0.0	90.3	0.0	9.7	13.8	83.0	692	23.0	0.45	–	–
3.6	**0.8**	1.4	0.7	0.80	0.08	542	0.0	78.4	0.4	21.2	4.3	26.0	458	17.1	0.73	–	–
2.8	0.0	1.1	0.7	0.70	0.07	3,376	0.0	88.9	0.5	10.6	2.1	30.0	513	23.7	0.63	–	0.19
2.3	(0.5)	1.7	0.8	2.00	0.20	296	0.0	90.8	0.1	9.1	11.4	115.0	1,166	48.0	0.95	–	–
–	–	0.6	0.3	**0.30**	0.03	3,311	0.0	79.1	1.2	19.7	8.1	131.5	410	13.3	**0.25**	–	–
3.4	**0.6**	2.2	1.0	1.60	0.16	11,210	0.0	95.7	4.5	(0.1)	30.2	110.0	1,454	108.7	0.75	–	0.25
2.2	(0.6)	1.3	0.5	0.90	0.09	13,617	0.0	77.8	6.6	15.6	37.8	283.0	1,358	53.5	0.70	–	0.25
1.5	(1.3)	1.1	0.3	1.20	0.12	378	0.0	99.2	0.8	0.0	11.7	63.0	464	18.0	**0.29**	–	–
2.8	0.0	1.5	0.6	0.80	0.08	5,725	0.0	85.9	0.7	13.4	14.2	53.2	767	8.5	0.52	–	0.00
3.5	**0.7**	1.7	0.8	1.00	0.10	4,033	0.0	80.5	5.8	13.7	12.7	31.0	594	7.9	0.62	–	–
3.2	0.4	1.3	0.6	1.20	0.12	42,379	0.0	97.8	0.0	2.2	12.3	45.0	2,206	14.3	**0.10**	–	–
3.1	0.3	1.2	0.5	1.20	0.12	42,379	0.0	97.8	0.0	2.2	12.3	45.0	2,206	14.3	**0.20**	–	–
3.4	**0.6**	2.0	0.9	1.20	0.12	52,722	0.0	87.1	0.1	12.7	20.3	79.0	2,181	6.7	**0.20**	–	–
4.5	**0.0**	**2.6**	**1.2**	**1.00**	**0.29**	**12,650**	**1.0**	**89.7**	**2.2**	**7.2**	**12.3**	**116.7**	**1,537**	**27.5**	**0.60**	**–**	**–**
4.6	0.1	2.7	1.2	0.97	0.28	4,781	0.0	96.3	0.2	3.5	8.9	153.0	954	23.3	0.60	–	–
4.4	(0.1)	1.3	0.8	**0.70**	0.21	224	17.7	62.0	0.0	20.3	2.2	21.0	103	16.2	0.55	–	0.00
4.5	0.0	2.1	1.3	1.00	0.29	6,808	0.0	97.1	0.1	2.9	14.4	32.1	752	22.1	0.55	–	0.25
5.3	**0.8**	2.5	1.1	1.03	0.30	9,373	0.0	96.9	0.0	3.1	14.7	35.0	999	17.0	0.55	–	0.25
5.0	0.5	3.0	1.3	**0.80**	0.24	43,898	0.0	96.4	2.1	1.5	14.8	27.0	940	10.1	**0.44**	–	–
4.0	(0.5)	2.2	1.2	0.97	0.28	2,453	0.0	91.7	(0.0)	8.3	8.9	145.1	2,557	7.8	**0.40**	–	0.25
4.3	(0.2)	2.5	1.3	0.97	0.28	2,453	0.0	91.7	(0.0)	8.3	8.9	145.1	2,557	7.8	**0.15**	–	–
–	–	3.3	1.3	1.47	0.43	1,032	0.0	87.8	4.1	8.1	14.6	50.0	371	13.6	**0.45**	–	–
4.0	(0.5)	2.6	0.9	**0.73**	0.22	3,080	0.0	94.7	2.5	2.7	10.7	53.0	686	32.2	**0.45**	–	–
4.0	(0.5)	2.9	1.0	1.03	0.30	7,179	0.0	87.4	5.8	6.8	7.2	182.0	883	37.7	**0.45**	–	–
4.1	(0.4)	2.4	1.0	1.00	0.29	20,563	0.0	97.1	0.0	2.9	9.0	75.0	1,502	18.6	**0.20**	–	–
5.7	**1.2**	3.7	1.8	1.37	0.40	7,334	0.7	84.0	9.7	5.6	47.4	118.0	743	20.0	0.69	–	–
4.8	0.3	3.1	1.5	1.03	0.30	22,014	0.0	93.8	0.2	6.0	11.6	140.0	1,649	24.6	0.45	–	–
5.5	**1.0**	2.5	1.3	**0.90**	0.26	9,198	0.3	94.7	2.7	2.4	6.9	124.0	427	22.2	0.69	–	–
5.8	**1.3**	3.1	2.1	1.80	0.53	16,932	7.3	64.2	11.0	17.6	23.0	22.0	661	18.8	0.91	–	0.25
6.1	**1.6**	1.6	1.4	0.90	0.26	69,596	0.0	93.5	1.5	5.1	3.6	246.0	1,717	28.1	0.69	–	0.21
–	–	2.7	1.1	0.97	0.28	2,497	0.0	99.4	0.1	0.6	8.9	81.3	3,500	11.5	**0.16**	–	–
4.3	(0.2)	2.7	1.4	1.10	0.32	1,380	0.0	97.3	2.4	0.4	4.7	663.5	368	30.9	0.47	–	–
6.6	**2.1**	4.5	2.1	1.60	0.47	6,544	0.0	155.7	5.2	(60.9)	30.8	86.0	1,065	68.4	0.90	–	0.25
5.4	**0.9**	2.7	1.6	1.23	0.36	91,978	0.0	132.8	4.4	(37.2)	12.9	265.0	9,014	74.2	0.75	–	0.25
2.9	(1.6)	2.2	0.9	0.97	0.28	1,286	0.0	93.7	0.5	5.8	8.1	82.0	1,660	6.4	**0.29**	–	–
4.6	0.1	2.6	1.2	1.00	0.29	28,119	0.0	90.0	1.4	8.6	10.7	144.7	1,635	15.2	0.59	–	0.00
5.1	0.6	3.5	1.6	1.27	0.37	6,054	12.0	80.5	2.5	5.1	28.8	20.4	15	95.1	0.67	–	0.00

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2015	2014	2013	2012	2011	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		USAA Inc (USAIX)	(1.2)	5.8	(0.2)	7.0	6.8	58.7	11.8	(4.2)	(3.6)	1.4	0.3	3.6	0.4
		USAA Interm-Tm Bond (USIBX)	(2.3)	5.7	1.2	11.2	6.3	90.6	43.7	(15.4)	(14.8)	1.5	0.4	4.3	1.1
I		Vanguard Intm Bd Idx Inv (VBIIX)	1.2	6.8	(3.6)	6.9	10.6	48.6	1.7	4.9	5.5	1.4	0.3	4.2	1.0
		Vanguard IntTm Inv-Gr Fd Inv (VFICX)	1.5	5.8	(1.4)	9.1	7.5	64.1	17.2	(5.7)	(5.1)	1.9	0.8	4.4	1.2
I		Vanguard Total Bd Idx Inv (VBMFX)	0.3	5.7	(2.3)	4.0	7.5	32.9	(14.0)	6.0	6.6	1.2	0.1	3.0	(0.2)
I		Vanguard Total Bd II Idx Inv (VTBIX)	0.2	5.9	(2.3)	3.9	7.5	32.9	(14.0)	—	—	1.2	0.1	3.0	(0.2)
		Westcore Plus Bond Ret (WTIBX)	0.0	5.9	(1.3)	5.6	7.5	40.7	(6.2)	0.7	1.3	1.5	0.4	3.5	0.3
		General Bond: Long-Term Category Average	(2.2)	10.9	(2.6)	11.1	10.7	78.7	0.0	(7.2)	0.0	1.8	0.0	5.3	0.0
		AMB Mgrs Bond Service (MGFIX)	(2.2)	5.8	1.0	12.0	6.0	86.5	7.8	(16.3)	(9.1)	1.5	(0.3)	4.4	(0.9)
		T. Rowe Price Corp Inc (PRPIX)	(0.7)	8.2	(1.5)	11.1	7.6	74.7	(4.0)	(10.5)	(3.3)	1.9	0.1	4.8	(0.5)
I		Vanguard LgTm Bd Idx Inv (VBLTX)	(3.5)	19.7	(9.2)	8.4	22.0	73.2	(5.5)	2.2	9.4	1.6	(0.2)	6.8	1.5
		Vanguard LongTm InvGrd Inv (VWESX)	(2.3)	18.1	(5.9)	11.6	17.1	87.5	8.8	(4.9)	2.3	2.8	1.0	7.3	2.0
		Muni Nat'l: Short-Term Bond Cat Avg	0.9	1.6	0.1	1.7	3.6	13.6	0.0	5.3	0.0	0.9	0.0	1.6	0.0
		Bernstein Divers Muni (SNDPX)	2.0	4.1	(1.3)	3.0	7.0	22.2	8.6	5.7	0.4	1.6	0.7	2.9	1.3
		Fidelity Ltd Term Muni Inc (FSTFX)	1.1	2.1	0.1	2.2	4.3	15.7	2.1	6.2	0.9	1.1	0.2	2.0	0.4
		Glenmede Muni Interm (GTCMX)	1.6	3.7	(1.0)	2.8	6.0	18.2	4.6	7.0	1.7	1.4	0.5	2.6	1.0
		Northern Sh-Int Tax-Expt (NSITX)	1.1	1.3	0.0	1.2	3.3	10.7	(2.9)	6.7	1.4	0.8	(0.1)	1.4	(0.2)
		T. Rowe Price T/F Sh-Int (PRFSX)	1.0	1.8	0.5	2.1	4.5	17.4	3.8	6.1	0.8	1.1	0.2	2.0	0.4
		USAA Tax Ex Short-Term (USSTX)	0.5	1.5	0.6	2.5	4.4	17.7	4.1	4.2	(1.1)	0.9	0.0	1.9	0.3
		Vanguard LtdTm T/E (VMLTX)	1.3	1.7	0.4	1.7	3.7	14.5	0.9	5.6	0.3	1.2	0.3	1.8	0.2
		Vanguard Sht-Tm TE Inv (VWSTX)	0.4	0.6	0.4	0.9	1.6	7.0	(6.6)	5.6	0.3	0.5	(0.4)	0.8	(0.8)
		Muni Nat'l: Intermediate-Term Bond Cat Avg	2.5	6.6	(2.2)	5.4	9.4	32.0	0.0	3.4	0.0	2.2	0.0	4.3	0.0
		AmCent Int-Trm Tax-Fr Inv (TWTIX)	2.4	5.7	(2.3)	5.1	9.1	30.1	(1.9)	3.8	0.4	1.9	(0.3)	3.9	(0.4)
		BMO Interm T/F Y (MITFX)	2.6	7.3	(1.7)	6.6	9.1	38.1	6.1	5.9	2.5	2.7	0.5	4.7	0.4
		Dreyfus Interm Muni (DITEX)	3.0	7.2	(1.9)	4.8	9.9	32.8	0.8	2.7	(0.7)	2.7	0.5	4.5	0.2
		Dreyfus Muni Bond (DRTAX)	3.5	10.5	(3.6)	7.3	10.3	41.8	9.8	(3.7)	(7.1)	3.3	1.1	5.5	1.2
		Fidelity Interm Muni Inc (FLTMX)	2.2	6.7	(1.5)	4.9	7.9	29.2	(2.8)	4.6	1.2	2.4	0.2	4.0	(0.3)
		Northern Interm Tax-Ex (NOITX)	2.7	6.8	(2.3)	5.0	10.1	28.8	(3.2)	4.4	1.0	2.4	0.2	4.4	0.1
		Schwab Tax-Fr Bd (SWNTX)	2.6	6.5	(1.4)	5.5	9.5	35.8	3.8	4.5	1.1	2.5	0.3	4.5	0.2
		T. Rowe Price Sum Muni Intm (PRSMX)	2.8	7.0	(1.2)	5.2	8.9	33.3	1.3	4.4	1.0	2.8	0.6	4.5	0.2
		USAA Tax Ex Interm-Term (USATX)	2.6	7.3	(1.1)	7.1	10.1	44.3	12.3	(1.9)	(5.3)	2.9	0.7	5.1	0.8
		Vanguard IntTm T/E Inv (VWITX)	2.8	7.2	(1.6)	5.6	9.6	33.3	1.3	4.3	0.9	2.7	0.5	4.7	0.4
		Muni Nat'l: Long-Term Bond Cat Average	3.2	10.2	(3.4)	8.1	10.6	41.9	0.0	(0.3)	0.0	3.2	0.0	5.6	0.0
		Fidelity Municipal Inc (FHIGX)	3.3	10.5	(3.0)	7.9	10.6	42.8	0.9	0.3	0.6	3.5	0.3	5.7	0.1
		Fidelity Tax-Free Bond (FTABX)	3.2	10.7	(2.9)	8.1	10.9	43.2	1.3	1.5	1.8	3.5	0.3	5.9	0.3
		Northern Tax-Exempt (NOTEX)	3.7	10.4	(3.7)	7.9	11.8	39.1	(2.8)	2.8	3.1	3.3	0.1	5.9	0.3
		T. Rowe Price Sum Muni Inc (PRINX)	3.4	11.5	(3.8)	9.8	10.6	50.5	8.6	(2.8)	(2.5)	3.5	0.3	6.1	0.5
		T. Rowe Price T/F Inc Inv (PRTAX)	3.1	10.5	(3.5)	8.5	10.2	44.1	2.2	(0.5)	(0.2)	3.2	0.0	5.6	0.0
		USAA Tax Ex Long-Term (USTEX)	3.3	10.5	(2.8)	9.8	12.4	55.1	13.2	(7.5)	(7.2)	3.5	0.3	6.5	0.9
		Value Line Tax-Exempt (VLHYX)	2.6	7.7	(4.0)	5.7	9.7	28.8	(13.1)	(2.9)	(2.6)	2.0	(1.2)	4.2	(1.4)
		Vanguard LongTm T/E (VWLTX)	3.9	11.0	(3.0)	8.0	10.6	43.1	1.2	0.1	0.4	3.8	0.6	6.0	0.4
		Muni Nat'l: High-Yield Bond Cat Average	4.4	13.0	(4.7)	12.0	10.6	64.9	0.0	(15.4)	0.0	4.0	0.0	6.8	0.0
		T. Rowe Price T/F Hi-Yld (PRFHX)	3.8	14.9	(4.6)	13.6	10.9	78.1	13.2	(17.1)	(1.7)	4.4	0.4	7.5	0.7
		Vanguard Hi-Yld T/E (VWAHX)	4.1	11.6	(3.3)	9.3	10.9	53.5	(11.4)	(5.1)	10.3	4.0	0.0	6.4	(0.4)
		Muni: State-Specific Bond Category													
		Fidelity AZ Muni Inc (FSAZX)	3.5	10.4	(3.2)	7.5	9.9	40.8	2.0	0.9	(1.4)	3.4	0.2	5.5	0.1
		Northern AZ Tax-Exempt (NOAZX)	3.0	8.7	(2.5)	6.2	11.6	36.9	(1.9)	3.7	1.4	3.0	(0.2)	5.3	(0.1)
		AmCent CA Hi-Yld Muni Inv (BCHYX)	5.0	13.7	(3.2)	11.0	11.0	60.7	22.8	(8.3)	(8.9)	5.0	1.9	7.3	2.1
		AmCent CA Int Trm T/F Inv (BCITX)	2.6	6.2	(1.4)	5.9	10.2	33.0	(4.9)	3.2	2.6	2.4	(0.7)	4.6	(0.6)
		AmCent CA Lng T/F Inv (BCLTX)	3.5	9.9	(2.3)	8.6	11.9	43.9	6.0	(0.8)	(1.4)	3.6	0.5	6.2	1.0
		Bernstein CA Municipal (SNCAX)	2.0	4.0	(1.7)	3.3	7.3	22.8	(15.1)	4.6	4.0	1.4	(1.7)	2.9	(2.3)
		Bernstein Sh Dur CA Mun (SDCMX)	(0.3)	0.0	0.3	0.3	1.8	5.6	(32.3)	4.7	4.1	0.0	(3.1)	0.4	(4.8)
		Fidelity CA LtdTm Tx-Fr Bond (FCSTX)	1.7	3.2	0.3	2.4	4.7	18.9	(19.0)	6.8	6.2	1.7	(1.4)	2.4	(2.8)
		Fidelity California Muni Inc (FCTFX)	3.5	10.5	(1.8)	8.4	11.2	45.2	7.3	(0.9)	(1.5)	4.0	0.9	6.2	1.0

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
4.8	0.3	3.7	1.4	0.97	0.28	5,861	1.7	91.1	5.9	1.3	14.1	10.0	785	9.5	0.53	—	—
5.3	**0.8**	4.2	1.7	0.97	0.28	3,264	0.2	90.4	8.1	1.3	14.7	13.0	625	8.2	0.68	—	—
5.3	**0.8**	2.7	1.3	1.47	0.43	22,483	0.0	99.3	0.0	0.8	12.3	60.0	1,827	20.1	**0.20**	—	—
5.3	**0.8**	3.1	1.6	1.17	0.34	20,943	0.0	99.3	0.1	0.6	19.0	88.0	2,081	6.7	**0.20**	—	—
4.3	(0.2)	2.4	1.0	1.00	0.29	147,861	0.0	96.0	0.0	4.0	9.6	0.0	17,195	5.1	**0.20**	—	—
—	—	2.3	1.0	1.00	0.29	92,153	0.0	96.3	0.0	3.7	9.5	108.0	12,929	6.8	**0.10**	—	—
4.4	(0.1)	3.3	1.4	1.00	0.29	1,418	0.6	91.7	0.3	7.5	6.4	62.0	204	16.3	0.55	—	—
5.8	**0.0**	**3.6**	**1.8**	**1.00**	**0.53**	**3,763**	**0.0**	**92.3**	**1.4**	**6.3**	**18.8**	**41.5**	**562**	**17.1**	**0.49**	**—**	**—**
5.7	(0.1)	2.7	1.2	**0.61**	0.32	2,474	0.3	71.2	3.3	25.2	16.6	26.0	266	19.9	1.00	—	—
5.2	(0.6)	3.6	1.8	0.81	0.43	708	0.0	92.0	4.4	3.6	17.1	48.9	278	14.3	0.62	—	0.00
6.3	**0.5**	4.1	1.7	1.65	0.87	8,816	0.0	99.3	0.0	0.6	12.5	39.0	2,044	16.9	0.20	—	—
6.4	**0.6**	4.4	2.1	1.52	0.80	13,827	0.0	94.8	0.0	5.2	8.9	21.0	772	10.4	0.22	—	—
2.5	**0.0**	**1.1**	**0.0**	**1.00**	**0.10**	**4,020**	**0.0**	**82.4**	**0.1**	**17.5**	**0.0**	**38.2**	**680**	**15.7**	**0.48**	**—**	**—**
3.4	**0.9**	2.1	0.0	2.20	0.22	6,596	0.0	89.9	0.1	10.0	0.0	15.0	679	9.6	0.56	—	—
2.8	0.3	1.5	0.0	1.30	0.13	3,797	0.0	86.4	0.0	13.6	0.0	21.0	831	10.3	0.48	0.50R	—
3.2	**0.7**	1.5	0.0	2.10	0.21	315	0.0	92.3	0.0	7.7	0.0	46.0	82	26.6	**0.25**	—	—
—	—	1.2	0.0	1.20	0.12	1,188	0.0	79.3	0.0	20.7	0.0	23.1	591	9.2	0.46	—	—
2.9	**0.4**	1.4	0.0	1.40	0.14	2,088	0.0	87.4	0.0	12.6	0.0	18.7	529	9.8	0.49	—	0.00
2.7	0.2	1.5	0.0	0.60	0.06	1,819	0.0	73.3	0.0	26.7	0.0	30.0	343	11.5	0.55	—	—
2.7	0.2	1.5	0.0	1.20	0.12	21,395	0.0	90.6	0.1	9.4	0.0	16.0	3,059	5.6	**0.20**	—	—
1.9	(0.6)	0.7	0.0	**0.30**	0.03	12,360	0.0	77.6	0.1	22.3	0.0	32.0	1,618	5.4	**0.20**	—	—
4.0	**0.0**	**2.4**	**0.0**	**1.00**	**0.29**	**3,701**	**0.0**	**94.2**	**0.1**	**5.8**	**0.0**	**43.8**	**686**	**11.4**	**0.57**	**—**	**—**
3.9	(0.1)	2.6	0.0	0.93	0.26	3,430	0.0	94.3	0.0	5.7	0.0	34.0	865	6.0	**0.47**	—	—
4.7	**0.7**	2.2	0.0	0.97	0.27	1,804	0.0	96.4	0.6	3.0	0.0	26.0	1,360	6.8	0.56	—	—
4.0	0.0	2.6	0.1	1.07	0.30	766	0.0	100.0	0.0	0.0	0.0	19.5	207	17.1	0.73	—	—
4.1	0.1	3.3	0.0	1.34	0.38	1,436	0.0	99.8	0.0	0.2	0.0	14.7	207	13.4	0.72	—	—
4.0	0.0	2.6	0.0	0.90	0.25	5,624	0.0	88.0	0.0	12.1	0.0	17.0	1,051	7.0	**0.37**	0.50R	—
3.9	(0.1)	2.0	0.2	1.14	0.32	3,079	0.0	93.2	0.0	6.8	0.0	128.4	475	5.9	**0.46**	—	—
4.3	**0.3**	2.2	0.1	0.97	0.27	649	0.0	94.6	0.0	5.4	0.0	92.0	576	9.8	0.49	—	—
4.3	**0.3**	2.6	0.0	1.00	0.28	3,908	0.0	97.8	0.0	2.2	0.0	11.8	721	7.5	0.50	—	0.00
4.4	**0.4**	3.3	0.0	0.93	0.26	4,070	0.0	98.9	0.0	1.1	0.0	4.0	732	8.7	0.55	—	—
4.3	**0.3**	2.9	0.0	1.03	0.29	46,295	0.0	94.2	0.0	5.8	0.0	12.0	5,064	2.3	**0.20**	—	—
4.4	**0.0**	**3.4**	**0.0**	**1.00**	**0.38**	**3,022**	**0.0**	**98.6**	**0.1**	**1.3**	**0.0**	**30.3**	**546**	**11.5**	**0.54**	**—**	**—**
4.7	0.3	3.4	0.0	0.97	0.37	5,756	0.0	98.6	0.0	1.4	0.0	9.0	979	7.5	0.47	0.50R	—
4.8	**0.4**	3.4	0.0	0.97	0.37	2,983	0.0	98.5	0.0	1.5	0.0	5.0	892	8.4	0.46	0.50R	—
4.6	0.2	3.4	0.2	1.05	0.40	994	0.0	98.8	0.0	1.2	0.0	164.9	218	15.0	**0.45**	—	—
4.9	**0.5**	3.4	0.0	1.08	0.41	1,007	0.0	99.7	0.0	0.3	0.0	16.7	424	9.5	0.50	—	0.00
4.6	0.2	3.8	0.0	1.00	0.38	2,521	0.0	99.7	0.0	0.3	0.0	8.4	413	8.4	0.51	—	0.00
4.5	0.1	4.2	0.0	1.03	0.39	2,368	0.0	99.6	0.0	0.4	0.0	7.0	451	12.0	0.55	—	—
3.0	(1.4)	2.7	0.0	**0.95**	0.36	69	0.0	96.8	0.0	3.2	0.0	—	235	15.0	0.94	—	0.25
4.7	0.3	3.7	0.0	1.03	0.39	9,280	0.0	99.3	0.0	0.7	0.0	18.0	1,290	4.8	**0.20**	—	—
4.4	**0.0**	**4.0**	**0.0**	**1.00**	**0.45**	**2,042**	**0.1**	**97.8**	**0.0**	**2.1**	**0.0**	**21.8**	**416**	**11.9**	**0.67**	**—**	**—**
5.0	**0.6**	4.0	0.0	1.07	0.48	3,375	0.7	99.2	0.0	0.1	0.0	3.7	666	7.6	0.69	2.00R	0.00
4.9	**0.5**	3.7	0.0	**0.89**	0.40	9,367	0.0	96.6	0.0	3.4	0.0	21.0	1,220	5.2	**0.20**	—	—
4.5	0.0	3.0	0.0	1.03	0.36	156	0.0	99.0	0.0	1.0	0.0	17.0	105	25.1	0.55	0.50R	—
4.4	(0.1)	3.3	0.1	1.00	0.35	100	0.0	97.8	0.0	2.2	0.0	85.3	66	28.2	0.46	—	—
5.0	0.8	3.7	0.0	1.36	0.44	917	0.0	97.4	0.0	2.6	0.0	41.0	358	12.6	0.50	—	—
4.1	(0.1)	2.4	0.0	0.85	0.27	1,549	0.0	93.8	0.0	6.2	0.0	30.0	594	9.9	0.47	—	—
4.5	0.3	3.4	0.0	1.09	0.35	344	0.0	95.0	0.0	5.0	0.0	31.0	246	15.5	0.47	—	—
3.3	(0.9)	2.2	0.0	0.73	0.24	1,165	0.0	92.4	0.8	6.8	0.0	16.0	213	19.5	0.63	—	—
1.5	(2.7)	0.0	0.0	0.12	0.04	21	0.0	62.5	0.0	37.5	0.0	32.0	31	48.0	0.73	—	—
3.2	(1.0)	1.7	0.0	0.45	0.15	788	0.0	83.7	0.0	16.3	0.0	25.0	320	16.5	0.49	0.50R	—
4.7	0.5	3.3	0.0	1.09	0.35	1,951	0.0	98.7	0.0	1.4	0.0	10.0	589	9.9	0.46	0.50R	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2015	2014	2013	2012	2011	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Northern CA Interm Tax-Ex (NCITX)	3.3	8.0	(2.4)	6.0	10.1	33.3	(4.6)	2.7	2.1	2.9	(0.2)	4.9	(0.3)
		Northern CA Tax-Exempt (NCATX)	4.3	12.3	(3.0)	9.5	15.1	51.3	13.4	1.7	1.1	4.4	1.3	7.5	2.3
		Schwab CA Tax-Fr Bond (SWCAX)	2.8	7.1	(1.0)	6.1	9.2	34.4	(3.5)	2.5	1.9	2.9	(0.2)	4.8	(0.4)
		Shelton CA Tx-Fr (CFNTX)	2.1	6.5	(1.0)	6.4	9.1	30.7	(7.2)	2.6	2.0	2.5	(0.6)	4.6	(0.6)
		T. Rowe Price CA T/F Bd (PRXCX)	3.8	11.4	(2.8)	9.2	10.3	46.0	8.1	(0.8)	(1.4)	4.0	0.9	6.2	1.0
		USAA CA Bond (USCBX)	3.6	12.6	(3.0)	11.1	14.7	56.8	18.9	(6.4)	(7.0)	4.2	1.1	7.6	2.4
		Vanguard CA IT T/E Inv (VCAIX)	3.1	8.0	(0.9)	6.6	10.1	37.2	(0.7)	2.0	1.4	3.3	0.2	5.3	0.1
		Vanguard CA Lg T/E Inv (VCITX)	4.3	11.8	(2.6)	8.9	11.4	45.9	8.0	(2.1)	(2.7)	4.3	1.2	6.6	1.4
		Westcore CO Tax-Ex Ret (WTCOX)	3.0	7.2	(2.6)	5.5	8.8	31.1	0.0	2.8	0.0	2.4	0.0	4.3	0.0
		Fidelity CT Muni Inc (FICNX)	3.3	8.4	(2.6)	4.6	10.0	32.6	2.8	4.2	0.2	2.9	0.4	4.6	0.4
		T. Rowe Price GA Tax-Fr (GTFBX)	3.4	9.5	(3.0)	7.5	10.3	40.4	0.0	(0.5)	0.0	3.2	0.0	5.4	0.0
		Hawaii Municipal Inv (SURFX)	2.4	8.8	(2.7)	6.3	8.0	34.1	0.0	(1.3)	0.0	2.7	0.0	4.4	0.0
		Dupree KY Tax-Fr Inc (KYTFX)	2.1	7.6	(2.1)	6.0	10.0	32.8	7.6	5.3	(0.5)	2.5	0.7	4.7	1.2
		Dupree KY Tax-Fr Sh-Med (KYSMX)	1.3	2.0	(0.1)	2.3	6.6	17.6	(7.6)	6.4	0.6	1.0	(0.8)	2.4	(1.1)
		Fidelity MA Muni Inc (FDMMX)	3.3	9.9	(3.5)	7.1	10.3	39.3	3.5	1.5	(1.6)	3.1	0.3	5.3	0.3
		Vanguard MA Tax-Ex Inv (VMATX)	3.9	10.2	(3.4)	6.4	10.4	36.1	0.3	3.4	0.3	3.4	0.6	5.4	0.4
		Fidelity MD Muni Inc (SMDMX)	3.3	8.7	(3.2)	5.3	8.9	34.6	6.3	1.2	(0.7)	2.8	0.6	4.5	1.0
		T. Rowe Price MD S/T T/F (PRMDX)	0.4	0.6	0.7	0.7	1.3	6.8	(21.5)	5.7	3.8	0.6	(1.6)	0.7	(2.8)
		T. Rowe Price MD Tax-Fr (MDXBX)	3.2	9.3	(2.8)	7.5	10.0	43.6	15.3	(1.0)	(2.9)	3.1	0.9	5.3	1.8
		Fidelity MI Muni Inc (FMHTX)	3.6	9.2	(2.8)	6.1	9.2	35.3	0.0	3.4	0.0	3.2	0.0	5.0	0.0
		Fidelity MN Muni Inc (FIMIX)	3.0	6.8	(2.0)	4.9	9.1	30.0	(9.9)	4.6	4.8	2.5	(0.4)	4.3	(0.6)
		Sit MN Tax-Free Inc (SMTFX)	3.5	9.9	(3.2)	7.2	10.6	49.8	9.9	(4.9)	(4.7)	3.3	0.4	5.5	0.6
		Dupree NC Tax-Fr Inc (NTFIX)	2.7	8.9	(3.5)	7.8	11.1	35.5	0.0	3.0	0.0	2.6	0.0	5.3	0.0
		Fidelity NJ Muni Inc (FNJHX)	1.9	8.9	(3.0)	6.3	9.7	33.0	(3.6)	2.4	1.3	2.5	(0.5)	4.7	(0.4)
		T. Rowe Price NJ Tax-Fr (NJTFX)	3.1	10.1	(3.2)	8.0	9.9	41.1	4.5	(0.5)	(1.6)	3.2	0.2	5.5	0.4
		Vanguard NJ Lg-Tm T/E Inv (VNJTX)	2.6	9.8	(2.5)	7.0	9.9	35.7	(0.9)	1.5	0.4	3.2	0.2	5.3	0.2
		Bernstein NY Muni (SNNYX)	2.4	4.1	(1.7)	3.1	6.5	22.0	(10.2)	4.9	3.4	1.5	(1.0)	2.8	(1.5)
		Bernstein Short Dur NY (SDNYX)	0.2	0.3	0.1	0.8	2.2	6.5	(25.7)	4.5	3.0	0.2	(2.3)	0.7	(3.6)
		Dreyfus NY Tax-Ex Bond (DRNYX)	3.6	8.9	(4.7)	6.3	9.8	34.5	2.3	0.7	(0.8)	2.4	(0.1)	4.6	0.3
		Fidelity NY Muni Inc (FTFMX)	3.7	9.4	(3.0)	6.5	9.6	37.2	5.0	2.7	1.2	3.2	0.7	5.1	0.8
		T. Rowe Price NY Tax-Fr (PRNYX)	3.6	10.3	(3.9)	8.1	10.3	41.0	8.8	(0.3)	(1.8)	3.2	0.7	5.5	1.2
		USAA NY Bond (USNYX)	3.3	9.6	(4.1)	8.1	12.1	45.6	13.4	(2.9)	(4.4)	2.8	0.3	5.7	1.4
		Vanguard NY Lg-Tm T/E Inv (VNYTX)	4.1	10.8	(3.0)	6.9	9.6	39.2	7.0	1.0	(0.5)	3.8	1.3	5.6	1.3
		Fidelity OH Muni Inc (FOHFX)	4.2	10.2	(3.2)	7.1	9.6	37.7	3.9	3.3	(1.2)	3.6	0.5	5.5	0.6
		Vanguard OH Lg-Tm TxEx (VOHIX)	4.2	11.1	(3.2)	7.4	10.0	40.7	6.9	2.3	(2.2)	3.9	0.8	5.8	0.9
		Fidelity PA Muni Inc (FPXTX)	3.3	9.3	(2.5)	7.1	9.7	37.1	(1.2)	3.2	1.3	3.2	(0.3)	5.3	(0.1)
		Vanguard PA Lg T/E Inv (VPAIX)	4.0	10.7	(2.8)	6.9	10.0	39.6	1.3	0.6	(1.3)	3.8	0.3	5.6	0.2
		Dupree TN Tax-Fr Inc (TNTIX)	2.3	8.6	(2.5)	6.5	9.9	35.1	0.0	1.8	0.0	2.7	0.0	4.9	0.0
		T. Rowe Price VA Tax-Fr (PRVAX)	3.3	9.8	(3.5)	7.3	10.6	39.7	4.0	1.1	(0.4)	3.0	0.2	5.4	0.5
		USAA VA Bond (USVAX)	2.7	10.7	(3.2)	7.7	10.9	43.3	7.6	(2.8)	(4.3)	3.3	0.5	5.6	0.7
		WesMark WV Muni Bond (WMKMX)	1.9	6.8	(2.6)	4.5	7.5	26.3	0.0	1.8	0.0	2.0	0.0	3.5	0.0
		International Bond: General Cat Average	**(2.9)**	**2.2**	**(2.0)**	**9.3**	**3.1**	**40.1**	**0.0**	**(4.9)**	**0.0**	**(1.2)**	**0.0**	**1.6**	**0.0**
		Loomis Sayles Glb Bd Retl (LSGLX)	(5.2)	0.1	(3.0)	7.8	3.5	45.5	5.4	(12.2)	(7.3)	(2.8)	(1.6)	0.5	(1.1)
		Payden Global Fixed Inc (PYGFX)	**1.4**	**7.2**	(1.2)	10.2	1.6	37.0	(3.1)	**2.9**	**7.8**	**2.4**	**3.6**	**3.7**	**2.1**
		PIMCO Frgn Bd (USD-Hgd) D (PFODX)	**0.0**	**10.7**	**0.5**	**10.7**	**6.3**	**68.1**	**28.0**	**(1.0)**	**3.9**	**3.6**	**4.8**	**5.5**	**3.9**
		Russell Global Oppor Credit S (RGCSX)	(3.1)	1.1	**0.4**	**16.6**	3.5	—	—	—	—	(0.6)	0.6	**3.5**	**1.9**
		T. Rowe Price Gbl Multi-Sec Bd (PRSNX)	(0.1)	**4.3**	**0.3**	**10.8**	1.9	**61.0**	**20.9**	—	—	**1.5**	**2.7**	3.4	1.8
		International Bond: Emerging Cat Average	**(2.8)**	**1.8**	**(5.4)**	**18.0**	**2.8**	**80.9**	**0.0**	**(17.5)**	**0.0**	**(2.2)**	**0.0**	**2.5**	**0.0**
		Fidelity New Markets Inc (FNMIX)	**0.2**	**4.3**	(6.5)	**20.0**	**7.9**	**110.4**	**29.5**	(18.7)	(1.2)	**(0.8)**	**1.4**	**4.8**	**2.3**
		Forward EM Corp Debt Inv (FFXRX)	(6.7)	(0.8)	**0.4**	14.6	(2.8)	56.1	(24.8)	**(12.1)**	**5.4**	(2.4)	(0.2)	0.7	(1.8)
		PIMCO Emerg Mkts Bd D (PEMDX)	(3.2)	0.6	(7.0)	16.3	**6.2**	80.9	0.0	(16.1)	1.4	(3.3)	(1.1)	2.3	(0.2)
		T. Rowe Price Emg Mkt Bd (PREMX)	**0.6**	3.2	(7.2)	**19.6**	3.4	**88.8**	**7.9**	(18.9)	(1.4)	(1.3)	0.9	3.5	1.0
		International Bond: Currency Cat Average	**(5.3)**	**(2.2)**	**(1.5)**	**0.5**	**(3.5)**	**(2.7)**	**0.0**	**(5.5)**	**0.0**	**(3.2)**	**0.0**	**(2.6)**	**0.0**
		Merk Absolute Ret Curr Inv (MABFX)	(9.3)	**1.5**	**5.7**	(1.4)	(8.5)	—	—	—	—	**(0.9)**	**2.3**	(2.5)	0.1
		Merk Hard Currency Inv (MERKX)	(12.1)	(8.5)	(2.8)	**4.1**	**(0.8)**	**7.0**	**9.7**	(10.1)	(4.6)	(7.9)	(4.7)	(4.2)	(1.6)
		PIMCO Emerg Mkts Curr D (PLMDX)	(7.8)	(7.2)	(3.0)	**8.1**	(5.4)	**30.9**	**33.6**	(21.8)	(16.3)	(6.0)	(2.8)	(3.2)	(0.6)
		ProFunds Risg Dollar Inv (RDPIX)	**6.7**	**10.0**	**(1.9)**	(3.0)	**(1.8)**	(7.5)	(4.8)	**12.3**	**17.8**	**4.8**	**8.0**	**1.9**	**4.5**

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
4.0	(0.2)	2.6	0.1	1.09	0.35	487	0.0	94.4	0.0	5.6	0.0	106.3	201	15.7	0.45	—	—
5.4	1.2	3.2	0.4	1.36	0.44	164	0.0	97.0	0.0	3.0	0.0	194.1	82	31.1	0.46	—	—
4.1	(0.1)	2.2	0.2	0.88	0.28	429	0.0	96.9	0.0	3.1	0.0	77.0	385	12.2	0.49	—	—
3.7	(0.5)	2.4	0.0	0.79	0.25	89	0.0	91.3	0.0	8.7	0.0	12.0	56	33.3	0.71	—	—
4.8	0.6	3.4	0.0	1.21	0.39	513	0.0	99.2	0.0	0.8	0.0	5.8	228	12.6	0.49	—	0.00
4.8	0.6	3.8	0.0	1.33	0.43	691	0.0	99.8	0.0	0.2	0.0	4.0	132	21.9	0.57	—	—
4.3	0.1	2.8	0.0	0.94	0.30	10,504	0.0	98.8	0.0	1.2	0.0	11.0	2,138	4.6	0.20	—	—
4.7	0.5	3.5	0.0	1.27	0.41	3,402	0.0	99.0	0.0	1.1	0.0	14.0	686	7.2	0.20	—	—
3.9	0.0	2.7	0.0	1.00	0.30	193	0.0	89.9	0.0	10.1	0.0	13.0	174	14.2	0.65	—	—
4.2	0.3	2.8	0.1	1.10	0.33	437	0.0	100.0	0.0	0.0	0.0	13.0	165	25.6	0.49	0.50R	—
4.3	0.0	3.2	0.0	1.00	0.36	281	0.0	98.8	0.0	1.2	0.0	3.0	135	19.9	0.53	—	0.00
3.6	0.0	2.8	0.0	1.00	0.28	165	—	—	—	—	—	5.9	—	—	1.03	—	0.15
4.3	0.7	3.2	0.0	1.36	0.29	989	0.0	100.0	0.0	0.0	0.0	7.8	238	21.6	0.55	—	0.00
2.9	(0.7)	2.1	0.0	0.64	0.14	86	0.0	95.9	0.0	4.1	0.0	20.2	113	31.8	0.73	—	0.00
4.5	0.1	3.1	0.0	0.97	0.36	2,232	0.0	99.6	0.0	0.4	0.0	8.0	381	12.7	0.46	0.50R	—
4.5	0.1	3.1	0.0	1.08	0.40	1,323	0.0	99.6	0.0	0.4	0.0	27.0	330	11.7	0.16	—	—
4.1	0.7	2.6	0.1	1.35	0.34	211	0.0	99.4	0.0	0.6	0.0	27.0	99	30.9	0.55	0.50R	—
1.8	(1.6)	0.7	0.0	0.27	0.07	207	0.0	78.3	0.0	21.7	0.0	19.1	159	20.4	0.53	—	0.00
4.5	1.1	3.6	0.0	1.35	0.34	2,073	0.0	99.1	0.0	0.9	0.0	6.9	481	12.3	0.45	—	0.00
4.4	0.0	3.1	0.0	1.00	0.31	633	0.0	97.4	0.0	2.6	0.0	12.0	248	15.6	0.48	0.50R	—
4.0	(0.3)	2.7	0.0	0.90	0.27	505	0.0	99.0	0.0	1.0	0.0	15.0	228	18.6	0.49	0.50R	—
4.5	0.2	3.3	0.0	1.10	0.33	481	0.0	94.0	(0.4)	6.4	0.0	9.7	350	13.3	0.82	—	—
4.2	0.0	2.9	0.0	1.00	0.33	134	0.0	100.0	0.0	0.0	0.0	4.6	149	19.5	0.71	—	0.00
4.2	(0.1)	3.1	0.0	0.95	0.36	548	0.0	95.9	0.0	4.1	0.0	12.0	178	22.1	0.48	0.50R	—
4.4	0.1	3.4	0.0	0.97	0.37	355	0.0	98.4	0.0	1.6	0.0	6.9	175	15.8	0.51	—	0.00
4.4	0.1	3.5	0.0	1.03	0.39	2,001	0.0	98.5	0.0	1.5	0.0	20.0	474	9.9	0.20	—	—
3.3	(0.5)	2.4	0.0	0.74	0.23	1,713	0.0	90.0	0.0	10.1	0.0	17.0	251	15.5	0.61	—	—
1.6	(2.2)	0.3	0.0	0.16	0.05	60	0.0	81.8	0.0	18.2	0.0	26.0	48	50.3	0.66	—	—
4.0	0.2	3.3	0.0	1.19	0.36	1,172	0.0	99.7	0.0	0.3	0.0	20.0	157	19.5	0.72	—	—
4.5	0.7	3.1	0.0	1.16	0.35	1,819	0.0	99.6	0.0	0.4	0.0	11.0	364	14.4	0.46	0.50R	—
4.4	0.6	3.4	0.0	1.26	0.38	438	0.0	98.9	0.0	1.1	0.0	2.9	216	13.8	0.49	—	0.00
4.4	0.6	3.5	0.0	1.29	0.39	211	0.3	99.5	0.0	0.3	0.0	5.0	136	23.3	0.66	—	—
4.5	0.7	3.3	0.0	1.23	0.37	4,081	0.0	99.7	0.0	0.4	0.0	27.0	806	7.8	0.20	—	—
4.6	0.3	2.9	0.1	1.11	0.38	634	0.0	99.2	0.0	0.8	0.0	7.0	219	14.9	0.48	0.50R	—
4.8	0.5	3.4	0.0	1.20	0.41	1,046	0.0	100.0	0.0	0.0	0.0	23.0	319	11.7	0.16	—	—
4.5	0.0	3.2	0.0	0.94	0.33	467	0.0	98.3	0.0	1.7	0.0	12.0	188	19.3	0.49	0.50R	—
4.5	0.0	3.6	0.0	1.06	0.37	3,319	0.0	99.1	0.0	0.9	0.0	16.0	636	8.0	0.20	—	—
4.1	0.0	3.0	0.0	1.00	0.31	112	0.0	100.0	0.0	0.0	0.0	7.0	110	27.4	0.70	—	0.00
4.4	0.4	3.4	0.0	1.08	0.38	1,069	0.0	99.5	0.0	0.6	0.0	6.2	252	16.6	0.47	—	0.00
4.2	0.2	3.6	0.0	1.06	0.37	653	0.0	100.0	0.0	0.0	0.0	12.0	158	21.1	0.59	—	—
3.2	0.0	2.0	0.0	1.00	0.28	118	0.0	96.9	1.0	2.1	0.0	15.0	177	18.7	0.96	—	—
3.6	**0.0**	**2.2**	**1.3**	**1.00**	**0.42**	**4,552**	**0.1**	**84.0**	**4.5**	**11.4**	**66.1**	**129.3**	**654**	**44.7**	**0.79**	**—**	**—**
3.7	0.1	0.1	1.0	0.95	0.40	1,671	0.0	90.0	3.8	6.2	59.8	117.0	369	36.1	0.98	—	0.25
4.0	0.4	1.8	1.4	**0.74**	0.31	81	0.1	85.8	0.2	14.0	72.5	44.0	235	58.7	0.80	—	—
5.7	**2.1**	6.8	2.4	0.79	0.33	8,096	0.3	55.6	10.0	34.1	67.2	317.0	969	152.0	0.90	—	0.25
—	—	4.1	2.2	1.28	0.54	1,619	0.0	76.5	10.6	12.9	47.3	125.0	818	21.2	0.89	—	—
—	—	3.6	1.9	0.88	0.37	294	0.0	87.1	2.7	10.2	42.8	114.1	415	24.1	**0.75**	—	0.00
5.3	**0.0**	**5.8**	**2.3**	**1.00**	**0.70**	**1,959**	**0.1**	**99.4**	**2.1**	**(1.5)**	**97.7**	**78.1**	**266**	**23.0**	**1.02**	**—**	**—**
6.9	**1.6**	5.4	2.3	1.07	0.75	3,978	0.3	95.7	0.0	4.0	89.4	146.0	336	17.3	0.90	1.00R	—
—	—	7.7	3.1	**0.77**	0.54	189	0.0	93.0	0.0	7.0	90.2	70.0	75	25.9	1.36	—	0.25
4.9	(0.4)	5.1	2.1	1.18	0.82	2,001	0.0	116.9	9.1	(26.0)	119.0	22.0	462	28.1	1.20	—	0.25
5.8	0.5	6.6	2.4	1.04	0.73	4,531	0.0	93.9	3.2	2.8	93.4	45.0	446	20.5	0.93	2.00R	0.00
(0.5)	**0.0**	**0.2**	**0.2**	**1.00**	**0.79**	**599**	**0.0**	**9.9**	**11.7**	**78.4**	**11.4**	**424.3**	**73**	**20.8**	**1.48**	**—**	**—**
—	—	0.0	0.5	**0.71**	0.56	31	0.0	8.2	0.0	91.8	8.2	58.0	37	8.2	1.30	—	0.25
1.6	**2.1**	0.0	0.4	0.85	0.67	118	0.0	9.7	18.4	71.9	9.7	116.0	29	28.2	**1.30**	—	0.25
1.7	**2.2**	2.3	0.6	0.79	0.62	4,528	0.0	38.3	7.5	54.2	50.5	76.0	463	38.4	**1.25**	—	0.25
(0.5)	0.0	0.0	0.0	0.82	0.65	54	0.0	0.0	0.0	100.0	0.0	1,297.0	5	0.0	1.52	—	0.00

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market, starting March 1, 2009, and continuing through May 31, 2015; and the difference in fund total return for the period from the average return for the period for all funds in the same category. Return and difference from category numbers that are in the top 25% of all funds within the investment category are shown in boldface.

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

3-Year Return (%)—Fund and Category +/-: Assuming an investment on January 1, 2013, the annual total compound return if held through December 31, 2015; 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, 2011, the annual total compound return if held through December 31, 2015; 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, 2006, the annual total compound return if held through December 31, 2015; 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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