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# The Individual Investor's Guide to the Top Mutual Funds 2019

While the majority of fund categories show negative returns for 2018, the timing and severity of the drops varied.

**BY AAII STAFF**

**Last year was a tough one for investors.**

The combination of a correction early in the year followed by a correction/bear market late in the year resulted in disappointing returns for many funds. Out of the 47 fund categories we track, 36 had negative returns. If your portfolio had a disappointing year, it was not alone.

Some investors responded with their feet. Based on estimates from the Investment Company Institute (ICI), $166.4 million dollars was withdrawn from mutual funds during the first 11 months of 2018. During the month of December (through the week ended January 2, 2019), an additional $203 million was estimated to have been withdrawn.

Domestic equity funds incurred the largest outflows, though these funds are also among the largest in terms of size. Investment-grade bond funds attracted some of the outflows from equity funds during most of the year. Then December occurred, and investors pulled out of these more conservative funds too.

The timing and severity of last fall's drop varied by category. Small-cap stock, foreign stock and real estate funds began dropping in September. Several bond categories declined in September too. Large-cap stocks, particularly those more growth oriented, didn't start to weaken until October. As fall turned into winter, the small-cap Russell 2000 index and the tech-heavy Nasdaq composite crossed into the bear market territory while the S&P 500 index managed to stay above the waterline separating a correction from a bear market. The late-year drops not only impacted the returns you may have seen at year end but also the bull and bear market calculations displayed in this year's guide.

Given the large number of categories that registered negative returns in September, we chose to use the end of August 2018 as the end date of the current bull market period for return calculations in this guide. A new bear market period was not started, given the late-December and early-January rebound; rather, the existing range of November 2007 through February 2009 was maintained for bear market return calculations. The line separating bull market periods and bear market periods is subjective and is often only clear in hindsight.

The timing of the financial crisis and the long time span of the post-crisis bull market prevented bull and bear market returns from being calculated for some of the funds featured in this year's guide. Such funds were launched after 2007 (bear market) or after 2009 (bull market). Funds launched after November 2007 or after March 2009 will not have returns for those periods calculated.

Those of you who own or track the performance of Vanguard funds may notice a difference in share class used in this guide. Last November, Vanguard reduced the minimum investment for the Admiral Shares class of 38 of its index funds from $10,000 to $3,000. At the same time, it closed the Investor Shares class of those funds to new individual investors. (Some Investor Shares class are still available for funds held in certain retirement plans and for existing shareholders.) Besides having a lower fee, the Admiral Shares funds have different ticker symbols. This year's guide uses the ticker symbols for the Admiral Shares class. They are the same funds as the Investor Shares class, they just have lower expense ratios and different tickers.

We also eliminated the 2010–2019 target date fund category. The funds comprising this category have been merged into retirement peers or are otherwise included in the "in retirement" target date category. This is by design, as target date funds are designed to evolve into a retirement allocation after their shareholders have reached retirement age.

## 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 they do not understand. 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 & ETF Investing 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 2018 and Table 5 lists the 50 worst-performing funds of 2018. 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 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. A small number of funds with assets below $50 million may be included in some of the newer categories tracked.

### Loads

Only low-load and no-load mutual funds are included. 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.
- Funds with 12b-1 fees and no front- or back-end loads are included; we note, however, whether the fund has a 12b-1 fee and what the actual charge is per year. A 12b-1 fee greater than 0.25% is considered to be high, and we exclude these funds from the Guide. Investors should carefully assess these fees individually.
- Mutual funds that impose a load that exceeds 3% or increased an existing load above 3% are excluded.

### Expenses

Funds with significantly higher expense ratios than the average for their category are not included. Exceptions were made for funds that significantly outperformed their peers over several time periods. We have bolded the expense ratio of funds whose ratios are in the lower 25% of their category.

### Performance

For the most part, funds that significantly underperformed the average performance of their category are not included. Nor are funds included that had significantly more volatility than other funds of their category.

### 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. 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.

Leveraged funds are excluded from the print version of the Guide (but are available online).

### Funds Not Included

The number of funds in the print version was limited to 727, due to space.

AAII members who would like performance figures for no-load and low-load mutual funds that do not appear in these pages can access this information on our website at www.aaii.com/guides/mfguide, where approximately 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 index; 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, and they do not 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

*(continued on page 36)*

**TABLE 1**

## Performance of Index Benchmarks

| Index | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | Total Return (%) Bull | Bear | Annual Total Return (%) 3-Yr | 5-Yr | 10-Yr | Total Risk Index |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Domestic Stock Indexes** | | | | | | | | | | | |
| S&P 500 Equal Weighted | (7.6) | 18.9 | 14.8 | (2.2) | 14.5 | 471.9 | (53.7) | 8.0 | 7.1 | 15.0 | 1.08 |
| S&P 500 | (4.4) | 21.8 | 12.0 | 1.4 | 13.7 | 382.0 | (50.9) | 9.3 | 8.5 | 13.1 | 1.02 |
| S&P MidCap 400 | (11.1) | 16.2 | 20.7 | (2.2) | 9.8 | 426.0 | (49.3) | 7.7 | 6.0 | 13.7 | 1.26 |
| S&P SmallCap 600 | (8.5) | 13.2 | 26.6 | (2.0) | 5.8 | 502.4 | (51.3) | 9.5 | 6.3 | 13.6 | 1.52 |
| **International Stock Indexes** | | | | | | | | | | | |
| MSCI World | (8.2) | 23.1 | 8.1 | (0.3) | 5.5 | 272.2 | (53.6) | 6.9 | 5.1 | 10.3 | 0.99 |
| MSCI EAFE | (13.4) | 25.6 | 1.5 | (0.4) | (4.5) | 170.3 | (56.3) | 3.4 | 1.0 | 6.8 | 1.07 |
| MSCI Europe | (14.3) | 26.2 | 0.2 | (2.3) | (5.7) | 175.3 | (58.9) | 2.7 | (0.0) | 6.8 | 1.15 |
| MSCI Far East | (11.8) | 26.2 | 2.6 | 7.0 | (2.3) | 149.6 | (47.0) | 4.5 | 3.6 | 6.4 | 1.09 |
| MSCI Pacific | (11.8) | 25.0 | 4.5 | 3.2 | (2.5) | 164.4 | (50.6) | 4.8 | 3.0 | 7.0 | 1.08 |
| **Bond Indexes** | | | | | | | | | | | |
| Bloomberg Barclays US Aggregate Bond | 0.0 | 3.5 | 2.7 | 0.6 | 6.0 | 41.1 | 6.0 | 2.1 | 2.5 | 3.5 | 0.27 |
| ICE BofAML US Corporate Bond | (2.3) | 6.5 | 6.0 | (0.6) | 7.5 | 83.6 | (7.2) | 3.3 | 3.3 | 6.1 | 0.34 |
| ICE BofAML US High Yield Bond | (2.3) | 7.5 | 17.3 | (4.6) | 2.5 | 188.0 | (26.1) | 7.2 | 3.8 | 10.9 | 0.44 |
| Bloomberg Barclays GNMA Bond | 1.0 | 1.9 | 1.6 | 1.4 | 6.0 | 33.9 | 10.7 | 1.5 | 2.4 | 3.2 | 0.20 |
| Bloomberg Barclays 1-3 Yr US Gov't | 1.6 | 0.4 | 0.9 | 0.6 | 0.6 | 9.7 | 8.4 | 1.0 | 0.8 | 1.0 | 0.08 |
| Bloomberg Barclays Interm US Gov't | 1.4 | 1.1 | 1.0 | 1.2 | 2.5 | 19.6 | 11.8 | 1.2 | 1.5 | 1.8 | 0.21 |
| Bloomberg Barclays Long US Gov't | (1.8) | 8.5 | 1.4 | (1.2) | 24.7 | 63.5 | 16.0 | 2.6 | 5.9 | 4.2 | 0.89 |
| Bloomberg Barclays Muni Bond | 1.3 | 5.4 | 0.3 | 3.3 | 9.1 | 52.5 | 2.5 | 2.3 | 3.8 | 4.9 | 0.32 |
| Treasury Bills | 1.9 | 0.9 | 0.3 | 0.1 | 0.0 | 3.0 | 1.9 | 1.1 | 0.7 | 0.4 | 0.02 |

**TABLE 2**

## Performance of Category Averages

| Category | | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | 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 | (6.0) | 22.1 | 10.3 | (0.3) | 11.4 | 388.7 | (50.7) | 8.0 | 6.9 | 12.7 | 1.0 | 1.14 | 0.87 |
| Stk-MC | Mid-Cap Stock | (9.0) | 19.5 | 12.2 | (2.6) | 8.4 | 382.8 | (51.1) | 6.7 | 5.1 | 12.6 | 0.6 | 1.25 | 0.97 |
| Stk-SC | Small-Cap Stock | (11.2) | 15.2 | 19.6 | (4.8) | 2.6 | 408.3 | (52.1) | 6.7 | 3.4 | 12.2 | 0.3 | 1.46 | 1.12 |
| **Neutral/Inverse Categories** | | | | | | | | | | | | | | |
| LS | Long-Short | (2.3) | 5.8 | (0.6) | (1.3) | 2.2 | 32.4 | (11.9) | 0.8 | 0.6 | 1.5 | 1.0 | 0.56 | 1.85 |
| Contra | Contra Stock Market | 4.9 | (22.3) | (18.9) | (4.5) | (18.0) | (85.6) | 72.1 | (13.3) | (12.8) | (20.3) | 0.0 | 1.68 | 1.85 |
| **Sector Stock Fund Categories** | | | | | | | | | | | | | | |
| Sec-Com | Communications Sector | (10.4) | 13.7 | 15.2 | 2.1 | 1.9 | 301.2 | (55.2) | 5.0 | 3.8 | 11.5 | 1.5 | 1.32 | 1.18 |
| Sec-C-Dis | Consumer Discret Sector | (6.8) | 22.1 | 4.4 | 4.9 | 10.3 | 611.5 | (54.4) | 5.8 | 6.5 | 16.9 | 0.5 | 1.36 | 0.98 |
| Sec-C-Stp | Consumer Staples Sector | (13.7) | 11.8 | 4.8 | 4.7 | 14.2 | 248.0 | (38.7) | 0.4 | 3.9 | 10.3 | 2.0 | 0.99 | 1.21 |
| Sec-E | Energy Sector | (29.7) | (5.7) | 29.1 | (27.7) | (18.0) | 64.4 | (58.1) | (5.8) | (13.2) | (0.4) | 1.4 | 2.31 | 1.21 |
| Sec-F | Financial Sector | (15.8) | 21.2 | 21.1 | (2.3) | 7.2 | 367.7 | (66.6) | 7.1 | 5.1 | 9.3 | 1.1 | 1.70 | 1.16 |
| Sec-H | Health Sector | 1.6 | 23.3 | (9.0) | 7.8 | 29.6 | 501.8 | (35.6) | 4.3 | 9.5 | 16.1 | 0.3 | 1.72 | 0.98 |
| Sec-I | Industrials Sector | (14.9) | 24.9 | 20.2 | (7.4) | 13.9 | 495.2 | (57.2) | 8.4 | 5.9 | 12.9 | 0.4 | 1.57 | 1.06 |
| Sec-NR | Natural Res/Commod Sector | (20.1) | 21.4 | 22.9 | (18.3) | (5.9) | 237.1 | (57.6) | 5.9 | (1.9) | 7.9 | 1.8 | 1.51 | 1.16 |
| Sec-PM | Precious Metals Sector | (17.8) | 7.5 | 56.3 | (24.3) | (13.7) | (29.0) | (43.9) | 11.1 | (2.4) | (3.5) | 1.9 | 3.46 | 1.50 |
| Sec-R | Real Estate Sector | (7.4) | 9.6 | 6.5 | 2.2 | 27.8 | 412.3 | (64.3) | 2.5 | 7.0 | 11.9 | 2.5 | 1.23 | 0.95 |
| Sec-R-Glb | Real Estate Global Sector | (7.6) | 17.9 | 1.6 | (0.3) | 9.4 | 256.5 | (68.6) | 3.4 | 3.7 | 9.1 | 4.0 | 1.04 | 0.92 |
| Sec-T | Technology Sector | (4.7) | 39.1 | 11.0 | 5.3 | 13.3 | 657.9 | (54.6) | 13.4 | 11.6 | 18.0 | 0.1 | 1.55 | 1.11 |
| Sec-U | Utilities Sector | 2.1 | 10.2 | 19.2 | (8.9) | 21.5 | 227.4 | (42.5) | 10.2 | 8.1 | 10.4 | 2.3 | 1.07 | 1.08 |
| **International Stock Fund Categories** | | | | | | | | | | | | | | |
| IntS-Glb | Global Stock | (10.4) | 23.7 | 6.1 | (1.0) | 3.3 | 261.0 | (52.1) | 5.4 | 3.6 | 9.9 | 1.3 | 1.06 | 1.10 |
| IntS-F | Foreign Stock | (16.6) | 28.6 | 0.5 | 0.5 | (5.0) | 200.6 | (58.0) | 2.4 | 0.5 | 7.4 | 1.8 | 1.14 | 1.01 |
| IntS-R/C | Regional/Country Stock | (16.2) | 35.7 | 5.8 | (4.1) | (2.0) | 209.0 | (60.8) | 5.9 | 1.7 | 7.8 | 1.6 | 1.54 | 1.24 |
| IntS-E | Emerging Stock | (17.4) | 37.3 | 9.8 | (14.3) | (2.7) | 170.0 | (66.3) | 7.3 | 0.5 | 7.4 | 1.6 | 1.42 | 1.24 |
| **Balanced Stock/Bond Fund Categories** | | | | | | | | | | | | | | |
| Bal | Balanced: Domestic | (5.0) | 12.4 | 7.6 | (1.9) | 6.0 | 167.2 | (31.9) | 4.7 | 3.6 | 8.0 | 1.8 | 0.67 | 0.83 |
| Bal-Glb | Balanced: Global | (7.0) | 15.2 | 6.2 | (3.3) | 3.8 | 163.4 | (38.4) | 4.3 | 2.6 | 7.8 | 2.0 | 0.68 | 1.04 |
| **Target Date Fund Categories** | | | | | | | | | | | | | | |
| InRet | Target Date: In Retirement | (3.3) | 10.3 | 5.6 | (0.6) | 4.9 | 124.0 | (30.9) | 4.0 | 3.3 | 6.7 | 2.8 | 0.40 | 0.42 |
| TD2020 | Target Date: 2020-2029 | (4.9) | 14.4 | 6.7 | (0.7) | 5.8 | 182.9 | (41.5) | 5.1 | 4.0 | 8.6 | 2.2 | 0.58 | 0.50 |
| TD2030 | Target Date: 2030-2039 | (6.6) | 18.1 | 7.6 | (0.8) | 6.2 | 224.7 | (46.8) | 5.9 | 4.6 | 9.6 | 2.1 | 0.75 | 0.55 |
| TD2040 | Target Date: 2040-2049 | (7.8) | 20.3 | 8.0 | (0.8) | 6.3 | 249.2 | (48.4) | 6.2 | 4.8 | 10.1 | 2.0 | 0.86 | 0.59 |
| TD2050 | Target Date: 2050-2059 | (8.3) | 21.1 | 8.2 | (1.0) | 6.5 | 258.7 | (50.1) | 6.3 | 4.8 | 10.3 | 2.0 | 0.89 | 0.60 |
| TD2060 | Target Date: 2060+ | (8.2) | 21.1 | 8.6 | (1.2) | 5.0 | — | — | 6.5 | 4.2 | — | 1.8 | 0.88 | 0.46 |
| **Bond Fund Categories** | | | | | | | | | | | | | | |
| B-CHY | Corporate High-Yield Bond | (2.6) | 6.3 | 12.5 | (3.2) | 1.7 | 134.2 | (20.3) | 5.2 | 2.7 | 8.5 | 5.1 | 0.39 | 0.94 |
| B-Cnvt | Convertible Bond | (2.2) | 9.2 | 6.2 | (5.4) | 5.8 | 212.2 | (43.6) | 4.3 | 2.5 | 10.4 | 2.8 | 0.69 | 0.39 |
| B-MB | Mortgage-Backed Bond | 0.6 | 1.4 | 1.2 | 0.9 | 4.6 | 31.9 | 5.6 | 1.1 | 1.7 | 2.9 | 2.6 | 0.17 | 0.62 |
| B-GvST | Gov't: Short-Term Bond | 1.0 | 0.6 | 0.6 | 0.3 | 1.2 | 12.5 | 9.2 | 0.7 | 0.7 | 1.1 | 1.8 | 0.10 | 0.49 |
| B-GvIT | Gov't: Intermediate-Term Bond | 0.8 | 1.6 | 0.9 | 0.9 | 4.5 | 23.5 | 11.9 | 1.1 | 1.7 | 2.1 | 2.1 | 0.27 | 0.40 |
| B-GvLT | Gov't: Long-Term Bond | (2.6) | 7.8 | 0.4 | (2.1) | 26.5 | 54.9 | 24.8 | 1.8 | 5.4 | 2.9 | 2.0 | 0.98 | 0.70 |
| B-IP | Inflation-Protected Bond | (0.8) | 1.7 | 3.4 | (1.2) | 1.2 | 35.1 | 1.0 | 1.4 | 0.9 | 2.8 | 2.1 | 0.21 | 0.36 |
| B-GenST | General Bond: Short-Term | 1.0 | 1.6 | 2.1 | 0.2 | 1.1 | 33.6 | (3.1) | 1.6 | 1.2 | 2.9 | 2.2 | 0.08 | 0.51 |
| B-GenIT | General Bond: Intermed-Term | (0.8) | 3.9 | 3.7 | (0.2) | 5.1 | 54.5 | 0.0 | 2.3 | 2.3 | 4.3 | 2.9 | 0.25 | 0.55 |
| B-GenLT | General Bond: Long-Term | (3.9) | 8.8 | 7.7 | (2.5) | 11.6 | 96.7 | (7.2) | 4.0 | 4.1 | 6.5 | 3.8 | 0.47 | 0.39 |
| B-MNST | Muni Nat'l: Short-Term Bond | 1.3 | 1.6 | (0.1) | 0.9 | 1.6 | 17.4 | 5.3 | 0.9 | 1.0 | 1.8 | 1.5 | 0.12 | 0.41 |
| B-MNIT | Muni Nat'l: Intermed-Term Bond | 0.8 | 4.5 | (0.2) | 2.6 | 6.9 | 42.8 | 2.7 | 1.7 | 2.9 | 4.0 | 2.5 | 0.28 | 0.55 |
| B-MNLT | Muni Nat'l: Long-Term Bond | 0.5 | 5.3 | 0.2 | 3.2 | 10.2 | 54.6 | (0.3) | 2.0 | 3.8 | 4.9 | 3.1 | 0.31 | 0.50 |
| B-MHY | Muni Nat'l: High-Yield Bond | 0.9 | 8.2 | 0.7 | 4.5 | 12.8 | 90.1 | (16.0) | 3.2 | 5.3 | 7.3 | 4.0 | 0.36 | 0.59 |
| IntB-Gen | InterNat'l Bond: General | (1.3) | 5.9 | 4.2 | (2.1) | 2.5 | 41.2 | (3.8) | 2.9 | 1.9 | 3.0 | 2.8 | 0.34 | 0.69 |
| IntB-E | InterNat'l Bond: Emerging | (5.7) | 9.2 | 11.6 | (0.7) | 3.2 | 106.6 | (19.2) | 4.7 | 3.3 | 7.3 | 4.7 | 0.52 | 0.76 |
| IntB-C | InterNat'l Bond: Currency | (2.1) | 2.0 | 0.2 | (4.7) | (1.4) | (14.7) | (2.2) | (0.4) | (1.7) | (1.9) | 0.4 | 0.77 | 1.60 |
| **Asset and Style Averages** | | | | | | | | | | | | | | |
| Domestic Taxable Stock | | (8.4) | 19.5 | 13.6 | (2.4) | 8.8 | 388.3 | (51.7) | 7.2 | 5.4 | 12.1 | 0.9 | 1.34 | 0.99 |
| Growth Style Average | | (3.7) | 25.8 | 6.9 | 1.5 | 8.4 | 429.7 | (50.3) | 8.8 | 7.2 | 13.6 | 0.2 | 1.29 | 1.03 |
| Value Style Average | | (11.2) | 13.4 | 18.5 | (5.5) | 8.6 | 328.5 | (51.5) | 5.9 | 4.0 | 11.1 | 1.4 | 1.19 | 0.95 |
| Domestic Taxable Bond | | (0.6) | 3.7 | 4.5 | (0.7) | 4.5 | 59.7 | (1.5) | 2.4 | 2.1 | 4.3 | 3.1 | 0.27 | 0.60 |
| **All Funds Average** | | **(7.0)** | **16.3** | **8.4** | **(1.8)** | **5.5** | **254.8** | **(37.2)** | **5.0** | **3.6** | **8.7** | **1.6** | **1.00** | **0.91** |

**TABLE 3**

## Performance of the 50 Most Widely Held Funds

| Closed | Category | Fund (Ticker) | Total Assets ($ Mil) | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | Total Return (%) Bull Mrkt | Bear Mrkt | Annual Total Return (%) 3-Yr | 5-Yr | 10-Yr | Total Risk Index |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stk-LC | Vanguard Tot Stk Idx Adm (VTSAX) | 671,890 | (5.2) | 21.1 | 12.6 | 0.3 | 12.5 | 391.9 | (50.8) | 8.9 | 7.9 | 13.2 | 1.06 |
| | Stk-LC | Vanguard 500 Idx Adm (VFIAX) | 400,587 | (4.5) | 21.7 | 11.9 | 1.3 | 13.6 | 381.1 | (50.9) | 9.2 | 8.4 | 13.1 | 1.02 |
| | IntS-F | Vanguard Total Intl Stk Idx Adm (VTIAX) | 326,952 | (14.5) | 27.5 | 4.6 | (4.3) | (4.2) | — | — | 4.5 | 0.9 | — | 1.06 |
| | B-GenIT | Vanguard Total Bd Idx Adm (VBTLX) | 203,989 | (0.1) | 3.5 | 2.5 | 0.4 | 5.8 | 40.0 | 6.2 | 2.0 | 2.4 | 3.4 | 0.27 |
| | B-GenIT | Vanguard Total Bd II Idx Inv (VTBIX) | 154,107 | (0.1) | 3.5 | 2.5 | 0.2 | 5.9 | 38.7 | — | 1.9 | 2.4 | — | 0.27 |
| C | IntB-Gen | Vanguard Tot Intl Bd Idx Inv (VTIBX) | 110,800 | 2.9 | 2.4 | 4.6 | 1.0 | 8.8 | — | — | 3.3 | 3.9 | — | 0.22 |
| | IntB-Gen | Vanguard Total Intl Bd Idx Adm (VTABX) | 110,800 | 2.9 | 2.3 | 4.6 | 1.0 | 8.8 | — | — | 3.3 | 3.9 | — | 0.22 |
| | Stk-LC | Fidelity Contrafund (FCNTX) | 108,263 | (2.2) | 32.2 | 3.3 | 6.4 | 9.5 | 400.4 | (46.3) | 10.1 | 9.3 | 13.8 | 1.18 |
| | IntS-F | Vanguard Dev Mrkts Idx Adm (VTMGX) | 100,711 | (14.5) | 26.3 | 2.4 | (0.2) | (5.7) | 168.6 | (57.0) | 3.4 | 0.8 | 6.2 | 1.05 |
| C | Bal | Vanguard Wellington Inv (VWELX) | 96,216 | (3.5) | 14.7 | 11.0 | 0.0 | 9.8 | 209.9 | (32.5) | 7.1 | 6.2 | 9.8 | 0.64 |
| | Stk-MC | Vanguard Mid Cap Idx Adm (VIMAX) | 86,953 | (9.3) | 19.2 | 11.2 | (1.4) | 13.7 | 417.7 | (53.5) | 6.3 | 6.2 | 13.8 | 1.14 |
| | Stk-SC | Vanguard SmCp Idx Adm (VSMAX) | 77,891 | (9.4) | 16.2 | 18.2 | (3.7) | 7.5 | 461.6 | (53.1) | 7.6 | 5.2 | 13.5 | 1.34 |
| | IntS-E | Vanguard Emer Mkts Sel St Adm (VEMAX) | 75,602 | (14.6) | 31.3 | 11.7 | (15.4) | 0.6 | 157.6 | (62.6) | 7.8 | 1.3 | 7.4 | 1.35 |
| C | IntS-E | Vanguard Emerg Mkt Idx Inv (VEIEX) | 75,602 | (14.8) | 31.1 | 11.5 | (15.5) | 0.4 | 153.7 | (62.7) | 7.6 | 1.1 | 7.3 | 1.35 |
| | Stk-LC | Vanguard Grth Idx Adm (VIGAX) | 73,064 | (3.4) | 27.7 | 6.1 | 3.2 | 13.6 | 422.2 | (47.1) | 9.4 | 9.0 | 14.5 | 1.14 |
| | Stk-LC | Dodge & Cox Stock (DODGX) | 71,816 | (7.1) | 18.3 | 21.2 | (4.5) | 10.3 | 408.8 | (57.9) | 10.0 | 7.0 | 13.1 | 1.22 |
| | B-GenIT | Metro West Totl Ret Bd M (MWTRX) | 69,443 | (0.1) | 3.0 | 2.3 | (0.1) | 5.8 | 71.5 | (0.3) | 1.7 | 2.2 | 5.5 | 0.24 |
| | Stk-LC | Vanguard Val Idx Adm (VVIAX) | 69,100 | (5.5) | 17.1 | 16.8 | (0.9) | 13.1 | 348.7 | (53.9) | 8.9 | 7.7 | 11.9 | 1.02 |
| | B-MNIT | Vanguard IntTm T/E Inv (VWITX) | 58,976 | 1.2 | 4.5 | 0.0 | 2.8 | 7.2 | 43.6 | 4.3 | 1.9 | 3.1 | 4.1 | 0.28 |
| C | Stk-LC | Vanguard PRIMECAP Inv (VPMCX) | 58,586 | (2.1) | 29.5 | 10.6 | 2.5 | 18.7 | 457.6 | (44.3) | 11.9 | 11.3 | 15.1 | 1.23 |
| | Stk-MC | Vanguard Ext Mkt Idx Adm (VEXAX) | 58,480 | (9.4) | 18.1 | 16.1 | (3.3) | 7.5 | 442.3 | (52.7) | 7.5 | 5.2 | 13.6 | 1.33 |
| | B-GenST | Vanguard ShtTm Inv-Grd Inv (VFSTX) | 57,794 | 0.8 | 2.0 | 2.7 | 1.0 | 1.7 | 37.3 | (2.1) | 1.8 | 1.6 | 3.4 | 0.11 |
| | B-GenIT | Dodge & Cox Inc (DODIX) | 55,717 | (0.4) | 4.3 | 5.6 | (0.6) | 5.4 | 64.0 | (0.3) | 3.1 | 2.8 | 5.0 | 0.22 |
| C | IntS-F | Dodge & Cox Intl Stk (DODFX) | 53,450 | (18.0) | 23.9 | 8.2 | (11.4) | 0.0 | 204.7 | (59.9) | 3.2 | (0.5) | 7.7 | 1.32 |
| | Sec-R | Vanguard Real Estate Idx Adm (VGSLX) | 53,271 | (6.0) | 4.9 | 8.5 | 2.3 | 30.3 | 422.8 | (64.4) | 2.3 | 7.4 | 12.0 | 1.25 |
| | B-GenST | Vanguard ShtTm Bd Idx Adm (VBIRX) | 53,234 | 1.3 | 1.1 | 1.4 | 0.9 | 1.2 | 20.3 | 7.5 | 1.3 | 1.2 | 1.9 | 0.12 |
| | Stk-LC | T. Rowe Price BlChpGr (TRBCX) | 50,603 | 2.0 | 36.5 | 0.9 | 11.1 | 9.2 | 515.4 | (50.0) | 12.0 | 11.3 | 17.0 | 1.30 |
| | Bal | Vanguard Wellesley Inc Inv (VWINX) | 50,228 | (2.6) | 10.1 | 8.0 | 1.2 | 8.0 | 144.2 | (18.8) | 5.0 | 4.9 | 7.9 | 0.40 |
| | Stk-LC | T. Rowe Price Gr Stk (PRGFX) | 47,039 | (1.1) | 33.6 | 1.4 | 10.8 | 8.8 | 461.8 | (49.1) | 10.2 | 10.1 | 16.0 | 1.25 |
| | Sec-H | Vanguard Health Care Inv (VGHCX) | 43,923 | 1.1 | 19.6 | (9.0) | 12.6 | 28.5 | 388.9 | (31.8) | 3.2 | 9.7 | 14.1 | 1.32 |
| | Stk-LC | Vanguard Windsor II Adm (VWNAX) | 41,476 | (8.6) | 16.8 | 13.4 | (3.2) | 11.2 | 316.5 | (52.8) | 6.6 | 5.5 | 11.2 | 1.06 |
| | TD2020 | Vanguard Tgt Rtmt 2025 Inv (VTTVX) | 38,312 | (5.2) | 15.9 | 7.4 | (0.9) | 7.1 | 202.0 | (42.4) | 5.7 | 4.6 | 9.0 | 0.63 |
| C | Stk-LC | Fidelity Grth Company (FDGRX) | 37,225 | (4.6) | 36.7 | 6.0 | 7.8 | 14.4 | 580.0 | (50.2) | 11.4 | 11.3 | 16.9 | 1.50 |
| | Bal | Vanguard Bal Idx Adm (VBIAX) | 36,469 | (2.9) | 13.8 | 8.7 | 0.5 | 9.9 | 205.4 | (32.4) | 6.3 | 5.8 | 9.5 | 0.63 |
| | Stk-LC | Vanguard Div Apprec Adm (VDADX) | 36,444 | (2.1) | 22.2 | 11.7 | (2.0) | 10.0 | — | — | 10.2 | 7.6 | — | 0.98 |
| | IntS-F | Vanguard FTSE AW exUS Adm (VFWAX) | 35,371 | (14.0) | 27.2 | 4.7 | (4.7) | (4.1) | — | — | 4.6 | 0.9 | — | 1.06 |
| | TD2030 | Vanguard Tgt Rtmt 2030 Inv (VTHRX) | 32,771 | (5.9) | 17.5 | 7.8 | (1.1) | 7.1 | 224.8 | (45.9) | 6.0 | 4.8 | 9.5 | 0.70 |
| | Stk-LC | Schwab S&P 500 (SWPPX) | 32,125 | (4.5) | 21.7 | 11.8 | 1.2 | 13.5 | 377.8 | (50.7) | 9.1 | 8.4 | 13.0 | 1.02 |
| | B-GenIT | Vanguard Intm Bd Idx Adm (VBILX) | 31,376 | (0.2) | 3.8 | 2.8 | 1.2 | 6.9 | 56.5 | 5.0 | 2.1 | 2.9 | 4.4 | 0.34 |
| | IntS-F | Oakmark Intl Inv (OAKIX) | 31,164 | (23.5) | 29.7 | 7.9 | (3.9) | (5.5) | 268.1 | (54.9) | 2.3 | (0.5) | 9.7 | 1.46 |
| | TD2030 | Vanguard Tgt Rtmt 2035 Inv (VTTHX) | 31,087 | (6.6) | 19.1 | 8.2 | (1.3) | 7.2 | 246.4 | (48.0) | 6.4 | 4.9 | 10.0 | 0.78 |
| | IntS-F | Vanguard Intl Gr Inv (VWIGX) | 31,039 | (12.7) | 42.9 | 1.7 | (0.7) | (5.7) | 258.5 | (56.9) | 8.2 | 3.5 | 9.5 | 1.36 |
| C | Stk-LC | Vanguard Div Grth Inv (VDIGX) | 30,947 | 0.1 | 19.3 | 7.5 | 2.6 | 11.8 | 301.9 | (37.9) | 8.7 | 8.0 | 12.2 | 0.92 |
| | TD2020 | Vanguard Tgt Rtmt 2020 Inv (VTWNX) | 30,272 | (4.3) | 14.0 | 6.9 | (0.7) | 7.1 | 179.6 | (38.7) | 5.3 | 4.4 | 8.5 | 0.54 |
| | Stk-LC | Vanguard Equity-Inc Inv (VEIPX) | 30,085 | (5.8) | 18.3 | 14.6 | 0.7 | 11.2 | 350.3 | (48.8) | 8.5 | 7.5 | 12.1 | 0.92 |
| | Bal | Fidelity Balanced (FBALX) | 29,629 | (4.1) | 16.5 | 7.0 | 0.4 | 10.3 | 233.1 | (40.4) | 6.1 | 5.8 | 10.3 | 0.75 |
| | TD2030 | Fidelity Freedom 2030 (FFFEX) | 29,140 | (7.1) | 19.8 | 8.1 | (0.2) | 5.6 | 217.8 | (48.3) | 6.4 | 4.9 | 9.4 | 0.80 |
| | B-GenIT | Vanguard IntTm Inv-Gr Fd Inv (VFICX) | 29,057 | (0.6) | 4.1 | 3.8 | 1.5 | 5.8 | 74.8 | (5.7) | 2.4 | 2.9 | 5.6 | 0.27 |
| | Stk-MC | Fidelity Low-Priced Stk (FLPSX) | 29,048 | (10.8) | 20.6 | 8.7 | (0.6) | 7.6 | 353.8 | (48.8) | 5.4 | 4.6 | 12.8 | 0.95 |
| | Stk-LC | Vanguard Hi Div Yld Idx Inv (VHDYX) | 29,035 | (6.0) | 16.3 | 16.7 | 0.3 | 13.3 | 361.2 | (51.8) | 8.5 | 7.7 | 12.1 | 0.93 |

TABLE 4

## Top 50 Performers for 2018

| | | | Annual Total Return (%) | | | | | Total Return (%) | | Annual Total Return (%) | | | Total | Exp |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Closed | Category | Fund (Ticker) | 2018 | 2017 | 2016 | 2015 | 2014 | Bull Mrkt | Bear Mrkt | 3-Yr | 5-Yr | 10-Yr | Risk Index | Ratio (%) |
| | Sec-H | Fidelity Sel Med Tech & Dev (FSMEX) | 16.2 | 26.5 | 8.6 | 7.1 | 26.7 | 513.5 | (27.9) | 16.9 | 16.7 | 17.7 | 1.51 | 0.76 |
| | Sec-H | Fidelity Sel Hlthcare Svcs (FSHCX) | 10.4 | 24.3 | 2.2 | 6.9 | 23.6 | 565.2 | (49.4) | 11.9 | 13.1 | 18.0 | 1.57 | 0.77 |
| | Sec-U | Fidelity Set Util Port (FSUTX) | 8.5 | 17.9 | 14.0 | (10.9) | 21.6 | 245.2 | (45.0) | 13.4 | 9.6 | 11.3 | 1.00 | 0.78 |
| | LS | Merger Inv (MERFX) | 7.6 | 2.3 | 2.6 | (0.9) | 1.4 | 35.6 | (6.2) | 4.2 | 2.6 | 3.3 | 0.27 | 1.91 |
| | Sec-H | Fidelity Sel Health Care (FSPHX) | 7.4 | 24.0 | (10.7) | 6.5 | 32.8 | 582.3 | (40.0) | 5.9 | 11.0 | 18.2 | 1.56 | 0.73 |
| | LS | FundX Tactical Upgrader (TACTX) | 7.4 | 8.1 | 7.7 | 2.1 | 0.5 | 74.0 | — | 7.8 | 5.1 | 5.1 | 0.64 | 1.73 |
| | Stk-LC | Akre Focus Retail (AKREX) | 5.2 | 30.4 | 8.2 | 2.5 | 10.5 | — | — | 14.1 | 11.0 | — | 0.98 | 1.32 |
| | Stk-MC | Value Line Focused (VLIFX) | 4.7 | 19.8 | 10.9 | 2.9 | 7.9 | 330.3 | (57.3) | 11.6 | 9.1 | 12.9 | 1.02 | 1.18 |
| | Sec-C-Dis | Fidelity Sel Retailing (FSRPX) | 4.6 | 25.8 | 4.4 | 18.4 | 12.0 | 788.9 | (40.2) | 11.1 | 12.7 | 21.2 | 1.32 | 0.78 |
| | Contra | Rydex Inv S&P 500 Str Inv (RYURX) | 4.3 | (17.4) | (12.3) | (4.4) | (14.0) | (84.4) | 78.5 | (8.9) | (9.1) | (14.4) | 1.01 | 1.45 |
| | Sec-H | Janus Henderson Glbl Life Sci T (JAGLX) | 4.2 | 22.4 | (12.4) | 8.2 | 34.8 | 488.2 | (35.9) | 3.8 | 10.2 | 16.5 | 1.52 | 0.92 |
| | Sec-T | Fidelity Sel Software & IT (FSCSX) | 4.1 | 38.5 | 10.3 | 10.4 | 8.2 | 725.9 | (47.6) | 16.7 | 13.7 | 20.8 | 1.35 | 0.73 |
| | Sec-T | Fidelity Sel IT Services (FBSOX) | 4.1 | 34.2 | 5.1 | 13.1 | 6.2 | 690.8 | (38.7) | 13.7 | 12.0 | 20.1 | 1.29 | 0.77 |
| C | Stk-MC | T. Rowe Price New Horiz (PRNHX) | 4.0 | 31.4 | 7.7 | 4.5 | 6.0 | 706.9 | (49.9) | 13.8 | 10.3 | 19.3 | 1.33 | 0.78 |
| | Sec-H | Schwab Health Care (SWHFX) | 3.9 | 20.2 | (4.4) | 8.4 | 21.5 | 380.8 | (36.2) | 6.1 | 9.5 | 14.4 | 1.25 | 0.81 |
| C | Stk-MC | Champlain MidCp Adv (CIPMX) | 3.5 | 19.2 | 18.3 | 1.1 | 7.6 | 408.0 | — | 13.4 | 9.7 | 14.4 | 1.07 | 1.15 |
| C | Stk-SC | Wasatch SmCp Grth Inv (WAAEX) | 3.5 | 21.7 | 4.8 | (0.6) | 2.6 | 464.6 | (51.2) | 9.7 | 6.1 | 14.7 | 1.50 | 1.27 |
| | Sec-U | Fidelity Telecom & Util (FIUIX) | 3.3 | 11.9 | 17.0 | (5.6) | 13.3 | 233.4 | (44.5) | 10.6 | 7.7 | 10.8 | 0.92 | 0.55 |
| C | IntB-Gen | Vanguard Tot Intl Bd Idx Inv (VTIBX) | 2.9 | 2.4 | 4.6 | 1.0 | 8.8 | — | — | 3.3 | 3.9 | — | 0.22 | 0.13 |
| | IntB-Gen | Vanguard Tot Intl Bd Idx Adm (VTABX) | 2.9 | 2.3 | 4.6 | 1.0 | 8.8 | — | — | 3.3 | 3.9 | — | 0.22 | 0.11 |
| | Stk-LC | Amana Growth Inv (AMAGX) | 2.4 | 28.9 | 7.6 | (0.5) | 14.0 | 303.5 | (38.2) | 12.4 | 10.0 | 12.7 | 1.05 | 1.08 |
| | B-GenIT | Loomis Sayles Securitized Asset (LSSAX) | 2.4 | 3.4 | 3.0 | 1.9 | 6.4 | 88.5 | (5.8) | 2.9 | 3.4 | 6.7 | 0.20 | 0.00 |
| C | Stk-SC | Artisan Small Cap Inv (ARTSX) | 2.2 | 26.8 | 5.5 | 0.3 | (0.8) | 560.4 | (57.7) | 11.0 | 6.3 | 15.6 | 1.51 | 1.21 |
| | Stk-LC | Jensen Quality Grth J (JENSX) | 2.1 | 23.2 | 12.0 | 1.5 | 11.7 | 345.8 | (41.1) | 12.1 | 9.8 | 13.1 | 0.93 | 0.88 |
| | LS | Arbitrage R (ARBFX) | 2.1 | 2.5 | 3.3 | 0.6 | 1.4 | 24.5 | 1.3 | 2.6 | 2.0 | 2.6 | 0.17 | 1.94 |
| | Stk-LC | T. Rowe Price BlChpGr (TRBCX) | 2.0 | 36.5 | 0.9 | 11.1 | 9.2 | 515.4 | (50.0) | 12.0 | 11.3 | 17.0 | 1.30 | 0.70 |
| | Stk-LC | Edgewood Grth Ret (EGFFX) | 1.9 | 34.2 | 3.1 | 11.1 | 13.0 | 468.1 | (47.5) | 12.1 | 12.1 | 15.9 | 1.31 | 1.40 |
| | B-GenST | Vanguard UltShrt Bnd Inv (VUBFX) | 1.9 | 1.2 | 1.2 | — | — | — | — | 1.4 | — | — | 0.03 | 0.20 |
| | B-GenST | T. Rowe Price Ult Short-Tm Bd (TRBUX) | 1.8 | 1.8 | 2.0 | 0.4 | 0.2 | — | — | 1.9 | 1.2 | — | 0.03 | 0.35 |
| | Stk-MC | Marsico 21st Century (MXXIX) | 1.8 | 30.0 | (1.9) | 0.2 | 8.5 | 332.6 | (58.4) | 9.1 | 7.1 | 11.4 | 1.24 | 1.16 |
| | Stk-MC | DF Dent Premier Growth Inv (DFDPX) | 1.8 | 31.8 | 2.4 | 1.5 | 5.0 | 450.4 | (54.5) | 11.2 | 7.9 | 14.3 | 1.26 | 1.10 |
| | B-GenST | Fidelity Consrv Inc Bd (FCONX) | 1.7 | 1.2 | 0.9 | 0.3 | 0.2 | — | — | 1.3 | 0.9 | — | 0.02 | 0.35 |
| | B-GenST | Payden Limited Maturity (PYLMX) | 1.7 | 1.6 | 1.3 | 0.3 | 0.5 | 14.3 | (1.6) | 1.5 | 1.1 | 1.4 | 0.03 | 0.25 |
| | B-MNST | Vanguard LtdTm T/E (VMLTX) | 1.5 | 2.0 | (0.2) | 1.3 | 1.7 | 19.0 | 5.6 | 1.1 | 1.3 | 1.9 | 0.15 | 0.19 |
| | B-MNST | Vanguard Sht-Tm TE Inv (VWSTX) | 1.5 | 0.9 | 0.3 | 0.4 | 0.6 | 10.1 | 5.6 | 0.9 | 0.8 | 1.1 | 0.06 | 0.19 |
| | B-GenST | Northern Ultra-Short Fix Inc (NUSFX) | 1.5 | 1.5 | 1.5 | 0.5 | 0.5 | — | — | 1.5 | 1.1 | — | 0.04 | 0.25 |
| | B-MS-NJ | Vanguard NJ Lg-Tm T/E Inv (VNJTX) | 1.5 | 8.3 | 0.8 | 2.6 | 9.8 | 54.8 | 1.5 | 3.5 | 4.5 | 4.9 | 0.37 | 0.19 |
| | Sec-T | Red Oak Technology Slct (ROGSX) | 1.5 | 31.0 | 24.6 | 1.0 | 14.2 | 692.2 | (51.6) | 18.4 | 13.9 | 20.5 | 1.26 | 0.96 |
| | B-GvST | Vanguard Sht-Tm Trs Idx Adm (VSBSX) | 1.4 | 0.4 | 0.7 | 0.5 | 0.5 | — | — | 0.8 | 0.7 | — | 0.07 | 0.07 |
| | B-MNIT | Russell Inv Tax-Exempt Bond S (RLVSX) | 1.4 | 4.6 | 0.1 | 2.7 | 6.2 | 39.5 | 4.6 | 2.0 | 3.0 | 3.7 | 0.26 | 0.52 |
| | B-MNST | Fidelity Conservative Inc Muni Bd (FCRDX) | 1.4 | 1.0 | 0.2 | 0.3 | 0.3 | — | — | 0.8 | 0.6 | — | 0.04 | 0.35 |
| | B-MHY | AmCent High-Yield Mn Inv (ABHYX) | 1.4 | 9.2 | 0.4 | 5.0 | 12.4 | 92.8 | (19.7) | 3.6 | 5.6 | 7.3 | 0.37 | 0.60 |
| | B-MS-NJ | Fidelity NJ Muni Inc (FNJHX) | 1.4 | 6.9 | 0.5 | 1.9 | 8.9 | 48.3 | 2.4 | 2.9 | 3.9 | 4.5 | 0.35 | 0.47 |
| | Stk-LC | AB Concentrated Gr Adv (WPSGX) | 1.4 | 23.0 | 5.3 | 1.3 | 13.0 | 359.9 | (42.8) | 9.5 | 8.5 | 13.6 | 1.11 | 0.96 |
| | B-GenST | USAA Ultra Sh-Tm Bd (UUSTX) | 1.4 | 1.5 | 1.7 | 0.0 | 0.9 | — | — | 1.5 | 1.1 | — | 0.05 | 0.58 |
| | B-GenST | Vanguard ShtTm Bd Idx Adm (VBIRX) | 1.3 | 1.1 | 1.4 | 0.9 | 1.2 | 20.3 | 7.5 | 1.3 | 1.2 | 1.9 | 0.12 | 0.07 |
| | B-GvST | Vanguard Sht-Tm Trs Inv (VFISX) | 1.3 | 0.3 | 0.9 | 0.4 | 0.7 | 10.1 | 9.1 | 0.9 | 0.7 | 1.0 | 0.10 | 0.20 |
| | B-GenST | T. Rowe Price S/T Bond (PRWBX) | 1.3 | 1.3 | 1.5 | 0.6 | 0.6 | 21.6 | 3.9 | 1.4 | 1.1 | 2.2 | 0.07 | 0.47 |
| | B-GvIT | Vanguard Intm-Tm Trs Idx Adm (VSIGX) | 1.3 | 1.6 | 1.1 | 1.6 | 4.2 | — | — | 1.3 | 1.9 | — | 0.30 | 0.07 |
| | B-MS-NJ | T. Rowe Price NJ Tax-Fr (NJTFX) | 1.3 | 5.2 | 0.5 | 3.1 | 10.1 | 55.2 | (0.5) | 2.3 | 4.0 | 5.0 | 0.29 | 0.54 |

**TABLE 5**

## Bottom 50 Performers for 2018

| Closed | Category | Fund (Ticker) | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | Total Return (%) Bull Mrkt | Bear Mrkt | Annual Total Return (%) 3-Yr | 5-Yr | 10-Yr | Total Risk Index | Exp Ratio (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Sec-PM | Vanguard Glbl Cap Cycles Inv (VGPMX) | (32.3) | 13.7 | 50.6 | (29.5) | (11.5) | 3.7 | (64.0) | 5.0 | (6.3) | (2.5) | 3.01 | 0.37 |
| | Sec-E | ICON Energy S (ICENX) | (28.0) | (3.9) | 24.8 | (22.3) | (22.5) | 52.2 | (42.4) | (4.7) | (12.2) | (0.7) | 1.99 | 1.41 |
| | Sec-E | Fidelity Sel Natural Gas (FSNGX) | (25.4) | (15.7) | 48.4 | (36.9) | (13.3) | 49.5 | (58.5) | (2.3) | (12.6) | 0.0 | 2.42 | 0.89 |
| | Sec-E | Fidelity Sel Energy (FSENX) | (25.0) | (2.7) | 33.8 | (20.6) | (12.7) | 128.1 | (56.3) | (0.8) | (7.5) | 3.9 | 2.13 | 0.79 |
| | Sec-E | Fidelity Sel Natural Res (FNARX) | (24.3) | (0.2) | 30.2 | (21.7) | (12.3) | 103.8 | (55.2) | (0.5) | (7.5) | 3.3 | 1.93 | 0.83 |
| | IntS-F | Oakmark Intl Small Cap Inv (OAKEX) | (23.8) | 26.0 | 6.3 | 0.7 | (7.8) | 255.3 | (60.0) | 0.7 | (1.1) | 9.3 | 1.36 | 1.36 |
| | IntS-F | TIAA-CREF Intl Eq Rtl (TIERX) | (23.7) | 32.5 | 0.1 | (1.5) | (8.3) | 171.0 | (61.3) | 0.4 | (1.8) | 5.9 | 1.27 | 0.79 |
| | Sec-NR | Fidelity Sel Materials (FSDPX) | (23.7) | 26.2 | 11.9 | (8.7) | (0.1) | 322.7 | (53.7) | 2.5 | (0.3) | 11.7 | 1.50 | 0.79 |
| | IntS-F | Oakmark Intl Inv (OAKIX) | (23.5) | 29.7 | 7.9 | (3.9) | (5.5) | 268.1 | (54.9) | 2.3 | (0.5) | 9.7 | 1.46 | 0.95 |
| | IntS-F | Vanguard Intl Explorer Inv (VINEX) | (23.1) | 38.7 | (1.8) | 8.6 | (2.9) | 264.4 | (59.5) | 1.6 | 2.0 | 9.4 | 1.31 | 0.38 |
| | IntS-R/C | Matthews Korea Inv (MAKOX) | (22.3) | 43.7 | (6.4) | 15.1 | (0.8) | 342.0 | (67.4) | 1.5 | 3.6 | 11.7 | 1.58 | 1.15 |
| | Sec-NR | Fidelity Sel Chemicals (FSCHX) | (22.2) | 31.7 | 17.9 | (5.1) | 4.5 | 506.7 | (48.6) | 6.5 | 3.7 | 15.9 | 1.52 | 0.77 |
| | IntS-R/C | Matthews China Inv (MCHFX) | (21.5) | 59.3 | (5.2) | 2.4 | (4.5) | 200.2 | (60.0) | 5.9 | 3.0 | 8.8 | 1.99 | 1.09 |
| C | IntS-R/C | Matthews Japan Inv (MJFOX) | (20.2) | 33.1 | 0.4 | 20.8 | (2.6) | 248.9 | (47.6) | 2.1 | 4.6 | 8.2 | 1.40 | 0.94 |
| | Stk-MC | Vanguard Selected Val Inv (VASVX) | (19.8) | 19.5 | 16.3 | (3.8) | 6.3 | 335.5 | (48.0) | 3.7 | 2.6 | 11.8 | 1.28 | 0.39 |
| | IntS-E | AmCent Emg Mkt Inv (TWMIX) | (19.2) | 45.8 | 7.6 | (8.3) | (1.6) | 194.6 | (68.1) | 8.2 | 2.7 | 8.4 | 1.35 | 1.26 |
| | IntS-F | Causeway Intl Value Inv (CIVVX) | (18.9) | 27.0 | 0.1 | (3.2) | (6.5) | 181.7 | (57.1) | 1.1 | (1.4) | 6.6 | 1.09 | 1.14 |
| | Stk-MC | Fidelity Mid Cap Value (FSMVX) | (18.9) | 17.0 | 12.3 | (4.6) | 16.6 | 390.2 | (55.5) | 2.1 | 3.5 | 12.3 | 1.12 | 0.69 |
| | IntS-E | Fidelity Emerg Mkts Discv (FEDDX) | (18.9) | 37.6 | 10.1 | (9.0) | (4.2) | — | — | 7.1 | 1.4 | — | 1.34 | 1.22 |
| C | IntS-E | Harding Loevner Emg Mkt Adv (HLEMX) | (18.8) | 35.2 | 13.1 | (13.6) | (1.7) | 192.0 | (61.2) | 7.5 | 1.1 | 8.2 | 1.34 | 1.42 |
| | IntS-F | Vanguard FTSE AWexUS SC I (VFSVX) | (18.6) | 30.1 | 4.1 | (0.4) | (4.9) | — | — | 3.3 | 0.9 | — | 1.12 | 0.25 |
| | Stk-MC | AMG Mgers MidCap N (CHTTX) | (18.6) | 11.5 | 24.0 | (10.4) | 9.7 | 409.9 | (54.4) | 4.0 | 2.0 | 13.5 | 1.57 | 1.14 |
| C | IntS-E | Lazard Emg Mkt Eq Open (LZOEX) | (18.4) | 27.7 | 20.1 | (20.4) | (4.4) | 139.4 | (57.2) | 7.8 | (1.0) | 6.9 | 1.40 | 1.34 |
| | IntS-F | T. Rowe Price Intl Val Eq (TRIGX) | (18.3) | 20.7 | 0.6 | (3.2) | (5.4) | 149.0 | (59.0) | (0.2) | (1.9) | 5.5 | 1.04 | 0.83 |
| | IntS-F | Harbor Intl Inv (HIINX) | (18.3) | 22.4 | (0.2) | (4.2) | (7.2) | 151.4 | (57.0) | (0.1) | (2.4) | 5.4 | 1.10 | 1.09 |
| | IntS-F | Schwab International Core Eq (SICNX) | (18.3) | 25.4 | 1.8 | 3.4 | (4.5) | 188.4 | — | 1.4 | 0.6 | 7.0 | 1.06 | 0.86 |
| | Sec-F | Fidelity Sel Banking (FSRBX) | (18.3) | 12.6 | 26.8 | 0.6 | 7.5 | 401.9 | (66.5) | 5.3 | 4.8 | 9.0 | 1.91 | 0.77 |
| | IntS-E | Fidelity Emerging Market (FEMKX) | (18.1) | 47.6 | 3.2 | (10.1) | 1.6 | 189.9 | (68.1) | 7.7 | 2.6 | 8.3 | 1.33 | 0.96 |
| | IntS-R/C | Matthews Asia Sm Co Inv (MSMLX) | (18.1) | 30.5 | (1.5) | (9.5) | 11.3 | 304.6 | — | 1.7 | 1.2 | 12.0 | 1.15 | 1.46 |
| C | IntS-F | Dodge & Cox Intl Stk (DODFX) | (18.0) | 23.9 | 8.2 | (11.4) | 0.0 | 204.7 | (59.9) | 3.2 | (0.5) | 7.7 | 1.32 | 0.63 |
| | IntS-R/C | Fidelity Pacific Basin (FPBFX) | (18.0) | 40.0 | 2.9 | 6.0 | 0.6 | 391.9 | (67.7) | 5.7 | 4.7 | 12.9 | 1.21 | 1.07 |
| | IntS-R/C | Matthews Emerg Asia Inv (MEASX) | (17.6) | 18.4 | 19.2 | (2.6) | 17.3 | — | — | 5.1 | 5.8 | — | 0.92 | 1.48 |
| C | IntS-F | T. Rowe Price Intl Disc (PRIDX) | (17.5) | 39.0 | 0.9 | 9.8 | (0.5) | 356.9 | (60.6) | 5.0 | 4.8 | 12.3 | 1.15 | 1.19 |
| | IntS-R/C | Fidelity China Region (FHKCX) | (17.5) | 51.9 | (5.3) | (4.5) | 4.4 | 245.8 | (57.1) | 5.9 | 3.4 | 10.7 | 1.72 | 0.96 |
| | Stk-MC | Fidelity Value (FDVLX) | (17.4) | 15.6 | 16.0 | (6.6) | 11.7 | 406.8 | (61.5) | 3.5 | 2.9 | 12.2 | 1.22 | 0.59 |
| | IntS-F | Fidelity Intl Disc (FIGRX) | (17.2) | 31.7 | (5.8) | 4.8 | (5.6) | 172.7 | (57.0) | 0.9 | 0.3 | 6.6 | 1.13 | 0.88 |
| | Sec-E | Vanguard Energy Inv (VGENX) | (17.2) | 3.1 | 33.0 | (21.5) | (14.3) | 104.2 | (48.4) | 4.3 | (5.2) | 3.6 | 1.64 | 0.38 |
| | IntS-R/C | Fidelity Europe (FIEUX) | (17.1) | 29.1 | (5.7) | 4.1 | (7.1) | 167.4 | (56.0) | 0.3 | (0.5) | 6.3 | 1.31 | 0.96 |
| | IntS-E | Russell Inv Emerg Mkts S (REMSX) | (16.8) | 35.4 | 11.4 | (15.6) | (2.7) | 182.0 | (63.3) | 7.9 | 0.6 | 8.1 | 1.35 | 1.43 |
| | IntS-F | Nubrgr Ber Intl Eq Inv (NIQVX) | (16.7) | 27.3 | (1.3) | 1.8 | (2.2) | — | — | 1.5 | 0.8 | — | 1.12 | 1.20 |
| | Sec-PM | Tocqueville Gold (TGLDX) | (16.4) | 8.9 | 40.4 | (24.9) | (2.7) | (3.8) | (37.6) | 8.5 | (1.4) | 0.6 | 3.01 | 1.39 |
| | Sec-NR | T. Rowe Price New Era (PRNEX) | (16.3) | 10.5 | 25.0 | (18.8) | (7.9) | 116.8 | (54.9) | 5.0 | (2.9) | 4.8 | 1.25 | 0.69 |
| | IntS-E | Driehaus Emerg Mkts Grth Inv (DREGX) | (16.3) | 42.5 | 5.8 | (10.5) | (6.0) | 211.1 | (62.3) | 8.1 | 1.2 | 9.4 | 1.20 | 1.43 |
| | IntS-R/C | Matthews Asia Growth Inv (MPACX) | (16.3) | 39.3 | 0.9 | (0.1) | 1.4 | 299.6 | (53.6) | 5.6 | 3.6 | 10.3 | 1.36 | 1.12 |
| C | IntS-E | T. Rowe Price Emg Mkt St (PRMSX) | (16.2) | 42.8 | 11.9 | (11.5) | 1.4 | 214.5 | (68.1) | 10.2 | 3.7 | 9.3 | 1.42 | 1.23 |
| | IntS-F | Fidelity Intl Sm Cp (FISMX) | (16.1) | 32.9 | 8.1 | 6.3 | (5.5) | 298.4 | (58.4) | 6.4 | 3.9 | 11.6 | 1.07 | 1.20 |
| | IntS-R/C | Fidelity Japan Smaller Co (FJSCX) | (16.0) | 35.7 | 8.8 | 14.0 | (6.8) | 328.3 | (58.2) | 7.4 | 5.7 | 10.5 | 1.04 | 0.94 |
| | Stk-SC | Amer Beacon SmCp Val Inv (AVPAX) | (15.9) | 8.3 | 26.3 | (5.4) | 4.3 | 398.8 | (51.7) | 4.8 | 2.6 | 11.5 | 1.52 | 1.13 |
| | Sec-C-Stp | Fidelity Sel Consum Stpls (FDFAX) | (15.9) | 12.0 | 3.0 | 1.8 | 14.9 | 211.9 | (32.4) | (1.0) | 2.6 | 9.2 | 1.06 | 0.76 |
| | Sec-F | Fidelity Sel Fincl Svcs (FIDSX) | (15.9) | 20.9 | 18.6 | (4.0) | 10.7 | 294.0 | (68.0) | 6.4 | 5.1 | 8.8 | 1.40 | 0.77 |

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## DOMESTIC STOCK FUNDS: LARGE-CAP

| Index Fund | Closed | Fund Name (Ticker) | Style Grth | Style Val | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | Bull Market Return (%) Fund | Bull Cat +/- | Bear Market Return (%) Fund | Bear Cat +/- | 3-Year Annual Return (%) Fund | 3-Year Cat +/- | 5-Year Annual Return (%) Fund | 5-Year Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **Large-Cap Stock Category Average** | | | (6.0) | 22.1 | 10.3 | (0.3) | 11.4 | 388.7 | 0.0 | (50.7) | 0.0 | 8.0 | 0.0 | 6.9 | 0.0 |
| | | AB Concentrated Gr Adv (WPSGX) | G | | 1.4 | 23.0 | 5.3 | 1.3 | 13.0 | 359.9 | (28.8) | (42.8) | 7.9 | 9.5 | 1.5 | 8.5 | 1.6 |
| | | Akre Focus Retail (AKREX) | G | | 5.2 | 30.4 | 8.2 | 2.5 | 10.5 | — | — | — | — | 14.1 | 6.1 | 11.0 | 4.1 |
| | | Amana Growth Inv (AMAGX) | G | | 2.4 | 28.9 | 7.6 | (0.5) | 14.0 | 303.5 | (85.2) | (38.2) | 12.5 | 12.4 | 4.4 | 10.0 | 3.1 |
| | | AmCent All Cap Grth Inv (TWGTX) | G | | (3.1) | 24.8 | 3.0 | 6.4 | 9.6 | 368.1 | (20.6) | (51.9) | (1.2) | 7.6 | (0.4) | 7.8 | 0.9 |
| | | AmCent Disciplined Gr Inv (ADSIX) | G | | (5.6) | 26.0 | 8.4 | (1.6) | 13.0 | 415.2 | 26.5 | (49.7) | 1.0 | 8.8 | 0.8 | 7.5 | 0.6 |
| | | AmCent Equity Grth Inv (BEQGX) | G | V | (6.3) | 21.8 | 9.9 | (4.2) | 13.3 | 338.3 | (50.4) | (49.3) | 1.4 | 7.8 | (0.2) | 6.4 | (0.5) |
| | | AmCent Equity Inc Inv (TWEIX) | | V | (4.4) | 13.3 | 19.4 | 0.6 | 12.4 | 223.7 | (165.0) | (34.3) | 16.4 | 8.9 | 0.9 | 7.9 | 1.0 |
| | | AmCent Grth Inv (TWCGX) | G | | (1.7) | 30.0 | 4.1 | 4.5 | 11.2 | 379.1 | (9.6) | (45.4) | 5.3 | 10.0 | 2.0 | 9.1 | 2.2 |
| | | AmCent Inc & Grth Inv (BIGRX) | | V | (6.9) | 20.6 | 13.5 | (5.7) | 12.5 | 326.5 | (62.2) | (51.5) | (0.8) | 8.4 | 0.4 | 6.2 | (0.7) |
| | | AmCent Select Inv (TWCIX) | G | | (3.7) | 28.9 | 5.4 | 7.6 | 10.5 | 392.9 | 4.2 | (47.7) | 3.0 | 9.4 | 1.4 | 9.3 | 2.4 |
| | | AmCent Sus Equity Inv (AFDIX) | G | V | (5.5) | 25.7 | 8.9 | (1.7) | 14.0 | 344.0 | (44.7) | (48.3) | 2.4 | 9.0 | 1.0 | 7.7 | 0.8 |
| | | AmCent Ultra Inv (TWCUX) | G | | 0.6 | 31.8 | 4.3 | 6.1 | 9.9 | 451.8 | 63.1 | (49.6) | 1.1 | 11.4 | 3.4 | 10.0 | 3.1 |
| | | Ave Maria Rising Dividend (AVEDX) | G | V | (4.8) | 16.8 | 15.3 | (5.9) | 9.2 | 326.9 | (61.8) | (40.1) | 10.6 | 8.6 | 0.6 | 5.7 | (1.2) |
| | | BMO Large-Cap Gr Y (MASTX) | G | | (1.3) | 27.9 | 8.5 | 5.9 | 14.1 | 426.0 | 37.3 | (47.8) | 2.9 | 11.1 | 3.1 | 10.6 | 3.7 |
| | | Bridges Investment (BRGIX) | G | | (3.8) | 21.9 | 7.0 | 0.3 | 9.3 | 329.1 | (59.6) | (45.7) | 5.0 | 7.9 | (0.1) | 6.6 | (0.3) |
| I | | Bridgeway Blue Chip 35 Idx (BRLIX) | G | V | (1.5) | 18.4 | 13.1 | 2.1 | 11.5 | 344.2 | (44.5) | (47.4) | 3.3 | 9.7 | 1.7 | 8.5 | 1.6 |
| | | Brown Advisory Flex Eq Inv (BIAFX) | G | | (4.1) | 24.1 | 9.3 | (3.0) | 12.7 | 400.6 | 11.9 | (52.7) | (2.0) | 9.2 | 1.2 | 7.3 | 0.4 |
| | | Buffalo Grth (BUFGX) | G | | 0.5 | 22.8 | 4.8 | 2.6 | 8.8 | 397.6 | 8.9 | (46.7) | 4.0 | 8.9 | 0.9 | 7.6 | 0.7 |
| | | Buffalo Large Cap (BUFEX) | G | | (1.7) | 24.8 | 6.9 | 7.1 | 12.7 | 426.3 | 37.6 | (50.8) | (0.1) | 9.5 | 1.5 | 9.6 | 2.7 |
| | | Commerce Growth (CFGRX) | G | | (0.9) | 27.5 | 8.6 | 5.4 | 15.1 | 374.2 | (14.5) | (46.1) | 4.6 | 11.1 | 3.1 | 10.7 | 3.8 |
| | | Commerce Value (CFVLX) | | V | (3.2) | 12.8 | 19.2 | (1.0) | 10.4 | 339.2 | (49.5) | (52.8) | (2.1) | 9.2 | 1.2 | 7.3 | 0.4 |
| | | Cullen Hi Div Eq Ret (CHDEX) | | V | (4.9) | 16.7 | 10.3 | 0.0 | 11.6 | 239.4 | (149.3) | (46.2) | 4.5 | 7.0 | (1.0) | 6.4 | (0.5) |
| | | Davenport Core (DAVPX) | G | | (6.3) | 19.8 | 9.2 | (0.2) | 10.8 | 313.4 | (75.3) | (47.7) | 3.0 | 7.0 | (1.0) | 6.3 | (0.6) |
| | | Dodge & Cox Stock (DODGX) | | V | (7.1) | 18.3 | 21.2 | (4.5) | 10.3 | 408.8 | 20.1 | (57.9) | (7.2) | 10.0 | 2.0 | 7.0 | 0.1 |
| | | Dreyfus Appreciation Inv (DGAGX) | G | V | (6.4) | 26.6 | 7.2 | (2.6) | 8.2 | 268.4 | (120.3) | (45.3) | 5.4 | 8.3 | 0.3 | 6.0 | (0.9) |
| | | Dreyfus Disciplined Stk (DDSTX) | G | V | (5.5) | 19.0 | 11.9 | 2.6 | 8.3 | 320.6 | (68.1) | (51.4) | (0.7) | 8.0 | 0.0 | 7.0 | 0.1 |
| | | Dreyfus Fund Inc (DREVX) | G | | (1.2) | 20.1 | 7.2 | 2.0 | 9.4 | 329.3 | (59.4) | (50.4) | 0.3 | 8.3 | 0.3 | 7.3 | 0.4 |
| | | Dreyfus Grth & Inc (DGRIX) | G | | (4.3) | 19.6 | 9.6 | 1.6 | 9.9 | 372.2 | (16.5) | (52.3) | (1.6) | 7.9 | (0.1) | 7.0 | 0.1 |
| I | | Dreyfus Instl S&P 500 Idx I (DSPIX) | G | V | (4.6) | 21.5 | 11.7 | 1.2 | 13.4 | 374.4 | (14.3) | (51.0) | (0.3) | 9.0 | 1.0 | 8.2 | 1.3 |
| | C | Dreyfus Research Grth Z (DREQX) | G | | 0.8 | 23.7 | 2.1 | 6.4 | 8.2 | 406.7 | 18.0 | (46.7) | 4.0 | 8.4 | 0.4 | 8.0 | 1.1 |
| I | | Dreyfus S&P 500 Idx (PEOPX) | G | V | (4.9) | 21.2 | 11.3 | 0.9 | 13.1 | 361.0 | (27.7) | (51.2) | (0.5) | 8.7 | 0.7 | 7.9 | 1.0 |
| | | Edgar Lomax Value (LOMAX) | | V | (3.3) | 19.4 | 17.0 | (5.4) | 15.3 | 340.9 | (47.8) | (53.2) | (2.5) | 10.5 | 2.5 | 8.1 | 1.2 |
| | | Edgewood Grth Ret (EGFFX) | G | | 1.9 | 34.2 | 3.1 | 11.1 | 13.0 | 468.1 | 79.4 | (47.5) | 3.2 | 12.1 | 4.1 | 12.1 | 5.2 |
| | | Fidelity (FFIDX) | G | | (5.3) | 23.8 | 4.8 | 3.3 | 12.8 | 331.0 | (57.7) | (51.6) | (0.9) | 7.1 | (0.9) | 7.4 | 0.5 |
| | | Fidelity Blue Chip Grth (FBGRX) | G | | 1.0 | 36.0 | 1.5 | 6.2 | 14.6 | 547.5 | 158.8 | (48.8) | 1.9 | 11.7 | 3.7 | 11.2 | 4.3 |
| | | Fidelity Contrafund (FCNTX) | G | | (2.2) | 32.2 | 3.3 | 6.4 | 9.5 | 400.4 | 11.7 | (46.3) | 4.4 | 10.1 | 2.1 | 9.3 | 2.4 |
| | | Fidelity Exp & Multinatl (FEXPX) | G | V | (7.3) | 20.9 | 9.9 | 0.8 | 9.5 | 282.3 | (106.4) | (53.5) | (2.8) | 7.2 | (0.8) | 6.3 | (0.6) |
| | C | Fidelity Grth Company (FDGRX) | G | | (4.6) | 36.7 | 6.0 | 7.8 | 14.4 | 580.0 | 191.3 | (50.2) | 0.5 | 11.4 | 3.4 | 11.3 | 4.4 |
| | | Fidelity Grth Discovery (FDSVX) | G | | (0.3) | 34.7 | 0.6 | 7.1 | 11.3 | 458.1 | 69.4 | (55.8) | (5.1) | 10.5 | 2.5 | 10.0 | 3.1 |
| | | Fidelity LC Grth Enh Idx (FLGEX) | G | | (3.8) | 27.1 | 8.2 | 3.2 | 13.8 | 418.4 | 29.7 | (47.5) | 3.2 | 9.8 | 1.8 | 9.2 | 2.3 |
| | | Fidelity LC Val Enh Idx (FLVEX) | | V | (7.6) | 15.8 | 16.3 | (3.5) | 14.5 | 321.6 | (67.1) | (52.9) | (2.2) | 7.6 | (0.4) | 6.6 | (0.3) |
| | | Fidelity Lg Core Enhcd Idx (FLCEX) | G | V | (3.4) | 21.6 | 10.8 | (0.6) | 13.5 | 357.1 | (31.6) | (49.2) | 1.5 | 9.2 | 1.2 | 8.0 | 1.1 |
| | | Fidelity Magellan (FMAGX) | G | | (5.6) | 26.5 | 5.2 | 4.0 | 14.0 | 367.2 | (21.5) | (58.2) | (7.5) | 7.9 | (0.1) | 8.3 | 1.4 |
| | | Fidelity Mega Cap Stk (FGRTX) | G | V | (7.3) | 17.7 | 13.6 | (1.5) | 11.6 | 369.8 | (18.9) | (53.1) | (2.4) | 7.4 | (0.6) | 6.4 | (0.5) |
| I | | Fidelity Nasdaq Com Idx (FNCMX) | G | | (3.2) | 29.2 | 8.7 | 6.8 | 14.6 | 543.5 | 154.8 | (51.2) | (0.5) | 10.8 | 2.8 | 10.7 | 3.8 |
| | | Fidelity New Millennium (FMILX) | G | V | (7.1) | 20.0 | 14.9 | (3.2) | 6.9 | 402.2 | 13.5 | (52.1) | (1.4) | 8.6 | 0.6 | 5.8 | (1.1) |
| | | Fidelity OTC (FOCPX) | G | | (3.3) | 37.9 | 3.1 | 10.9 | 16.4 | 662.5 | 273.8 | (53.5) | (2.8) | 11.2 | 3.2 | 12.2 | 5.3 |
| | | Fidelity Stk Selec All Cap (FDSSX) | G | | (8.7) | 25.2 | 9.6 | (0.1) | 11.1 | 363.0 | (25.7) | (52.9) | (2.2) | 7.8 | (0.2) | 6.8 | (0.1) |
| | | Fidelity Strat Div & Inc (FSDIX) | | V | (4.5) | 12.1 | 12.7 | (1.2) | 13.2 | 306.9 | (81.8) | (54.7) | (4.0) | 6.4 | (1.6) | 6.2 | (0.7) |
| | | FMI Large Cap (FMIHX) | G | V | (3.9) | 19.1 | 13.7 | (2.5) | 12.3 | 317.4 | (71.3) | (41.6) | 9.1 | 9.2 | 1.2 | 7.4 | 0.5 |
| | | FMI Provident Tr Strat (PROVX) | G | | (1.3) | 29.3 | 5.2 | 9.4 | 5.4 | 261.6 | (127.1) | (28.3) | 22.4 | 10.3 | 2.3 | 9.2 | 2.3 |
| | | Gerstein Fisher Mult-Fctr Gr Eq (GFMGX) | G | | (3.8) | 22.9 | 8.1 | 0.8 | 12.5 | — | — | — | — | 8.5 | 0.5 | 7.7 | 0.8 |
| | | Glenmede Quant LgCp Core (GTLOX) | G | V | (7.9) | 24.7 | 11.0 | 1.6 | 16.3 | 417.2 | 28.5 | (49.1) | 1.6 | 8.4 | 0.4 | 8.6 | 1.7 |
| | | Glenmede Quant Lrg Cap Gr (GTLLX) | G | | (5.0) | 27.8 | 7.1 | 4.1 | 20.0 | 472.5 | 83.8 | (49.7) | 1.0 | 9.1 | 1.1 | 10.2 | 3.3 |
| | | Glenmede Strategic Equity (GTCEX) | G | V | (6.9) | 25.9 | 12.2 | 0.9 | 13.2 | 330.5 | (58.2) | (47.6) | 3.1 | 9.6 | 1.6 | 8.5 | 1.6 |
| | | Government Street Eq (GVEQX) | G | | (6.1) | 22.6 | 5.0 | 0.8 | 9.6 | 325.5 | (63.2) | (50.8) | (0.1) | 6.6 | (1.4) | 6.0 | (0.9) |
| | | Harbor Capital Apprec Inv (HCAIX) | G | | (1.4) | 36.0 | (1.5) | 10.5 | 9.5 | 412.1 | 23.4 | (44.2) | 6.5 | 9.7 | 1.7 | 9.8 | 2.9 |

| 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 (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **12.7** | **0.0** | **1.0** | **1.7** | **1.00** | **1.14** | **12,157** | **95.9** | **0.2** | **0.3** | **3.7** | **5.6** | **52** | **216** | **35.9** | **0.87** | **—** | **—** |
| 13.6 | 0.9 | 0.0 | 0.9 | 0.98 | 1.11 | 404 | 98.3 | 0.0 | 0.0 | 1.7 | 4.8 | 27 | 21 | 59.8 | 0.96 | — | — |
| — | — | 0.0 | 0.1 | **0.86** | 0.98 | 7,782 | 98.7 | 0.0 | 0.0 | 1.3 | 4.9 | 4 | 23 | 75.3 | 1.32 | 1.00R | 0.25 |
| 12.7 | 0.0 | 0.5 | 1.8 | 0.92 | 1.05 | 1,711 | 93.1 | 0.0 | 0.0 | 6.9 | 10.0 | — | 35 | 42.1 | 1.08 | — | 0.25 |
| 13.2 | 0.5 | 0.0 | 2.2 | 1.04 | 1.19 | 1,013 | 99.3 | 0.0 | 0.0 | 0.7 | 1.1 | 49 | 105 | 43.5 | 1.01 | — | — |
| **14.2** | **1.5** | 0.1 | 1.8 | 1.00 | 1.14 | 513 | 99.9 | 0.0 | 0.0 | 0.1 | 0.8 | 97 | 142 | 40.8 | 1.02 | — | — |
| 11.7 | (1.0) | 1.1 | 2.5 | 0.94 | 1.07 | 2,601 | 99.3 | 0.0 | 0.0 | 0.7 | 1.1 | 84 | 142 | 28.0 | **0.66** | — | — |
| 9.9 | (2.8) | 2.1 | 2.6 | **0.68** | 0.78 | 10,400 | 83.5 | 5.6 | 7.0 | 4.0 | 10.2 | 75 | 113 | 27.0 | 0.92 | — | — |
| **13.6** | **0.9** | 0.3 | 2.8 | 1.02 | 1.17 | 6,811 | 99.5 | 0.0 | 0.0 | 0.6 | 1.2 | 38 | 68 | 47.3 | 0.98 | — | — |
| 11.3 | (1.4) | 2.0 | 2.4 | 0.92 | 1.05 | 1,978 | 99.0 | 0.0 | 0.0 | 1.0 | 0.8 | 77 | 119 | 24.8 | **0.66** | — | — |
| **13.8** | **1.1** | 0.1 | 1.6 | 0.99 | 1.13 | 2,673 | 99.5 | 0.0 | 0.0 | 0.5 | 4.7 | 22 | 57 | 47.1 | 0.98 | — | — |
| 12.3 | (0.4) | 0.9 | 0.8 | 0.96 | 1.09 | 243 | 99.1 | 0.0 | 0.0 | 0.9 | 0.0 | 41 | 97 | 30.9 | 0.80 | — | — |
| **14.9** | **2.2** | 0.0 | 1.4 | 1.05 | 1.20 | 10,358 | 99.0 | 0.0 | 0.0 | 1.0 | 2.1 | 17 | 72 | 44.1 | 0.98 | — | — |
| 12.0 | (0.7) | 1.4 | 2.0 | 0.96 | 1.09 | 781 | 94.1 | 0.0 | 0.0 | 5.9 | 11.6 | 26 | 40 | 32.6 | 0.93 | — | — |
| **14.7** | **2.0** | 0.3 | 3.0 | 1.00 | 1.14 | 349 | 97.7 | 0.0 | 0.0 | 2.3 | 0.8 | — | 67 | 35.8 | 0.79 | — | — |
| 12.2 | (0.5) | 0.5 | 0.6 | 0.97 | 1.10 | 151 | 91.7 | 0.0 | 0.0 | 8.3 | 0.1 | 5 | 50 | 45.4 | 0.80 | — | — |
| 12.6 | (0.1) | 2.2 | 1.5 | **0.88** | 1.00 | 526 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 14 | 38 | 33.8 | **0.15** | — | — |
| **13.9** | **1.2** | 0.3 | 0.3 | 1.02 | 1.16 | 404 | 98.4 | 0.0 | 0.0 | 1.6 | 6.3 | — | 48 | 39.5 | 0.73 | 1.00R | — |
| 13.6 | 0.9 | 0.0 | 3.7 | 0.95 | 1.08 | 165 | 98.0 | 0.0 | 0.0 | 2.0 | 3.2 | 32 | 59 | 31.9 | 0.91 | — | — |
| **14.9** | **2.2** | 0.4 | 1.7 | 0.98 | 1.11 | 60 | 96.0 | 0.0 | 0.0 | 4.0 | 3.3 | 40 | 49 | 38.9 | 0.94 | — | — |
| **13.8** | **1.1** | 0.7 | 3.0 | 0.90 | 1.03 | 116 | 99.1 | 0.0 | 0.0 | 0.9 | 1.3 | 45 | 77 | 29.0 | 0.79 | — | — |
| 12.0 | (0.7) | 2.6 | 2.6 | **0.84** | 0.96 | 210 | 99.7 | 0.0 | 0.0 | 0.3 | 0.0 | 49 | 47 | 32.4 | 0.71 | — | — |
| 9.7 | (3.0) | 2.2 | 2.3 | **0.78** | 0.89 | 1,481 | 97.0 | 0.0 | 0.0 | 3.0 | 19.8 | — | 39 | 31.1 | 1.00 | 2.00R | 0.25 |
| 11.7 | (1.0) | 0.4 | 1.1 | 0.90 | 1.03 | 452 | 98.6 | 0.0 | 0.0 | 1.5 | 7.7 | 22 | 50 | 31.7 | 0.90 | — | — |
| 13.1 | 0.4 | 1.6 | 1.5 | 1.07 | 1.22 | 71,816 | 97.5 | 0.0 | 0.0 | 2.5 | 11.4 | 13 | 73 | 31.4 | **0.52** | — | — |
| 10.4 | (2.3) | 1.2 | 4.1 | **0.80** | 0.92 | 1,457 | 99.0 | 0.0 | 0.0 | 1.0 | 14.4 | 4 | 51 | 39.6 | 0.91 | — | — |
| 11.4 | (1.3) | 1.1 | 2.7 | 0.97 | 1.10 | 530 | 98.3 | 0.0 | 0.0 | 1.7 | 0.6 | 55 | 81 | 30.5 | 1.00 | — | 0.10 |
| 12.1 | (0.6) | 1.0 | 2.3 | 0.90 | 1.03 | 1,133 | 98.1 | 0.0 | 0.0 | 1.9 | 1.5 | 40 | 48 | 33.8 | 0.75 | — | — |
| 12.7 | 0.0 | 0.9 | 2.4 | 0.98 | 1.12 | 796 | 98.5 | 0.0 | 0.0 | 1.6 | 1.2 | 69 | 130 | 25.0 | 0.90 | — | — |
| 12.9 | 0.2 | 1.9 | 0.8 | 0.89 | 1.02 | 2,285 | 98.8 | 0.0 | 0.0 | 1.2 | 0.8 | 6 | 506 | 20.5 | **0.20** | — | — |
| **14.3** | **1.6** | 0.2 | 2.1 | 1.04 | 1.19 | 1,481 | 98.0 | 0.0 | 0.0 | 2.0 | 1.7 | 52 | 64 | 36.1 | 0.82 | — | — |
| 12.5 | (0.2) | 1.7 | 2.2 | 0.89 | 1.02 | 2,176 | 99.0 | 0.0 | 0.0 | 1.0 | 0.8 | 3 | 506 | 20.6 | **0.50** | — | — |
| 12.0 | (0.7) | 2.2 | 2.7 | **0.84** | 0.95 | 87 | 99.1 | 0.0 | 0.0 | 0.9 | 0.0 | 37 | 57 | 43.3 | 0.70 | — | — |
| **15.9** | **3.2** | 0.0 | 0.8 | 1.15 | 1.31 | 11,883 | 98.0 | 0.0 | 0.0 | 2.0 | 0.0 | 13 | 24 | 53.8 | 1.40 | — | 0.25 |
| 11.8 | (0.9) | 1.0 | 2.0 | 0.92 | 1.05 | 3,906 | 98.5 | 0.0 | 0.0 | 1.5 | 0.0 | 38 | 102 | 36.2 | **0.50** | — | — |
| **16.8** | **4.1** | 0.1 | 1.1 | 1.13 | 1.29 | 23,033 | 95.2 | 0.0 | 4.8 | 0.0 | 6.1 | 1 | 386 | 41.9 | 0.72 | — | — |
| **13.8** | **1.1** | 0.0 | 1.4 | 1.03 | 1.18 | 108,263 | 94.1 | 0.2 | 1.3 | 4.5 | 4.9 | 1 | 318 | 40.5 | 0.74 | — | — |
| 11.4 | (1.3) | 1.6 | 3.0 | **0.84** | 0.96 | 1,553 | 95.5 | 0.0 | 0.0 | 4.5 | 1.8 | 99 | 88 | 36.5 | 0.74 | — | — |
| **16.9** | **4.2** | 0.0 | 1.1 | 1.32 | 1.50 | 37,225 | 97.5 | 0.0 | 2.4 | 0.1 | 6.8 | 1 | 397 | 36.4 | 0.85 | — | — |
| **15.0** | **2.3** | 0.2 | 0.4 | 1.05 | 1.20 | 1,696 | 99.2 | 0.0 | 0.5 | 0.3 | 10.3 | 45 | 142 | 39.2 | 0.74 | — | — |
| **14.3** | **1.6** | 1.2 | 1.3 | 0.98 | 1.12 | 956 | 99.0 | 0.0 | 0.0 | 1.0 | 0.4 | 110 | 171 | 35.0 | **0.39** | — | — |
| 11.2 | (1.5) | 2.6 | 1.1 | 0.92 | 1.05 | 3,311 | 98.8 | 0.0 | 0.0 | 1.2 | 0.4 | 93 | 236 | 24.8 | **0.39** | — | — |
| 12.6 | (0.1) | 1.7 | 1.2 | 0.90 | 1.03 | 708 | 97.8 | 0.0 | 0.0 | 2.2 | 0.5 | 88 | 196 | 23.5 | **0.39** | — | — |
| 12.8 | 0.1 | 0.6 | 2.1 | 1.02 | 1.17 | 14,828 | 97.8 | 0.0 | 1.1 | 1.1 | 3.3 | 53 | 122 | 29.3 | 0.69 | — | — |
| 12.5 | (0.2) | 1.9 | 2.1 | 0.95 | 1.08 | 1,783 | 97.9 | 0.2 | 0.1 | 1.8 | 10.4 | 39 | 99 | 37.1 | 0.68 | — | — |
| **16.5** | **3.8** | 0.9 | 0.3 | 1.12 | 1.28 | 5,342 | 87.5 | 0.0 | 0.0 | 12.5 | 3.5 | 11 | 1,993 | 39.2 | **0.30** | — | — |
| 13.6 | 0.9 | 1.1 | 2.4 | 0.93 | 1.06 | 2,869 | 92.6 | 0.1 | 1.5 | 5.8 | 12.7 | 31 | 165 | 21.6 | **0.54** | — | — |
| **18.8** | **6.1** | 0.0 | 1.8 | 1.36 | 1.55 | 16,923 | 97.4 | 0.0 | 2.5 | 0.1 | 6.2 | 71 | 289 | 49.2 | 0.88 | — | — |
| 12.3 | (0.4) | 0.8 | 1.3 | 0.99 | 1.13 | 8,553 | 97.2 | 0.0 | 0.5 | 2.4 | 6.5 | 12 | 688 | 16.6 | **0.63** | — | — |
| 11.8 | (0.9) | 3.2 | 1.8 | **0.63** | 0.72 | 4,223 | 68.0 | 10.6 | 14.5 | 6.9 | 4.4 | 64 | 552 | 20.4 | 0.76 | — | — |
| 12.1 | (0.6) | 1.4 | 2.6 | **0.82** | 0.93 | 4,794 | 92.6 | 0.0 | 0.0 | 7.4 | 14.2 | 25 | 34 | 42.4 | 0.80 | — | — |
| 11.6 | (1.1) | 0.3 | 1.1 | **0.89** | 1.01 | 162 | 81.9 | 0.0 | 0.0 | 18.1 | 0.0 | 2 | 17 | 62.4 | 1.01 | — | — |
| — | — | 0.6 | 1.1 | 1.04 | 1.19 | 248 | 99.9 | 0.0 | 0.0 | 0.1 | 2.7 | 21 | 241 | 32.7 | 0.99 | 1.00R | — |
| **14.2** | **1.5** | 1.2 | 1.2 | 0.94 | 1.07 | 2,480 | 99.7 | 0.0 | 0.0 | 0.3 | 0.0 | 71 | 114 | 14.5 | 0.86 | — | — |
| **16.0** | **3.3** | 0.5 | 1.1 | 0.94 | 1.07 | 2,982 | 99.9 | 0.0 | 0.0 | 0.1 | 0.0 | 63 | 73 | 26.8 | 0.86 | — | — |
| 12.2 | (0.5) | 0.9 | 2.0 | 0.94 | 1.07 | 202 | 99.6 | 0.0 | 0.0 | 0.4 | 4.3 | 6 | 44 | 34.0 | 0.82 | — | — |
| 11.4 | (1.3) | 0.9 | 1.3 | **0.89** | 1.02 | 53 | 95.9 | 0.0 | 0.0 | 4.1 | 5.0 | 13 | 60 | 36.1 | 0.88 | — | — |
| **14.8** | **2.1** | 0.0 | 1.8 | 1.17 | 1.34 | 26,722 | 99.9 | 0.0 | 0.0 | 0.1 | 10.3 | 52 | 59 | 38.8 | 1.03 | — | 0.25 |

## DOMESTIC STOCK FUNDS: LARGE-CAP

| Index Fund | Closed | Fund Name (Ticker) | Style Grth | Style Val | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | Bull Market Return (%) Fund | Bull Market Cat +/- | Bear Market Return (%) Fund | Bear Market Cat +/- | 3-Year Annual Return (%) Fund | 3-Year Cat +/- | 5-Year Annual Return (%) Fund | 5-Year Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Haverford Quality Gr Stk (HAVGX) | G | V | (5.9) | 18.4 | 8.3 | (4.9) | 14.2 | 261.7 | (127.0) | (45.7) | 5.0 | 6.5 | (1.5) | 5.6 | (1.3) |
| I | | Homestead Stk Idx (HSTIX) | G | V | (5.0) | 21.1 | 11.3 | 0.7 | 13.1 | 358.2 | (30.5) | (51.3) | (0.6) | 8.6 | 0.6 | 7.9 | 1.0 |
| | | Homestead Value (HOVLX) | | V | (6.4) | 22.1 | 12.2 | (1.3) | 13.6 | 360.1 | (28.6) | (52.3) | (1.6) | 8.7 | 0.7 | 7.5 | 0.6 |
| | | Janus Henderson Grth & Inc T (JAGIX) | G | V | (2.1) | 24.7 | 12.8 | 1.3 | 11.1 | 338.2 | (50.5) | (52.1) | (1.4) | 11.3 | 3.3 | 9.2 | 2.3 |
| | | Janus Henderson Research T (JAMRX) | G | | (2.9) | 26.1 | 1.4 | 5.3 | 13.9 | 435.9 | 47.2 | (53.5) | (2.8) | 7.5 | (0.5) | 8.3 | 1.4 |
| | | Jensen Quality Grth J (JENSX) | G | | 2.1 | 23.2 | 12.0 | 1.5 | 11.7 | 345.8 | (42.9) | (41.1) | 9.6 | 12.1 | 4.1 | 9.8 | 2.9 |
| | | Johnson Equity Income (JEQIX) | G | V | (2.7) | 25.0 | 12.1 | (6.6) | 7.7 | 299.6 | (89.1) | (43.9) | 6.8 | 10.9 | 2.9 | 6.5 | (0.4) |
| | | LKCM Equity Instl (LKEQX) | G | | (3.3) | 21.6 | 11.6 | (3.6) | 6.4 | 334.7 | (54.0) | (44.7) | 6.0 | 9.5 | 1.5 | 6.1 | (0.8) |
| | | Madison Investors Y (MINVX) | G | | (0.2) | 22.5 | 12.9 | 0.2 | 11.5 | 335.9 | (52.8) | (46.8) | 3.9 | 11.3 | 3.3 | 9.0 | 2.1 |
| | | Mairs & Power Grth Inv (MPGFX) | G | V | (4.4) | 16.5 | 15.3 | (3.1) | 8.1 | 354.5 | (34.2) | (44.8) | 5.9 | 8.7 | 0.7 | 6.1 | (0.8) |
| | | Manning & Napier Equity S (EXEYX) | G | | (3.6) | 28.7 | 7.6 | (4.6) | 8.4 | 319.1 | (69.6) | (48.7) | 2.0 | 10.1 | 2.1 | 6.7 | (0.2) |
| | | Northern Inc Equity (NOIEX) | | V | (6.5) | 20.2 | 11.3 | 0.4 | 9.2 | 292.6 | (96.1) | (41.7) | 9.0 | 7.8 | (0.2) | 6.5 | (0.4) |
| | | Northern Large Cap Core (NOLCX) | | V | (5.9) | 20.3 | 11.2 | (1.5) | 13.8 | 366.4 | (22.3) | (51.8) | (1.1) | 7.9 | (0.1) | 7.1 | 0.2 |
| I | | Northern Stk Idx (NOSIX) | G | V | (4.5) | 21.7 | 11.8 | 1.2 | 13.5 | 375.8 | (12.9) | (51.1) | (0.4) | 9.1 | 1.1 | 8.3 | 1.4 |
| | C | Nubrgr Ber Guard Inv (NGUAX) | G | | (7.0) | 25.2 | 9.1 | (4.8) | 9.2 | 333.5 | (55.2) | (47.3) | 3.4 | 8.3 | 0.3 | 5.7 | (1.2) |
| | C | Nubrgr Ber Lrg Cap Val Inv (NPRTX) | | V | (1.0) | 13.3 | 28.2 | (12.4) | 11.0 | 328.6 | (60.1) | (60.3) | (9.6) | 12.9 | 4.9 | 7.0 | 0.1 |
| | C | Nubrgr Ber SustainEquity Inv (NBSRX) | G | V | (5.9) | 18.5 | 10.1 | (0.5) | 10.5 | 331.8 | (56.9) | (47.8) | 2.9 | 7.1 | (0.9) | 6.2 | (0.7) |
| | | Oakmark Inv (OAKMX) | G | V | (12.8) | 21.1 | 18.3 | (4.0) | 11.5 | 449.3 | 60.6 | (49.4) | 1.3 | 7.7 | (0.3) | 6.0 | (0.9) |
| | | Parnassus Core Equity Inv (PRBLX) | G | V | (0.2) | 16.5 | 10.4 | (0.6) | 14.4 | 325.1 | (63.6) | (35.6) | 15.1 | 8.7 | 0.7 | 7.9 | 1.0 |
| | | Pax ESG Beta Qual Individual Inv (PXWGX) | G | V | (4.5) | 21.8 | 6.2 | 2.2 | 11.6 | 336.9 | (51.8) | (50.3) | 0.4 | 7.3 | (0.7) | 7.1 | 0.2 |
| | | Payson Total Return (PBFDX) | G | V | (1.8) | 21.7 | 10.3 | (4.7) | 8.8 | 322.1 | (66.6) | (49.2) | 1.5 | 9.6 | 1.6 | 6.4 | (0.5) |
| | | Pin Oak Equity (POGSX) | G | V | (6.2) | 15.1 | 19.2 | 4.5 | 9.0 | 538.0 | 149.3 | (54.6) | (3.9) | 8.8 | 0.8 | 7.9 | 1.0 |
| | | PRIMECAP Odys Grth (POGRX) | G | | (4.6) | 32.0 | 8.4 | 6.1 | 13.9 | 512.5 | 123.8 | (47.3) | 3.4 | 10.9 | 2.9 | 10.5 | 3.6 |
| | | PRIMECAP Odys Stk (POSKX) | G | V | (7.2) | 25.9 | 12.8 | 1.6 | 15.0 | 394.2 | 5.5 | (45.4) | 5.3 | 9.6 | 1.6 | 9.0 | 2.1 |
| | | Russell Inv Equity Income S (RLISX) | G | V | (8.2) | 21.1 | 11.3 | 0.3 | 11.6 | 331.9 | (56.8) | — | — | 7.3 | (0.7) | 6.7 | (0.2) |
| | | Russell Inv Sustainable Equity S (REQTX) | G | V | (2.4) | 18.2 | 10.3 | 2.2 | 12.8 | 321.2 | (67.5) | — | — | 8.4 | 0.4 | 8.0 | 1.1 |
| | | Russell Inv Tax-Mgd US LC S (RETSX) | G | V | (7.0) | 21.5 | 9.5 | 0.5 | 11.7 | 356.2 | (32.5) | (53.5) | (2.8) | 7.4 | (0.6) | 6.8 | (0.1) |
| I | | Rydex NQ100 Inv (RYOCX) | G | | (1.4) | 31.2 | 5.9 | 8.5 | 17.8 | 574.9 | 186.2 | (50.3) | 0.4 | 11.0 | 3.0 | 11.9 | 5.0 |
| | | SA US Core Mkt Inv (SAMKX) | G | V | (4.6) | 22.2 | 11.4 | (0.4) | 11.1 | 355.6 | (33.1) | (49.6) | 1.1 | 9.1 | 1.1 | 7.5 | 0.6 |
| I | | Schwab 1000 Idx (SNXFX) | G | V | (5.0) | 21.6 | 11.5 | 0.7 | 12.7 | 373.5 | (15.2) | (50.7) | 0.0 | 8.8 | 0.8 | 7.9 | 1.0 |
| I | | Schwab Fdmtl US LgC Idx (SFLNX) | | V | (7.3) | 17.0 | 16.3 | (3.0) | 12.2 | 432.0 | 43.3 | (55.2) | (4.5) | 8.0 | 0.0 | 6.5 | (0.4) |
| | | Schwab Large-Cap Growth (SWLSX) | G | | (7.8) | 28.9 | 4.7 | 3.8 | 13.2 | 347.0 | (41.7) | (46.1) | 4.6 | 7.6 | (0.4) | 7.9 | 1.0 |
| I | | Schwab S&P 500 (SWPPX) | G | V | (4.5) | 21.7 | 11.8 | 1.2 | 13.5 | 377.8 | (10.9) | (50.7) | 0.0 | 9.1 | 1.1 | 8.4 | 1.5 |
| I | | Schwab Tot Stk Mkt Idx (SWTSX) | G | V | (5.3) | 21.0 | 12.5 | 0.4 | 12.3 | 385.7 | (3.0) | (50.1) | 0.6 | 8.8 | 0.8 | 7.8 | 0.9 |
| I | | Shelton S&P 500 Dir (SPFIX) | G | V | (4.7) | 21.5 | 11.9 | 1.0 | 13.2 | 370.1 | (18.6) | (50.4) | 0.3 | 9.0 | 1.0 | 8.2 | 1.3 |
| | | Sit Large Cap Grth (SNIGX) | G | | (3.2) | 27.8 | 4.3 | 4.4 | 10.9 | 308.8 | (79.9) | (43.2) | 7.5 | 8.9 | 0.9 | 8.4 | 1.5 |
| | | T. Rowe Price BlChpGr (TRBCX) | G | | 2.0 | 36.5 | 0.9 | 11.1 | 9.2 | 515.4 | 126.7 | (50.0) | 0.7 | 12.0 | 4.0 | 11.3 | 4.4 |
| | | T. Rowe Price Cap Opprt (PRCOX) | G | V | (4.7) | 23.7 | 10.2 | 2.9 | 12.2 | 375.6 | (13.1) | (49.9) | 0.8 | 9.1 | 1.1 | 8.4 | 1.5 |
| | | T. Rowe Price Div Grth (PRDGX) | G | V | (1.1) | 19.3 | 11.6 | 2.3 | 12.3 | 330.5 | (58.2) | (45.2) | 5.5 | 9.6 | 1.6 | 8.6 | 1.7 |
| I | | T. Rowe Price Eq Idx 500 (PREIX) | G | V | (4.6) | 21.5 | 11.6 | 1.1 | 13.3 | 370.9 | (17.8) | (51.0) | (0.3) | 9.0 | 1.0 | 8.2 | 1.3 |
| | | T. Rowe Price Eq Inc (PRFDX) | | V | (9.3) | 16.1 | 19.2 | (6.7) | 7.4 | 307.3 | (81.4) | (52.5) | (1.8) | 7.9 | (0.1) | 4.7 | (2.2) |
| | | T. Rowe Price Gr Stk (PRGFX) | G | | (1.1) | 33.6 | 1.4 | 10.8 | 8.8 | 461.8 | 73.1 | (49.1) | 1.6 | 10.2 | 2.2 | 10.1 | 3.2 |
| | | T. Rowe Price Grth & Inc (PRGIX) | G | V | (3.3) | 21.0 | 7.2 | 4.1 | 12.8 | 336.8 | (51.9) | (47.7) | 3.0 | 7.9 | (0.1) | 8.1 | 1.2 |
| | | T. Rowe Price Spect Grth (PRSGX) | G | | (8.6) | 25.5 | 7.8 | 0.7 | 5.5 | 331.0 | (57.7) | (52.7) | (2.0) | 7.3 | (0.7) | 5.6 | (1.3) |
| I | | T. Rowe Price Tot Eq Mkt (POMIX) | G | V | (5.6) | 20.7 | 12.6 | 0.3 | 12.2 | 383.7 | (5.0) | (51.0) | (0.3) | 8.7 | 0.7 | 7.6 | 0.7 |
| | | T. Rowe Price Tx-Ef Eq (PREFX) | G | | (0.5) | 29.1 | 2.4 | 6.3 | 9.6 | 437.7 | 49.0 | (51.8) | (1.1) | 9.6 | 1.6 | 8.9 | 2.0 |
| | | T. Rowe Price US LC Core (TRULX) | G | V | (3.4) | 20.9 | 7.1 | 8.1 | 11.8 | — | — | — | — | 7.7 | (0.3) | 8.6 | 1.7 |
| | | T. Rowe Price Value (TRVLX) | | V | (9.5) | 18.9 | 10.9 | (1.8) | 13.3 | 369.2 | (19.5) | (54.3) | (3.6) | 6.1 | (1.9) | 5.8 | (1.1) |
| I | | TIAA-CREF Eq Idx Rtl (TINRX) | G | V | (5.6) | 20.7 | 12.4 | 0.1 | 12.1 | 375.7 | (13.0) | (51.1) | (0.4) | 8.6 | 0.6 | 7.5 | 0.6 |
| | | TIAA-CREF Gr&Inc Rtl (TIIRX) | G | | (7.4) | 23.6 | 8.3 | 3.0 | 10.8 | 355.3 | (33.4) | (45.7) | 5.0 | 7.4 | (0.6) | 7.2 | 0.3 |
| | | TIAA-CREF SocChEq Rtl (TICRX) | G | V | (5.8) | 20.5 | 13.2 | (2.8) | 10.9 | 354.9 | (33.8) | (50.2) | 0.5 | 8.7 | 0.7 | 6.7 | (0.2) |
| | | USAA Aggressive Grth (USAUX) | G | | (0.9) | 30.0 | 0.7 | 6.0 | 10.7 | 365.1 | (23.6) | (52.5) | (1.8) | 9.1 | 1.1 | 8.8 | 1.9 |
| | | USAA Grth & Inc (USGRX) | G | V | (8.8) | 20.6 | 11.8 | (0.6) | 11.2 | 329.6 | (59.1) | (53.1) | (2.4) | 7.1 | (0.9) | 6.3 | (0.6) |
| | | USAA Grth (USAAX) | G | | (4.4) | 28.4 | 6.4 | 5.6 | 14.8 | 369.5 | (19.2) | (51.8) | (1.1) | 9.3 | 1.3 | 9.6 | 2.7 |
| | | USAA Inc Stk (USISX) | | V | (5.5) | 16.6 | 14.1 | (3.3) | 11.8 | 283.3 | (105.4) | (52.4) | (1.7) | 7.9 | (0.1) | 6.3 | (0.6) |
| I | | USAA S&P 500 Idx Mbr (USSPX) | G | V | (4.7) | 21.5 | 11.6 | 1.1 | 13.3 | 371.1 | (17.6) | (51.1) | (0.4) | 8.9 | 0.9 | 8.2 | 1.3 |
| I | | Vanguard 500 Idx Adm (VFIAX) | G | V | (4.5) | 21.7 | 11.9 | 1.3 | 13.6 | 381.1 | (7.6) | (50.9) | (0.2) | 9.2 | 1.2 | 8.4 | 1.5 |
| | C | Vanguard Cap Opprt Inv (VHCOX) | G | | (3.8) | 29.1 | 10.5 | 2.5 | 18.8 | 482.6 | 93.9 | (49.2) | 1.5 | 11.1 | 3.1 | 10.8 | 3.9 |

| 10-Year Annual Return (%) | | Yield | Tax-Cost Ratio | Risk Index | | Total Assets | Portfolio (%) | | | | % of Port in Foreign | Portfolio Turnover Ratio | Number of | % of Port in Top 10 | Expense Ratio | Max Load | 12b-1 Fee |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Fund | Cat +/- | (%) | (%) | Cat | Total | ($ Mil) | Stock | Bond | Other | Cash | Issues | (%) | Holdings | Holdings | (%) | (%) | (%) |
| 9.5 | (3.2) | 1.4 | 1.0 | 0.91 | 1.04 | 178 | 98.7 | 0.0 | 0.0 | 1.3 | 0.0 | 12 | 33 | 50.7 | 0.82 | — | — |
| 12.5 | (0.2) | 2.0 | 0.6 | 0.89 | 1.02 | 134 | 97.3 | 0.0 | 0.5 | 2.2 | 1.0 | 11 | 506 | 22.6 | **0.55** | — | — |
| 12.4 | (0.3) | 1.8 | 2.1 | 1.02 | 1.17 | 877 | 97.6 | 0.0 | 0.0 | 2.4 | 3.7 | 7 | 38 | 43.9 | **0.60** | — | — |
| 13.5 | 0.8 | 1.9 | 1.8 | **0.88** | 1.00 | 5,527 | 98.4 | 0.0 | 1.5 | 0.1 | 0.5 | 13 | 65 | 33.5 | 0.88 | — | — |
| **14.6** | **1.9** | 0.2 | 2.2 | 1.01 | 1.15 | 13,460 | 99.1 | 0.0 | 0.0 | 0.9 | 0.8 | 43 | 89 | 35.0 | 0.83 | — | — |
| 13.1 | 0.4 | 0.9 | 1.6 | **0.81** | 0.93 | 6,200 | 96.0 | 0.0 | 0.0 | 4.0 | 5.0 | 9 | 28 | 51.2 | 0.88 | — | 0.25 |
| 11.1 | (1.6) | 1.2 | 1.9 | **0.88** | 1.00 | 274 | 96.7 | 0.0 | 0.0 | 3.3 | 4.7 | 35 | 49 | 29.1 | 1.00 | — | — |
| 12.1 | (0.6) | 0.8 | 1.3 | 0.94 | 1.07 | 310 | 95.2 | 2.7 | 0.0 | 2.1 | 2.1 | 11 | 57 | 28.3 | 0.81 | 1.00R | 0.00 |
| 12.8 | 0.1 | 0.7 | 3.0 | **0.75** | 0.86 | 265 | 96.6 | 0.0 | 0.0 | 3.4 | 11.5 | 33 | 31 | 42.8 | 0.95 | — | — |
| 12.4 | (0.3) | 1.4 | 1.7 | 0.93 | 1.07 | 3,940 | 98.2 | 0.0 | 0.0 | 1.8 | 2.3 | 9 | 55 | 39.5 | **0.64** | — | — |
| 12.0 | (0.7) | 0.1 | 4.4 | 0.98 | 1.11 | 61 | 94.5 | 0.0 | 0.0 | 5.5 | 0.5 | 45 | 65 | 29.3 | 1.05 | — | — |
| 11.5 | (1.2) | 2.0 | 3.0 | **0.83** | 0.94 | 178 | 98.5 | 0.1 | 0.0 | 1.4 | 0.6 | 23 | 93 | 28.4 | 1.01 | — | — |
| 12.6 | (0.1) | 1.9 | 0.7 | 0.91 | 1.04 | 224 | 99.5 | 0.1 | 0.0 | 0.4 | 1.8 | 51 | 147 | 24.1 | **0.46** | — | — |
| 12.9 | 0.2 | 2.0 | 1.1 | 0.89 | 1.02 | 7,404 | 97.5 | 0.1 | 0.0 | 2.3 | 0.4 | 7 | 508 | 21.4 | **0.10** | — | — |
| 12.1 | (0.6) | 0.7 | 2.7 | 0.98 | 1.11 | 1,071 | 97.9 | 0.0 | 0.1 | 2.1 | 5.8 | 41 | 64 | 31.7 | 0.89 | — | — |
| 13.1 | 0.4 | 1.7 | 2.7 | 0.93 | 1.07 | 1,361 | 95.6 | 0.0 | 0.0 | 4.4 | 2.9 | 153 | 67 | 33.8 | 0.88 | — | — |
| 12.4 | (0.3) | 0.5 | 1.7 | 0.96 | 1.09 | 1,909 | 98.0 | 0.0 | 0.0 | 2.0 | 12.5 | 12 | 42 | 38.6 | 0.86 | — | — |
| **13.9** | **1.2** | 0.7 | 1.0 | 1.11 | 1.26 | 16,400 | 95.9 | 0.0 | 0.0 | 4.1 | 8.8 | 29 | 65 | 26.5 | 0.86 | — | — |
| 12.5 | (0.2) | 1.1 | 1.5 | **0.83** | 0.94 | 14,723 | 98.6 | 0.0 | 0.0 | 1.4 | 4.5 | 25 | 38 | 39.1 | 0.87 | — | — |
| 13.1 | 0.4 | 1.7 | 1.6 | **0.89** | 1.01 | 194 | 99.2 | 0.0 | 0.0 | 0.8 | 0.6 | 36 | 154 | 26.1 | 0.90 | — | 0.25 |
| 11.8 | (0.9) | 0.7 | 1.2 | **0.88** | 1.00 | 95 | 99.7 | 0.0 | 0.0 | 0.3 | 1.4 | 38 | 41 | 40.1 | 0.94 | — | — |
| **17.2** | **4.5** | 1.0 | 0.7 | 1.00 | 1.14 | 228 | 100.0 | 0.0 | 0.0 | 0.0 | 11.6 | 8 | 41 | 44.9 | 0.97 | — | — |
| **15.6** | **2.9** | 0.4 | 0.6 | 1.36 | 1.55 | 11,880 | 94.9 | 0.0 | 0.0 | 5.1 | 11.6 | 4 | 150 | 27.4 | 0.67 | — | — |
| **14.0** | **1.3** | 1.2 | 0.7 | 1.07 | 1.21 | 9,436 | 96.0 | 0.0 | 0.0 | 4.0 | 15.1 | 5 | 134 | 27.4 | 0.67 | — | — |
| 11.8 | (0.9) | 1.6 | 4.9 | 0.93 | 1.06 | 345 | 96.1 | 0.0 | 0.0 | 3.9 | 5.5 | — | 242 | 18.6 | 0.77 | — | — |
| 11.9 | (0.8) | 1.1 | 1.5 | **0.76** | 0.87 | 441 | 90.6 | 0.0 | 0.0 | 9.4 | 2.2 | 67 | 340 | 19.9 | 1.08 | — | — |
| 12.7 | 0.0 | 0.9 | 0.4 | **0.89** | 1.01 | 2,807 | 95.8 | 0.0 | 0.0 | 4.2 | 4.2 | — | 357 | 17.3 | 0.92 | — | — |
| **17.7** | **5.0** | 0.0 | 0.8 | 1.17 | 1.34 | 949 | 92.3 | 3.7 | (0.4) | 4.5 | 3.2 | 72 | 120 | 50.5 | 1.28 | — | — |
| 12.4 | (0.3) | 0.8 | 0.9 | 0.93 | 1.06 | 697 | 99.6 | 0.0 | 0.0 | 0.4 | 0.8 | 8 | 1,170 | 22.8 | 0.90 | — | — |
| 12.9 | 0.2 | 2.2 | 1.2 | 0.91 | 1.04 | 7,252 | 99.7 | 0.0 | 0.0 | 0.4 | 0.9 | 4 | 983 | 18.6 | **0.05** | — | — |
| **13.8** | **1.1** | 2.7 | 1.6 | 0.90 | 1.03 | 4,188 | 99.7 | 0.0 | 0.0 | 0.3 | 0.8 | 10 | 675 | 20.1 | **0.25** | — | — |
| 12.3 | (0.4) | 0.4 | 2.6 | 1.03 | 1.18 | 212 | 99.1 | 0.0 | 0.0 | 0.9 | 1.0 | 88 | 112 | 39.6 | 0.99 | — | — |
| 13.0 | 0.3 | 2.2 | 0.6 | 0.89 | 1.02 | 32,125 | 99.4 | 0.0 | 0.0 | 0.6 | 0.8 | 2 | 508 | 20.8 | **0.02** | — | — |
| 13.1 | 0.4 | 2.0 | 0.9 | 0.93 | 1.06 | 7,986 | 99.4 | 0.0 | 0.0 | 0.6 | 0.9 | 4 | 2,903 | 17.3 | **0.03** | — | — |
| 12.8 | 0.1 | 1.6 | 0.9 | 0.89 | 1.02 | 165 | 99.9 | 0.0 | 0.0 | 0.1 | 0.8 | 3 | 507 | 21.2 | **0.50** | — | 0.00 |
| 12.0 | (0.7) | 0.4 | 3.5 | 0.95 | 1.08 | 105 | 99.2 | 0.0 | 0.0 | 0.8 | 1.1 | 15 | 75 | 37.3 | 1.00 | 2.00R | — |
| **17.0** | **4.3** | 0.0 | 0.6 | 1.14 | 1.30 | 50,603 | 100.0 | 0.0 | 0.0 | 0.0 | 5.1 | 35 | 125 | 44.0 | 0.70 | — | — |
| 13.1 | 0.4 | 1.2 | 1.6 | 0.92 | 1.05 | 704 | 99.7 | 0.0 | 0.0 | 0.3 | 2.2 | 37 | 256 | 23.1 | 0.69 | — | — |
| 12.8 | 0.1 | 1.7 | 1.1 | **0.79** | 0.90 | 8,693 | 96.6 | 0.0 | 0.0 | 3.5 | 4.7 | 16 | 105 | 25.6 | **0.64** | — | — |
| 12.8 | 0.1 | 1.9 | 0.6 | 0.89 | 1.02 | 26,885 | 99.9 | 0.0 | 0.0 | 0.1 | 0.4 | 7 | 508 | 21.9 | **0.21** | 0.50R | — |
| 10.6 | (2.1) | 2.5 | 2.1 | 0.93 | 1.06 | 18,443 | 96.0 | 0.6 | 1.6 | 1.8 | 6.5 | 20 | 110 | 24.0 | **0.65** | — | — |
| **16.0** | **3.3** | 0.2 | 1.9 | 1.10 | 1.25 | 47,039 | 99.8 | 0.0 | 0.2 | 0.0 | 6.4 | 51 | 75 | 39.4 | 0.67 | — | — |
| 12.8 | 0.1 | 1.2 | 2.8 | **0.83** | 0.94 | 1,715 | 95.9 | 0.0 | 0.0 | 4.1 | 4.4 | 65 | 65 | 25.6 | 0.66 | — | — |
| 12.2 | (0.5) | 1.2 | 2.2 | **0.89** | 1.02 | 3,268 | 97.6 | 0.1 | 0.6 | 1.8 | 34.0 | 12 | 13 | 92.0 | 0.78 | — | — |
| 13.0 | 0.3 | 1.8 | 0.7 | 0.93 | 1.06 | 1,629 | 97.4 | 0.0 | 0.0 | 2.6 | 0.8 | 9 | 1,285 | 17.5 | **0.30** | 0.50R | — |
| **15.1** | **2.4** | 0.2 | 0.4 | 1.06 | 1.21 | 342 | 99.7 | 0.0 | 0.0 | 0.3 | 3.4 | 12 | 364 | 20.9 | 0.78 | 1.00R | — |
| — | — | 1.2 | 1.5 | **0.83** | 0.94 | 504 | 95.7 | 0.0 | 0.0 | 4.3 | 4.4 | 61 | 66 | 25.6 | 0.75 | — | — |
| 13.0 | 0.3 | 1.6 | 2.0 | **0.85** | 0.97 | 21,842 | 99.2 | 0.0 | 0.7 | 0.1 | 8.1 | 96 | 124 | 28.3 | 0.80 | — | — |
| 12.8 | 0.1 | 1.7 | 0.6 | 0.93 | 1.06 | 16,534 | 99.8 | 0.0 | 0.0 | 0.2 | 0.9 | 5 | 2,861 | 18.1 | **0.33** | — | 0.25 |
| 12.4 | (0.3) | 0.7 | 1.3 | 0.98 | 1.12 | 5,913 | 99.3 | 0.0 | 0.0 | 0.7 | 7.7 | 59 | 188 | 24.1 | 0.70 | — | 0.25 |
| 12.4 | (0.3) | 1.6 | 1.4 | 0.93 | 1.06 | 3,444 | 97.9 | 0.0 | 0.0 | 2.1 | 1.3 | 29 | 713 | 17.2 | **0.46** | — | 0.25 |
| 13.0 | 0.3 | 0.2 | 2.4 | 1.03 | 1.18 | 1,411 | 97.5 | 0.0 | 0.0 | 2.5 | 3.7 | 57 | 69 | 33.7 | 0.75 | — | — |
| 12.0 | (0.7) | 0.9 | 1.7 | 1.01 | 1.15 | 1,647 | 96.0 | 0.0 | 0.0 | 4.0 | 6.3 | 23 | 134 | 18.2 | 0.88 | — | — |
| **13.9** | **1.2** | 0.3 | 1.6 | 1.00 | 1.14 | 2,444 | 98.6 | 0.0 | 0.0 | 1.4 | 9.3 | 19 | 83 | 33.8 | 0.94 | — | — |
| 10.6 | (2.1) | 2.2 | 1.4 | **0.76** | 0.87 | 2,573 | 97.1 | 0.0 | 1.0 | 1.9 | 7.7 | 23 | 159 | 18.0 | 0.76 | — | — |
| 12.8 | 0.1 | 1.9 | 0.5 | **0.89** | 1.02 | 6,564 | 98.1 | 0.0 | 0.4 | 1.6 | 0.6 | 3 | 507 | 22.7 | **0.25** | — | — |
| 13.1 | 0.4 | 2.1 | 0.6 | 0.89 | 1.02 | 400,587 | 99.3 | 0.0 | 0.0 | 0.7 | 0.8 | 3 | 517 | 20.8 | **0.04** | — | — |
| **15.9** | **3.2** | 0.7 | 1.4 | 1.23 | 1.40 | 15,164 | 96.2 | 0.0 | 0.0 | 3.8 | 11.4 | 10 | 155 | 31.6 | **0.44** | — | — |

## DOMESTIC STOCK FUNDS: LARGE-CAP AND MID-CAP

| 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 | 2018 | 2017 | 2016 | 2015 | 2014 | Fund | Cat +/- | Fund | Cat +/- | Fund | Cat +/- | Fund | Cat +/- |
| | | Vanguard Capital Value Inv (VCVLX) | | V | (13.9) | 12.9 | 11.8 | (9.8) | 5.1 | **394.4** | **5.7** | (62.7) | (12.0) | 2.8 | (5.2) | 0.6 | (6.3) |
| I | | Vanguard Div Apprec Adm (VDADX) | G | V | **(2.1)** | 22.2 | 11.7 | (2.0) | 10.0 | — | — | — | — | **10.2** | **2.2** | 7.6 | 0.7 |
| | C | Vanguard Div Grth Inv (VDIGX) | G | V | **0.1** | 19.3 | 7.5 | **2.6** | 11.8 | 301.9 | (86.8) | **(37.9)** | **12.8** | 8.7 | 0.7 | 8.0 | 1.1 |
| | | Vanguard Divers Eq Inv (VDEQX) | G | | (5.4) | 22.7 | 8.4 | 0.7 | 11.0 | 384.3 | (4.4) | (52.2) | (1.5) | 7.9 | (0.1) | 7.0 | 0.1 |
| | | Vanguard Equity-Inc Inv (VEIPX) | | V | (5.8) | 18.3 | **14.6** | 0.7 | 11.2 | 350.3 | (38.4) | (48.8) | 1.9 | 8.5 | 0.5 | 7.5 | 0.6 |
| I | | Vanguard FTSE Soc Idx Inv (VFTSX) | G | V | (3.5) | 24.1 | 10.2 | 1.1 | **15.7** | **442.2** | **53.5** | (56.5) | (5.8) | **9.7** | **1.7** | **9.1** | **2.2** |
| | | Vanguard Grth & Inc Inv (VQNPX) | G | V | (4.8) | 20.6 | 11.9 | 1.9 | **14.0** | 374.9 | (13.8) | (51.9) | (1.2) | 8.7 | 0.7 | 8.4 | 1.5 |
| I | | Vanguard Grth Idx Adm (VIGAX) | G | | (3.4) | **27.7** | 6.1 | **3.2** | **13.6** | **422.2** | **33.5** | **(47.1)** | **3.6** | 9.4 | 1.4 | **9.0** | **2.1** |
| I | | Vanguard Hi Div Yld Idx Inv (VHDYX) | | V | (6.0) | 16.3 | **16.7** | 0.3 | **13.3** | 361.2 | (27.5) | (51.8) | (1.1) | 8.5 | 0.5 | 7.7 | 0.8 |
| I | | Vanguard LgCp Idx Adm (VLCAX) | G | V | (4.5) | 22.0 | 11.6 | 1.0 | **13.3** | 381.6 | (7.1) | (50.4) | 0.3 | 9.1 | 1.1 | 8.3 | 1.4 |
| | C | Vanguard Morgan Gr Inv (VMRGX) | G | | **(1.7)** | **29.8** | 3.2 | **6.7** | 10.9 | **409.7** | **21.0** | (50.3) | 0.4 | **9.6** | **1.6** | **9.3** | **2.4** |
| | C | Vanguard PRIMECAP Core Inv (VPCCX) | G | V | (4.9) | **26.2** | 12.3 | 0.9 | **19.2** | **427.0** | **38.3** | **(43.0)** | **7.7** | **10.4** | **2.4** | **10.1** | **3.2** |
| | C | Vanguard PRIMECAP Inv (VPMCX) | G | | **(2.1)** | **29.5** | 10.6 | **2.5** | **18.7** | **457.6** | **68.9** | **(44.3)** | **6.4** | **11.9** | **3.9** | **11.3** | **4.4** |
| I | | Vanguard Tot Stk Idx Adm (VTSAX) | G | V | (5.2) | 21.1 | 12.6 | 0.3 | 12.5 | 391.9 | 3.2 | (50.8) | (0.1) | 8.9 | 0.9 | 7.9 | 1.0 |
| | | Vanguard Tx-Mgd CapApp Adm (VTCLX) | G | V | (5.0) | 22.3 | 12.0 | 1.6 | 12.5 | 390.4 | 1.7 | (50.7) | 0.0 | 9.2 | 1.2 | 8.3 | 1.4 |
| | | Vanguard US Gr Inv (VWUSX) | G | | **0.6** | **31.6** | (0.8) | **8.4** | 13.0 | **415.8** | **27.1** | **(47.2)** | **3.5** | **9.5** | **1.5** | **10.0** | **3.1** |
| | | Vanguard US Value Inv (VUVLX) | | V | (10.4) | 12.9 | **16.3** | (1.7) | **14.6** | 331.2 | (57.5) | (51.9) | (1.2) | 5.6 | (2.4) | 5.8 | (1.1) |
| I | | Vanguard Val Idx Adm (VVIAX) | | V | (5.5) | 17.1 | **16.8** | (0.9) | 13.1 | 348.7 | (40.0) | (53.9) | (3.2) | 8.9 | 0.9 | 7.7 | 0.8 |
| | | Vanguard Windsor II Adm (VWNAX) | | V | (8.6) | 16.8 | 13.4 | (3.2) | 11.2 | 316.5 | (72.2) | (52.8) | (2.1) | 6.6 | (1.4) | 5.5 | (1.4) |
| | | Vanguard Windsor Inv (VWNDX) | | V | (12.5) | 19.1 | 12.4 | (3.4) | 11.8 | 350.2 | (38.5) | (56.0) | (5.3) | 5.4 | (2.6) | 4.8 | (2.1) |
| I | | Wilshire 5000 Idx Invt (WFIVX) | G | V | (5.6) | 20.2 | 12.5 | 0.0 | 12.3 | 357.2 | (31.5) | (50.8) | (0.1) | 8.4 | 0.4 | 7.5 | 0.6 |
| | | **Mid-Cap Stock Category Average** | | | **(9.0)** | **19.5** | **12.2** | **(2.6)** | **8.4** | **382.8** | **0.0** | **(51.1)** | **0.0** | **6.7** | **0.0** | **5.1** | **0.0** |
| | | AmCent Heritage Inv (TWHIX) | G | | (5.2) | 21.8 | 3.2 | **1.9** | 8.1 | 348.1 | (34.7) | (51.8) | (0.7) | 6.0 | (0.7) | 5.6 | 0.5 |
| | C | AmCent Mid Cap Value Inv (ACMVX) | | V | (13.1) | 11.5 | **22.8** | (1.6) | **16.3** | 364.3 | (18.5) | **(41.6)** | **9.5** | 6.0 | (0.7) | 6.4 | 1.3 |
| | | AMG Mgers MidCap N (CHTTX) | | V | (18.6) | 11.5 | **24.0** | (10.4) | 9.7 | 409.9 | 27.1 | (54.4) | (3.3) | 4.0 | (2.7) | 2.0 | (3.1) |
| | | Ariel Appreciation Inv (CAAPX) | | V | (14.0) | 15.1 | 12.6 | (6.3) | 8.1 | **422.4** | **39.6** | (55.1) | (4.0) | 3.7 | (3.0) | 2.5 | (2.6) |
| | | Ariel Fund Inv (ARGFX) | | V | (13.7) | 15.8 | 15.5 | (4.1) | 10.9 | **546.8** | **164.0** | (64.3) | (13.2) | 4.9 | (1.8) | 4.2 | (0.9) |
| | C | Artisan Mid Cap Inv (ARTMX) | G | | **(4.1)** | 20.4 | (0.9) | **2.1** | 5.6 | **430.1** | **47.3** | (52.0) | (0.9) | 4.6 | (2.1) | 4.3 | (0.8) |
| | | Artisan Mid Cap Val Inv (ARTQX) | | V | (13.6) | 12.3 | **22.4** | (9.9) | 1.5 | 299.0 | (83.8) | **(41.5)** | **9.6** | 5.9 | (0.8) | 1.7 | (3.4) |
| | | Ave Maria Grth (AVEGX) | G | | **(1.8)** | **27.3** | 12.0 | (2.8) | 7.5 | 378.3 | (4.5) | **(43.2)** | **7.9** | **11.9** | **5.2** | **7.9** | **2.8** |
| | | Baird MidCap Inv (BMDSX) | G | | **(1.9)** | **26.6** | 5.0 | (3.8) | 4.6 | 404.9 | 22.1 | (49.4) | 1.7 | **9.3** | **2.6** | 5.6 | 0.5 |
| | | Baron Asset Retail (BARAX) | G | | **(0.2)** | **26.1** | 6.2 | (0.1) | 9.4 | **426.7** | **43.9** | (53.4) | (2.3) | **10.1** | **3.4** | **7.9** | **2.8** |
| | | Baron Grth Ret (BGRFX) | G | | **(3.0)** | **27.0** | 6.0 | (4.4) | 4.4 | **425.8** | **43.0** | (51.4) | (0.3) | **9.3** | **2.6** | 5.4 | 0.3 |
| | | Baron Partners Ret (BPTRX) | G | | **(2.1)** | **31.5** | 4.0 | (2.8) | 10.2 | **514.5** | **131.7** | (60.7) | (9.6) | **10.2** | **3.5** | **7.5** | **2.4** |
| | | Buffalo Discovery (BUFTX) | G | | (6.6) | **25.4** | 5.5 | **5.6** | 10.6 | **475.5** | **92.7** | **(47.9)** | **3.2** | 7.3 | 0.6 | **7.6** | **2.5** |
| | | Carillon Scout Mid Cap I (UMBMX) | G | V | (9.8) | **24.0** | **18.3** | **1.4** | 4.0 | **459.9** | **77.1** | **(46.0)** | **5.1** | **9.8** | **3.1** | **6.9** | **1.8** |
| | C | Champlain MidCp Adv (CIPMX) | G | | **3.5** | 19.2 | **18.3** | **1.1** | 7.6 | 408.0 | 25.2 | — | — | **13.4** | **6.7** | **9.7** | **4.6** |
| | | Commerce MidCap Gr (CFAGX) | G | | **(4.4)** | 23.3 | 10.8 | **1.3** | 11.1 | 376.1 | (6.7) | (48.0) | 3.1 | **9.3** | **2.6** | **8.0** | **2.9** |
| | | CRM Mid Cap Value Inv (CRMMX) | G | V | (7.1) | 19.0 | 16.0 | (2.6) | 5.7 | 299.2 | (83.6) | **(44.3)** | **6.8** | **8.6** | **1.9** | 5.7 | 0.6 |
| | | Davenport Eq Opport (DEOPX) | G | | (8.1) | 20.7 | 7.3 | (6.0) | **15.2** | — | — | — | — | 6.0 | (0.7) | 5.2 | 0.1 |
| | | DF Dent Premier Growth Inv (DFDPX) | G | | **1.8** | **31.8** | 2.4 | **1.5** | 5.0 | **450.4** | **67.6** | (54.5) | (3.4) | **11.2** | **4.5** | **7.9** | **2.8** |
| I | | Dreyfus MidCap Idx Inv (PESPX) | G | V | (11.5) | 15.6 | **20.2** | (2.7) | 9.3 | 403.4 | 20.6 | (49.5) | 1.6 | 7.1 | 0.4 | 5.5 | 0.4 |
| | | FAM Value Inv (FAMVX) | G | | (6.2) | 17.0 | 15.6 | (1.8) | **13.4** | 307.9 | (74.9) | **(44.1)** | **7.0** | 8.2 | 1.5 | **7.1** | **2.0** |
| | | Fidelity Grth Strat (FDEGX) | G | | (7.0) | 21.5 | 2.7 | **3.1** | **13.6** | 343.6 | (39.2) | (58.5) | (7.4) | 5.1 | (1.6) | 6.3 | 1.2 |
| | | Fidelity Low-Priced Stk (FLPSX) | | V | (10.8) | 20.6 | 8.7 | (0.6) | 7.6 | 353.8 | (29.0) | (48.8) | 2.3 | 5.4 | (1.3) | 4.6 | (0.5) |
| | | Fidelity Mid Cap Enhcd Idx (FMEIX) | | V | (11.8) | 18.3 | 13.4 | (2.5) | **13.0** | 398.5 | 15.7 | — | — | 5.8 | (0.9) | 5.5 | 0.4 |
| | | Fidelity Mid Cap Value (FSMVX) | | V | (18.9) | 17.0 | 12.3 | (4.6) | **16.6** | 390.2 | 7.4 | (55.5) | (4.4) | 2.1 | (4.6) | 3.5 | (1.6) |
| | | Fidelity Mid-Cap Stk (FMCSX) | G | | (6.5) | 18.6 | 14.9 | (3.1) | 7.1 | 413.1 | 30.3 | (56.1) | (5.0) | 8.4 | 1.7 | 5.7 | 0.6 |
| | | Fidelity Stock Sel Mid Cp (FSSMX) | G | V | (8.6) | 20.1 | 10.6 | (3.3) | 10.1 | — | — | — | — | 6.7 | 0.0 | 5.3 | 0.2 |
| | | Fidelity Value (FDVLX) | | V | (17.4) | 15.6 | 16.0 | (6.6) | **11.7** | 406.8 | 24.0 | (61.5) | (10.4) | 3.5 | (3.2) | 2.9 | (2.2) |
| | | FMI Common Stk (FMIMX) | G | V | (8.7) | 13.7 | **20.2** | (6.9) | 6.4 | 329.1 | (53.7) | **(38.3)** | **12.8** | 7.7 | 1.0 | 4.3 | (0.8) |
| | | Hennessy Focus Investor (HFCSX) | G | | (10.5) | 19.2 | 7.1 | **2.8** | 10.1 | 380.4 | (2.4) | **(45.5)** | **5.6** | 4.5 | (2.2) | 5.3 | 0.2 |
| | | Janus Henderson Contrarian T (JSVAX) | G | V | **(4.1)** | 5.2 | 8.0 | (13.2) | **17.3** | 258.0 | (124.8) | (59.2) | (8.1) | 2.9 | (3.8) | 2.1 | (3.0) |
| | C | Janus Henderson Enterprise T (JAENX) | G | | **(1.1)** | **26.3** | 11.8 | **3.3** | **11.9** | **488.2** | **105.4** | (52.0) | (0.9) | **11.8** | **5.1** | **10.1** | **5.0** |
| | | Janus Henderson Mid Cap Value T (JMCVX) | | V | (13.4) | 13.8 | **18.7** | (3.8) | 9.0 | 241.1 | (141.7) | **(39.9)** | **11.2** | 5.4 | (1.3) | 4.2 | (0.9) |
| | | Kinetics Paradigm (WWNPX) | G | | (5.6) | **28.4** | **20.4** | (8.4) | (0.8) | **424.8** | **42.0** | (64.4) | (13.3) | **13.4** | **6.7** | 5.8 | 0.7 |
| | C | Longleaf Partners Sm-Cap (LLSCX) | G | V | (6.6) | 8.9 | **20.4** | (6.1) | **12.4** | **449.0** | **66.2** | (57.7) | (6.6) | 7.0 | 0.3 | 5.3 | 0.2 |

| 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 | | (%) | | | (%) | (%) | (%) |
| 13.0 | 0.3 | 2.7 | 1.7 | 1.14 | 1.30 | 711 | 98.1 | 0.0 | 0.9 | 1.1 | 12.3 | 47 | 90 | 23.7 | **0.27** | — | — |
| — | — | 2.1 | 0.5 | **0.86** | 0.98 | 36,444 | 99.8 | 0.0 | 0.0 | 0.2 | 1.3 | 14 | 186 | 32.6 | **0.08** | — | — |
| 12.2 | (0.5) | 2.0 | 1.4 | **0.80** | 0.92 | 30,947 | 97.5 | 0.0 | 0.0 | 2.5 | 7.7 | 15 | 46 | 31.1 | **0.26** | — | — |
| 13.1 | 0.4 | 1.2 | 1.7 | 0.98 | 1.11 | 1,544 | 96.5 | 0.0 | 0.3 | 3.2 | 4.3 | 5 | 9 | 100.0 | **0.36** | — | — |
| 12.1 | (0.6) | 2.9 | 1.6 | **0.80** | 0.92 | 30,085 | 96.2 | 0.3 | 1.9 | 1.6 | 9.4 | 37 | 203 | 25.7 | **0.26** | — | — |
| **14.3** | **1.6** | 1.8 | 0.4 | 0.92 | 1.05 | 4,351 | 99.8 | 0.0 | 0.0 | 0.2 | 1.5 | 8 | 443 | 24.8 | **0.18** | — | — |
| 12.8 | 0.1 | 1.7 | 1.9 | 0.91 | 1.04 | 9,747 | 97.4 | 0.1 | 0.0 | 2.5 | 0.5 | 83 | 1,144 | 20.6 | **0.34** | — | — |
| **14.5** | **1.8** | 1.3 | 0.4 | 1.00 | 1.14 | 73,064 | 99.5 | 0.0 | 0.0 | 0.5 | 1.0 | 8 | 315 | 30.8 | **0.05** | — | — |
| 12.1 | (0.6) | 3.3 | 0.9 | **0.81** | 0.93 | 29,035 | 100.0 | 0.0 | 0.0 | 0.0 | 1.8 | 9 | 406 | 27.2 | **0.15** | — | — |
| 13.1 | 0.4 | 2.1 | 0.6 | 0.90 | 1.03 | 19,088 | 99.4 | 0.0 | 0.0 | 0.5 | 0.8 | 3 | 616 | 20.0 | **0.05** | — | — |
| **14.3** | **1.6** | 0.7 | 2.1 | 1.04 | 1.19 | 13,508 | 97.1 | 0.0 | 0.0 | 2.9 | 4.5 | 47 | 274 | 28.5 | **0.38** | — | — |
| **14.7** | **2.0** | 1.3 | 1.5 | 1.07 | 1.21 | 9,730 | 97.2 | 0.0 | 0.0 | 2.8 | 15.1 | 9 | 153 | 29.6 | **0.46** | — | — |
| **15.1** | **2.4** | 1.2 | 1.5 | 1.08 | 1.23 | 58,586 | 97.0 | 0.0 | 0.0 | 3.0 | 13.4 | 8 | 136 | 36.5 | **0.39** | — | — |
| 13.2 | 0.5 | 2.0 | 0.6 | 0.93 | 1.06 | 671,890 | 99.2 | 0.0 | 0.0 | 0.8 | 0.8 | 3 | 3,642 | 17.2 | **0.04** | — | — |
| 13.4 | 0.7 | 1.8 | 0.5 | 0.92 | 1.05 | 8,903 | 99.5 | 0.0 | 0.0 | 0.5 | 0.7 | 7 | 772 | 18.4 | **0.09** | — | — |
| **14.4** | **1.7** | 0.4 | 1.5 | 1.06 | 1.21 | 9,172 | 95.2 | 0.0 | 0.9 | 3.9 | 3.3 | 33 | 163 | 33.1 | **0.42** | — | — |
| 11.1 | (1.6) | 2.3 | 1.4 | 1.01 | 1.15 | 1,407 | 98.8 | 0.0 | 0.0 | 1.2 | 1.1 | 75 | 258 | 19.5 | **0.23** | — | — |
| 11.9 | (0.8) | 2.7 | 0.7 | **0.89** | 1.02 | 69,100 | 99.9 | 0.0 | 0.0 | 0.1 | 0.7 | 9 | 348 | 28.6 | **0.05** | — | — |
| 11.2 | (1.5) | 2.5 | 2.3 | 0.93 | 1.06 | 41,476 | 96.7 | 0.0 | 0.3 | 3.0 | 7.9 | 32 | 276 | 24.1 | **0.26** | — | — |
| 11.9 | (0.8) | 2.2 | 1.8 | 1.04 | 1.19 | 16,816 | 96.9 | 0.0 | 0.0 | 3.1 | 5.6 | 26 | 142 | 17.4 | **0.31** | — | — |
| 12.4 | (0.3) | 1.5 | 1.3 | 0.91 | 1.04 | 166 | 98.6 | 0.0 | 0.0 | 1.4 | 0.4 | 3 | 1,804 | 19.6 | **0.63** | — | 0.25 |
| **12.6** | **0.0** | **0.6** | **1.9** | **1.00** | **1.25** | **5,630** | **95.6** | **0.2** | **0.2** | **4.0** | **4.5** | **50** | **226** | **28.0** | **0.97** | **—** | **—** |
| 12.8 | 0.2 | 0.0 | 3.0 | 0.93 | 1.16 | 3,941 | 98.0 | 0.0 | 0.0 | 2.0 | 3.3 | 85 | 91 | 21.9 | 1.01 | — | — |
| 12.3 | (0.3) | 1.2 | 2.6 | **0.90** | 1.12 | 6,792 | 97.3 | 0.0 | 0.0 | 2.7 | 7.6 | 47 | 108 | 20.9 | 0.98 | — | — |
| 13.5 | 0.9 | 0.4 | 2.0 | 1.25 | 1.57 | 2,337 | 100.1 | 0.0 | 0.0 | (0.1) | 3.1 | 28 | 48 | 32.4 | 1.14 | — | 0.25 |
| **13.5** | **0.9** | 1.0 | 2.5 | 1.05 | 1.32 | 1,229 | 97.1 | 0.0 | 0.0 | 2.9 | 0.0 | 11 | 44 | 38.1 | 1.12 | — | 0.25 |
| **14.6** | **2.0** | 1.0 | 2.3 | 1.21 | 1.51 | 1,811 | 98.9 | 0.0 | 0.0 | 1.2 | 0.0 | 19 | 41 | 38.1 | 1.01 | — | 0.25 |
| **14.6** | **2.0** | 0.0 | 3.1 | 1.10 | 1.37 | 5,159 | 97.4 | 0.0 | 0.0 | 2.6 | 6.2 | 50 | 69 | 33.6 | 1.18 | — | — |
| 10.8 | (1.8) | 0.2 | 2.6 | 0.94 | 1.18 | 2,841 | 94.1 | 0.0 | 0.0 | 5.9 | 2.6 | 19 | 49 | 29.0 | 1.17 | — | — |
| 13.5 | 0.9 | 0.2 | 2.1 | **0.83** | 1.04 | 578 | 95.3 | 0.0 | 0.0 | 4.7 | 6.0 | 26 | 47 | 37.0 | 0.97 | — | — |
| **14.2** | **1.6** | 0.0 | 0.5 | 0.92 | 1.15 | 1,434 | 96.7 | 0.0 | 0.0 | 3.3 | 0.0 | 45 | 59 | 24.7 | 1.09 | — | 0.25 |
| **13.7** | **1.1** | 0.0 | 1.6 | 1.04 | 1.30 | 3,067 | 97.4 | 0.0 | 0.0 | 2.6 | 1.2 | 10 | 60 | 41.1 | 1.31 | — | 0.25 |
| 13.4 | 0.8 | 0.0 | 1.9 | 1.10 | 1.38 | 5,461 | 98.3 | 0.0 | 0.5 | 1.3 | 2.5 | 3 | 60 | 46.8 | 1.30 | — | 0.25 |
| **14.6** | **2.0** | 0.0 | 0.0 | 1.40 | 1.75 | 1,954 | 121.0 | 0.0 | 0.0 | (21.0) | 5.1 | 26 | 25 | 90.8 | 1.79 | — | 0.25 |
| **15.9** | **3.3** | 0.0 | 1.6 | 0.92 | 1.15 | 1,635 | 94.0 | 0.0 | 0.0 | 6.0 | 1.8 | 42 | 92 | 16.1 | 1.02 | — | — |
| **14.8** | **2.2** | 0.5 | 2.2 | 0.95 | 1.19 | 2,304 | 99.4 | 0.0 | 0.0 | 0.7 | 0.6 | 106 | 152 | 16.9 | 1.03 | — | — |
| **14.4** | **1.8** | 0.0 | 1.8 | **0.85** | 1.07 | 2,576 | 97.7 | 2.3 | 0.0 | 0.1 | 1.8 | 33 | 63 | 26.6 | 1.15 | — | 0.25 |
| **13.8** | **1.2** | 0.4 | 2.3 | **0.81** | 1.01 | 146 | 98.8 | 0.0 | 0.0 | 1.3 | 0.0 | 71 | 83 | 13.8 | 0.83 | — | — |
| 11.3 | (1.3) | 0.2 | 4.6 | 0.93 | 1.16 | 472 | 96.9 | 0.0 | 0.0 | 3.1 | 0.0 | 74 | 50 | 28.6 | 1.12 | — | — |
| — | — | 0.0 | 1.1 | 0.90 | 1.13 | 348 | 96.1 | 0.0 | 0.0 | 3.9 | 12.6 | 21 | 26 | 51.2 | 0.91 | — | — |
| **14.3** | **1.7** | 0.0 | 1.5 | 1.01 | 1.26 | 153 | 99.5 | 0.0 | 0.0 | 0.5 | 2.4 | 16 | 42 | 41.1 | 1.10 | — | — |
| 13.1 | 0.5 | 1.4 | 2.4 | 1.01 | 1.26 | 2,686 | 99.7 | 0.0 | 0.0 | 0.3 | 0.2 | 16 | 403 | 6.3 | **0.50** | — | — |
| 11.5 | (1.1) | 0.1 | 1.2 | **0.84** | 1.06 | 1,132 | 94.5 | 0.0 | 0.0 | 5.5 | 3.7 | 10 | 37 | 45.4 | 1.20 | — | — |
| 12.8 | 0.2 | 0.8 | 0.1 | **0.83** | 1.04 | 2,304 | 98.1 | 0.0 | 0.0 | 1.9 | 1.1 | 73 | 92 | 25.0 | 0.78 | — | — |
| 12.8 | 0.2 | 1.7 | 1.7 | **0.76** | 0.95 | 29,048 | 94.0 | 0.0 | 0.0 | 6.0 | 36.3 | 11 | 885 | 28.4 | **0.62** | — | — |
| 13.4 | 0.8 | 1.8 | 1.7 | 0.91 | 1.14 | 1,015 | 99.4 | 0.0 | 0.0 | 0.6 | 0.3 | 94 | 265 | 9.1 | **0.59** | — | — |
| 12.3 | (0.3) | 2.2 | 1.7 | **0.90** | 1.12 | 1,886 | 99.1 | 0.0 | 0.0 | 0.9 | 0.0 | 138 | 87 | 20.0 | **0.69** | — | — |
| **14.3** | **1.7** | 0.8 | 2.5 | **0.81** | 1.02 | 7,135 | 84.7 | 0.1 | 1.5 | 13.7 | 9.4 | 1 | 172 | 13.4 | **0.61** | — | — |
| — | — | 0.9 | 1.3 | 0.96 | 1.20 | 1,770 | 97.0 | 0.0 | 0.0 | 3.1 | 5.7 | 84 | 194 | 16.3 | **0.70** | — | — |
| 12.2 | (0.4) | 1.2 | 1.7 | 0.98 | 1.22 | 6,175 | 99.1 | 0.0 | 0.0 | 0.9 | 10.9 | 100 | 215 | 11.7 | **0.59** | — | — |
| 11.9 | (0.7) | 0.4 | 2.2 | **0.87** | 1.09 | 830 | 81.7 | 2.3 | 0.0 | 15.9 | 4.3 | 26 | 40 | 36.1 | 0.99 | — | — |
| 13.5 | 0.9 | 0.0 | 1.2 | **0.85** | 1.07 | 1,766 | 99.5 | 0.0 | 0.0 | 0.5 | 14.4 | 5 | 18 | 85.2 | 1.50 | — | 0.15 |
| 9.3 | (3.3) | 0.3 | 1.7 | 1.04 | 1.30 | 2,500 | 97.8 | 0.0 | 0.0 | 2.2 | 9.1 | 59 | 46 | 43.4 | 0.73 | — | — |
| **15.9** | **3.3** | 0.1 | 0.9 | **0.89** | 1.11 | 18,299 | 91.9 | 0.0 | 0.3 | 7.9 | 9.6 | 13 | 88 | 19.6 | 0.92 | — | — |
| 9.5 | (3.1) | 1.2 | 3.9 | **0.87** | 1.08 | 3,414 | 96.5 | 0.0 | 0.0 | 3.5 | 4.0 | 41 | 60 | 28.8 | 0.92 | — | — |
| 12.7 | 0.1 | 0.0 | 0.7 | 1.10 | 1.38 | 644 | 82.8 | 0.0 | 2.4 | 14.8 | 8.9 | 14 | 60 | 67.5 | 1.64 | 2.00R | — |
| **14.4** | **1.8** | 3.0 | 3.1 | **0.81** | 1.02 | 3,122 | 70.1 | 4.7 | 0.0 | 25.2 | 12.0 | 29 | 19 | 54.4 | 0.92 | — | — |

## DOMESTIC STOCK FUNDS: MID-CAP AND SMALL-CAP

| Index Fund | Closed | Fund Name (Ticker) | Style Grth | Style Val | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | Bull Market Return (%) Fund | Bull Cat +/- | Bear Market Return (%) Fund | Bear Cat +/- | 3-Year Annual Return (%) Fund | 3-Year Cat +/- | 5-Year Annual Return (%) Fund | 5-Year Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Madison Mid-Cap Y (GTSGX) | G | | (2.0) | 15.6 | 12.0 | 0.8 | 9.4 | 338.0 | (44.8) | (47.6) | 3.5 | 8.3 | 1.6 | 7.0 | 1.9 |
| | | Marsico 21st Century (MXXIX) | G | | 1.8 | 30.0 | (1.9) | 0.2 | 8.5 | 332.6 | (50.2) | (58.4) | (7.3) | 9.1 | 2.4 | 7.1 | 2.0 |
| | | Nicholas II N (NNTWX) | G | | (5.1) | 25.1 | 4.5 | 0.5 | 10.9 | 321.7 | (61.1) | (40.9) | 10.2 | 7.5 | 0.8 | 6.7 | 1.6 |
| I | | Northern Mid Cap Idx (NOMIX) | G | V | (11.2) | 16.0 | 20.5 | (2.4) | 9.6 | 416.1 | 33.3 | (49.6) | 1.5 | 7.5 | 0.8 | 5.8 | 0.7 |
| | | Parnassus Mid-Cap (PARMX) | G | V | (6.7) | 15.7 | 16.0 | (0.9) | 11.2 | 363.5 | (19.3) | (45.0) | 6.1 | 7.8 | 1.1 | 6.7 | 1.6 |
| | C | PRIMECAP Odys Agg Gr (POAGX) | G | | (7.0) | 33.5 | 11.7 | 4.5 | 16.5 | 758.7 | 375.9 | (49.3) | 1.8 | 11.5 | 4.8 | 11.1 | 6.0 |
| | | Russell Inv US Mid Cap Eq S (RMCSX) | G | V | (11.5) | 15.2 | 14.2 | (2.5) | 11.0 | — | — | — | — | 5.2 | (1.5) | 4.8 | (0.3) |
| I | | Shelton S&P Md Dir (SPMIX) | G | V | (11.5) | 15.6 | 21.0 | (2.3) | 9.3 | 408.7 | 25.9 | (49.6) | 1.5 | 7.4 | 0.7 | 5.8 | 0.7 |
| | | T. Rowe Price Div Mid Gr (PRDMX) | G | | (3.2) | 24.7 | 7.5 | 2.0 | 11.4 | 442.9 | 60.1 | (51.8) | (0.7) | 9.1 | 2.4 | 8.1 | 3.0 |
| I | | T. Rowe Price Ext Mkt Idx (PEXMX) | G | V | (9.7) | 17.9 | 15.9 | (3.3) | 7.5 | 436.1 | 53.3 | (52.4) | (1.3) | 7.3 | 0.6 | 5.1 | 0.0 |
| | C | T. Rowe Price Mid Gr (RPMGX) | G | | (2.1) | 24.8 | 6.3 | 6.5 | 13.1 | 476.3 | 93.5 | (48.2) | 2.9 | 9.1 | 2.4 | 9.4 | 4.3 |
| | C | T. Rowe Price Mid Val (TRMCX) | | V | (10.7) | 11.6 | 24.3 | (3.5) | 10.6 | 370.8 | (12.0) | (47.4) | 3.7 | 7.4 | 0.7 | 5.8 | 0.7 |
| | C | T. Rowe Price New Horiz (PRNHX) | G | | 4.0 | 31.4 | 7.7 | 4.5 | 6.0 | 706.9 | 324.1 | (49.9) | 1.2 | 13.8 | 7.1 | 10.3 | 5.2 |
| | | TIAA-CREF MdCpGr Rtl (TCMGX) | G | | (8.5) | 25.7 | 1.6 | (1.0) | 7.3 | 389.1 | 6.3 | (54.2) | (3.1) | 5.3 | (1.4) | 4.4 | (0.7) |
| | | TIAA-CREF MdCpVal Rtl (TCMVX) | | V | (14.5) | 10.7 | 17.1 | (5.7) | 12.4 | 328.4 | (54.4) | (53.7) | (2.6) | 3.5 | (3.2) | 3.3 | (1.8) |
| I | | USAA Extended Market Idx (USMIX) | G | V | (9.7) | 17.7 | 15.4 | (3.8) | 7.1 | 411.8 | 29.0 | (52.8) | (1.7) | 7.0 | 0.3 | 4.8 | (0.3) |
| | | Value Line Focused (VLIFX) | G | | 4.7 | 19.8 | 10.9 | 2.9 | 7.9 | 330.3 | (52.5) | (57.3) | (6.2) | 11.6 | 4.9 | 9.1 | 4.0 |
| | | Value Line Premier Grth (VALSX) | G | | 1.3 | 22.3 | 7.0 | 0.2 | 6.7 | 371.5 | (11.3) | (51.1) | 0.0 | 9.8 | 3.1 | 7.2 | 2.1 |
| I | | Vanguard Ext Mkt Idx Adm (VEXAX) | G | V | (9.4) | 18.1 | 16.1 | (3.3) | 7.5 | 442.3 | 59.5 | (52.7) | (1.6) | 7.5 | 0.8 | 5.2 | 0.1 |
| I | | Vanguard MdCp Gr Idx Adm (VMGMX) | G | | (5.6) | 21.8 | 6.7 | (1.0) | 13.4 | — | — | — | — | 7.0 | 0.3 | 6.6 | 1.5 |
| I | | Vanguard MdCp Val Idx Adm (VMVAX) | | V | (12.5) | 17.0 | 15.2 | (1.8) | 13.9 | — | — | — | — | 5.7 | (1.0) | 5.7 | 0.6 |
| I | | Vanguard Mid Cap Idx Adm (VIMAX) | G | V | (9.3) | 19.2 | 11.2 | (1.4) | 13.7 | 417.7 | 34.9 | (53.5) | (2.4) | 6.3 | (0.4) | 6.2 | 1.1 |
| | | Vanguard MidCap Gr Inv (VMGRX) | G | | (3.3) | 22.0 | 0.4 | 0.2 | 10.8 | 378.6 | (4.2) | (49.6) | 1.5 | 5.8 | (0.9) | 5.6 | 0.5 |
| | | Vanguard Selected Val Inv (VASVX) | | V | (19.8) | 19.5 | 16.3 | (3.8) | 6.3 | 335.5 | (47.3) | (48.0) | 3.1 | 3.7 | (3.0) | 2.6 | (2.5) |
| | | Vanguard Strategic Eq Inv (VSEQX) | G | V | (12.0) | 13.7 | 17.9 | (1.5) | 13.6 | 464.8 | 82.0 | (56.1) | (5.0) | 5.7 | (1.0) | 5.7 | 0.6 |
| | | **Small-Cap Stock Category Average** | | | (11.2) | 15.2 | 19.6 | (4.8) | 2.6 | 408.3 | 0.0 | (52.1) | 0.0 | 6.7 | 0.0 | 3.4 | 0.0 |
| | | Amer Beacon SmCp Val Inv (AVPAX) | | V | (15.9) | 8.3 | 26.3 | (5.4) | 4.3 | 398.8 | (9.5) | (51.7) | 0.4 | 4.8 | (1.9) | 2.6 | (0.8) |
| | C | Artisan Small Cap Inv (ARTSX) | G | | 2.2 | 26.8 | 5.5 | 0.3 | (0.8) | 560.4 | 152.1 | (57.7) | (5.6) | 11.0 | 4.3 | 6.3 | 2.9 |
| | | Baron Small Cap Ret (BSCFX) | G | | (7.4) | 27.1 | 9.9 | (5.3) | 1.6 | 404.5 | (3.8) | (51.5) | 0.6 | 8.9 | 2.2 | 4.5 | 1.1 |
| | C | Brown Advisory SC Fd'l Val Inv (BIAUX) | G | V | (13.3) | 12.1 | 21.8 | (5.7) | 5.9 | 393.1 | (15.2) | — | — | 5.8 | (0.9) | 3.4 | 0.0 |
| | | Brown Advisory SC Gr Inv (BIASX) | G | | (4.4) | 16.9 | 9.5 | 8.0 | 0.0 | 422.2 | 13.9 | (49.9) | 2.2 | 6.9 | 0.2 | 5.7 | 2.3 |
| | C | Conestoga Small Cap Inv (CCASX) | G | | 0.6 | 28.4 | 14.0 | 8.0 | (8.1) | 501.6 | 93.3 | (42.3) | 9.8 | 13.8 | 7.1 | 7.9 | 4.5 |
| | | CornerCap SmCp Val Inv (CSCVX) | | V | (14.9) | 7.7 | 27.9 | (2.1) | 5.5 | 457.1 | 48.8 | (54.2) | (2.1) | 5.5 | (1.2) | 3.9 | 0.5 |
| | | Crawford Div Oppor (CDOFX) | G | V | (7.7) | 13.9 | 26.9 | (2.3) | 5.9 | — | — | — | — | 10.1 | 3.4 | 6.7 | 3.3 |
| | | Dean Small Cap Value (DASCX) | | V | (13.1) | 3.7 | 30.3 | (6.4) | 5.9 | 408.2 | (0.1) | (54.6) | (2.5) | 5.5 | (1.2) | 3.1 | (0.3) |
| I | | Dreyfus Sm Cap Stk Indx (DISSX) | G | V | (8.9) | 12.4 | 25.8 | (2.3) | 5.4 | 480.1 | 71.8 | (51.0) | 1.1 | 8.8 | 2.1 | 5.8 | 2.4 |
| | | FAM Small Cap Investor (FAMFX) | G | V | (8.7) | 4.5 | 24.2 | (3.5) | 5.5 | — | — | — | — | 5.8 | (0.9) | 3.8 | 0.4 |
| | C | Fidelity Series SmCp Opp (FSOPX) | G | V | (7.7) | 12.0 | 15.1 | (0.6) | 2.2 | 438.3 | 30.0 | (54.7) | (2.6) | 6.0 | (0.7) | 3.9 | 0.5 |
| | C | Fidelity Small Cap Grth (FCPGX) | G | | (4.6) | 29.0 | 10.9 | 5.7 | 3.8 | 557.4 | 149.1 | (55.1) | (3.0) | 10.9 | 4.2 | 8.4 | 5.0 |
| | C | Fidelity Small Cap Value (FCPVX) | | V | (15.1) | 12.2 | 21.2 | (1.7) | 6.6 | 421.4 | 13.1 | (49.9) | 2.2 | 4.9 | (1.8) | 3.9 | 0.5 |
| | C | Fidelity SmCp Discovery (FSCRX) | G | V | (13.8) | 7.9 | 20.2 | (6.2) | 7.0 | 475.9 | 67.6 | (45.0) | 7.1 | 3.8 | (2.9) | 2.3 | (1.1) |
| | | Fidelity Stk Sel Sm Cap (FDSCX) | G | V | (8.5) | 11.7 | 15.3 | (0.3) | 3.4 | 401.8 | (6.5) | (61.0) | (8.9) | 5.6 | (1.1) | 4.0 | 0.6 |
| | | Hartford Schroder SmallCap I (SCUIX) | G | V | (10.9) | 14.7 | 19.3 | (1.5) | 8.5 | 342.8 | (65.5) | (45.2) | 6.9 | 6.8 | 0.1 | 5.4 | 2.0 |
| | C | Invesco SmCap Gr Inv (GTSIX) | G | | (9.1) | 24.9 | 11.2 | (1.9) | 7.6 | 454.3 | 46.0 | (50.9) | 1.2 | 8.1 | 1.4 | 5.9 | 2.5 |
| | | Janus Henderson Sm Cap Val T (JSCVX) | | V | (13.2) | 12.6 | 26.3 | (2.7) | 7.3 | 314.4 | (93.9) | (38.8) | 13.3 | 7.2 | 0.5 | 5.2 | 1.8 |
| | C | Janus Henderson Triton T (JATTX) | G | | (5.3) | 26.8 | 10.4 | 1.2 | 9.4 | 560.1 | 151.8 | (49.4) | 2.7 | 9.9 | 3.2 | 8.0 | 4.6 |
| | C | Janus Henderson Venture T (JAVTX) | G | | (6.7) | 24.1 | 7.0 | (0.9) | 10.2 | 554.3 | 146.0 | (60.8) | (8.7) | 7.4 | 0.7 | 6.2 | 2.8 |
| | | LKCM Small Cap Eq Instl (LKSCX) | G | | (5.7) | 17.0 | 9.2 | (5.6) | (3.2) | 365.5 | (42.8) | (53.3) | (1.2) | 6.4 | (0.3) | 1.9 | (1.5) |
| | | Loomis Sayles Sm Gr Retl (LCGRX) | G | | 0.2 | 26.5 | 5.4 | 0.8 | 0.7 | 470.4 | 62.1 | (51.1) | 1.0 | 10.1 | 3.4 | 6.3 | 2.9 |
| | C | Meridian Grth Legacy (MERDX) | G | | (7.0) | 25.6 | 16.2 | (5.4) | 9.4 | 409.6 | 1.3 | (42.0) | 10.1 | 10.7 | 4.0 | 7.0 | 3.6 |
| | | Neuberger Berman Genesis Tr (NBGEX) | G | | (6.8) | 15.5 | 18.0 | 0.1 | (0.4) | 337.0 | (71.3) | (43.7) | 8.4 | 8.3 | 1.6 | 4.8 | 1.4 |
| | | Northern Small Cap Core (NSGRX) | G | V | (10.3) | 13.0 | 20.7 | (4.3) | 6.5 | 386.6 | (21.7) | (50.8) | 1.3 | 7.0 | 0.3 | 4.5 | 1.1 |
| I | | Northern Small Cap Idx (NSIDX) | G | V | (11.2) | 14.5 | 21.1 | (4.6) | 4.6 | 401.6 | (6.7) | (52.2) | (0.1) | 7.2 | 0.5 | 4.2 | 0.8 |
| | | Northern Small Cap Value (NOSGX) | | V | (13.7) | 6.4 | 27.8 | (4.7) | 7.0 | 358.0 | (50.3) | (47.2) | 4.9 | 5.5 | (1.2) | 3.7 | 0.3 |
| | | Nubrgr Ber Genesis Inv (NBGNX) | G | | (6.7) | 15.5 | 18.1 | 0.2 | (0.3) | 340.4 | (67.9) | (43.7) | 8.4 | 8.4 | 1.7 | 4.9 | 1.5 |
| | | Queens Road SmCp Val (QRSVX) | | V | (5.7) | 5.8 | 15.5 | (0.2) | 4.9 | 248.9 | (159.4) | (41.6) | 10.5 | 4.9 | (1.8) | 3.8 | 0.4 |
| | | Royce PA Mutual Invt (PENNX) | G | V | (9.7) | 16.2 | 26.4 | (11.5) | (0.7) | 355.0 | (53.3) | (50.4) | 1.7 | 9.9 | 3.2 | 3.1 | (0.3) |

| 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 (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 12.7 | 0.1 | 0.0 | 1.8 | **0.78** | 0.98 | 401 | 92.7 | 0.0 | 0.0 | 7.4 | 5.8 | 22 | 32 | 44.3 | 0.98 | — | — |
| 11.4 | (1.2) | 0.0 | 0.4 | 0.99 | 1.24 | 226 | 91.8 | 0.0 | 0.0 | 8.2 | 5.2 | 90 | 56 | 28.3 | 1.16 | — | 0.00 |
| 12.5 | (0.1) | 0.3 | 2.1 | **0.90** | 1.12 | 759 | 96.4 | 0.0 | 0.0 | 3.6 | 1.8 | 27 | 82 | 18.7 | 0.94 | — | 0.25 |
| 13.4 | 0.8 | 1.7 | 1.9 | 1.01 | 1.26 | 1,956 | 96.1 | 0.2 | 0.0 | 3.7 | 0.2 | 16 | 403 | 6.2 | **0.15** | — | — |
| 13.4 | 0.8 | 0.7 | 0.8 | **0.77** | 0.96 | 2,822 | 95.5 | 0.0 | 0.0 | 4.6 | 3.6 | 33 | 41 | 37.5 | 0.99 | — | — |
| **19.1** | **6.5** | 0.1 | 1.2 | 1.39 | 1.74 | 9,204 | 94.9 | 0.0 | 0.5 | 4.7 | 10.5 | 12 | 165 | 31.9 | **0.64** | — | — |
| — | — | 1.1 | 3.0 | 0.95 | 1.19 | 90 | 93.3 | 0.0 | 0.0 | 6.7 | 1.7 | 92 | 381 | 11.2 | 0.97 | — | — |
| 13.3 | 0.7 | 0.9 | 2.8 | 1.00 | 1.25 | 101 | 110.3 | 0.0 | 0.0 | (10.3) | 0.2 | 12 | 401 | 7.1 | **0.66** | — | 0.00 |
| **15.2** | **2.6** | 0.3 | 1.0 | 0.96 | 1.20 | 937 | 99.9 | 0.0 | 0.0 | 0.1 | 3.0 | 27 | 306 | 9.0 | 0.84 | — | — |
| 13.5 | 0.9 | 1.2 | 1.4 | 1.07 | 1.34 | 758 | 96.5 | 0.0 | 0.0 | 3.5 | 1.6 | 23 | 1,556 | 4.7 | **0.35** | 0.50R | — |
| **16.2** | **3.6** | 0.1 | 1.9 | 0.90 | 1.13 | 27,617 | 93.6 | 0.0 | 0.0 | 6.4 | 3.2 | 26 | 136 | 18.3 | 0.76 | — | — |
| 12.9 | 0.3 | 1.1 | 2.4 | **0.87** | 1.09 | 11,604 | 90.5 | 0.0 | 0.3 | 9.2 | 8.0 | 32 | 100 | 23.0 | 0.79 | — | — |
| **19.3** | **6.7** | 0.0 | 2.2 | 1.06 | 1.33 | 21,927 | 94.3 | 0.1 | 0.0 | 5.5 | 12.7 | 39 | 202 | 20.5 | 0.78 | — | — |
| 13.4 | 0.8 | 0.1 | 2.8 | 1.04 | 1.31 | 1,231 | 99.6 | 0.0 | 0.0 | 0.4 | 5.1 | 70 | 118 | 18.3 | 0.80 | — | 0.25 |
| 11.3 | (1.3) | 1.8 | 2.1 | 0.93 | 1.17 | 3,038 | 98.5 | 0.0 | 0.0 | 1.5 | 3.8 | 25 | 245 | 11.5 | **0.71** | — | 0.25 |
| 13.0 | 0.4 | 1.0 | 1.6 | 1.05 | 1.32 | 657 | 99.4 | 0.0 | 0.0 | 0.7 | 1.6 | 11 | 2,717 | 5.1 | **0.44** | — | — |
| 12.9 | 0.3 | 0.0 | 0.4 | **0.81** | 1.02 | 186 | 95.2 | 0.0 | 0.0 | 4.8 | 7.6 | 2 | 35 | 42.8 | 1.18 | — | 0.25 |
| 13.5 | 0.9 | 0.0 | 2.0 | **0.84** | 1.05 | 317 | 98.4 | 0.0 | 0.0 | 1.6 | 7.3 | 3 | 87 | 31.2 | 1.20 | — | 0.25 |
| **13.6** | **1.0** | 1.7 | 0.4 | 1.06 | 1.33 | 58,480 | 97.0 | 0.1 | 0.0 | 3.0 | 1.5 | 0 | 3,305 | 5.0 | **0.08** | — | — |
| — | — | 0.8 | 0.2 | 0.96 | 1.20 | 10,899 | 99.6 | 0.0 | 0.0 | 0.4 | 1.0 | 23 | 184 | 14.1 | **0.07** | — | — |
| — | — | 2.8 | 0.6 | 0.90 | 1.13 | 16,121 | 100.0 | 0.0 | 0.0 | 0.1 | 1.4 | 17 | 210 | 10.6 | **0.07** | — | — |
| **13.8** | **1.2** | 1.8 | 0.4 | 0.91 | 1.14 | 86,953 | 99.7 | 0.0 | 0.0 | 0.3 | 1.2 | 14 | 368 | 7.2 | **0.05** | — | — |
| 13.4 | 0.8 | 0.4 | 1.8 | 0.99 | 1.23 | 3,721 | 94.9 | 0.0 | 0.0 | 5.1 | 2.3 | 75 | 121 | 17.1 | **0.36** | — | — |
| 11.8 | (0.8) | 2.1 | 1.8 | 1.02 | 1.28 | 7,490 | 92.8 | 0.1 | 0.0 | 7.2 | 9.5 | 22 | 123 | 20.5 | **0.39** | — | — |
| **13.7** | **1.1** | 1.3 | 1.9 | 1.09 | 1.36 | 6,298 | 98.1 | 0.0 | 0.0 | 1.9 | 1.3 | 82 | 312 | 9.5 | **0.18** | — | — |
| **12.2** | **0.0** | **0.3** | **2.0** | **1.00** | **1.46** | **2,759** | **93.8** | **0.4** | **0.3** | **5.5** | **4.5** | **67** | **298** | **20.5** | **1.12** | **—** | **—** |
| 11.5 | (0.7) | 0.4 | 2.2 | 1.04 | 1.52 | 5,558 | 95.7 | 0.0 | 0.0 | 4.3 | 3.2 | 48 | 547 | 11.1 | 1.13 | — | 0.00 |
| **15.6** | **3.4** | 0.0 | 1.9 | 1.03 | 1.51 | 1,556 | 98.2 | 0.0 | 0.0 | 1.9 | 4.8 | 44 | 65 | 32.5 | 1.21 | — | — |
| 12.7 | 0.5 | 0.0 | 2.6 | 0.96 | 1.41 | 3,469 | 98.5 | 0.0 | 0.0 | 1.5 | 6.2 | 14 | 73 | 30.9 | 1.31 | — | 0.25 |
| 12.7 | 0.5 | 0.7 | 1.3 | **0.86** | 1.26 | 968 | 97.5 | 0.0 | 0.0 | 2.5 | 0.6 | — | 63 | 29.3 | 1.30 | 1.00R | — |
| **14.1** | **1.9** | 0.4 | 1.8 | **0.85** | 1.25 | 782 | 95.1 | 0.0 | 0.0 | 4.9 | 9.9 | — | 80 | 28.7 | 1.14 | 1.00R | — |
| **15.0** | **2.8** | 0.0 | 0.4 | 1.03 | 1.51 | 2,108 | 93.9 | 0.0 | 0.0 | 6.1 | 2.9 | 9 | 52 | 29.5 | 1.10 | — | 0.25 |
| 13.6 | 1.4 | 0.3 | 3.2 | 0.98 | 1.44 | 99 | 100.0 | 0.0 | 0.0 | 0.0 | 0.4 | 117 | 230 | 6.3 | 1.30 | 1.00R | — |
| — | — | 1.2 | 1.7 | **0.82** | 1.21 | 179 | 97.4 | 0.0 | 0.0 | 2.6 | 0.0 | 36 | 66 | 22.9 | 1.05 | — | — |
| 12.2 | 0.0 | 1.6 | 2.4 | 0.94 | 1.37 | 302 | 95.0 | 0.0 | 0.0 | 5.0 | 0.0 | 165 | 69 | 21.8 | 1.18 | — | — |
| 13.1 | 0.9 | 1.0 | 2.1 | 1.03 | 1.51 | 2,015 | 99.1 | 0.0 | 0.0 | 0.9 | 1.3 | 21 | 604 | 5.8 | **0.50** | — | — |
| — | — | 0.8 | 0.9 | **0.81** | 1.19 | 148 | 97.6 | 0.0 | 0.0 | 2.4 | 3.9 | 19 | 28 | 47.6 | 1.34 | — | — |
| 13.2 | 1.0 | 1.1 | 1.8 | **0.90** | 1.33 | 4,930 | 98.8 | 0.0 | 0.0 | 1.2 | 3.5 | 58 | 218 | 9.8 | **0.00** | — | — |
| **15.7** | **3.5** | 0.0 | 1.6 | 0.99 | 1.45 | 3,456 | 98.7 | 0.0 | 0.0 | 1.3 | 4.3 | 140 | 187 | 14.3 | 1.02 | — | — |
| 12.6 | 0.4 | 0.8 | 2.8 | **0.80** | 1.18 | 1,970 | 97.7 | 0.4 | 0.0 | 1.9 | 13.0 | 55 | 78 | 25.9 | **0.91** | — | — |
| **14.4** | **2.2** | 0.9 | 2.6 | **0.86** | 1.26 | 2,890 | 99.3 | 0.0 | 0.0 | 0.7 | 14.7 | 41 | 73 | 25.8 | **0.69** | — | — |
| 12.3 | 0.1 | 0.2 | 2.1 | 0.92 | 1.35 | 996 | 98.7 | 0.0 | 0.0 | 1.3 | 4.0 | 68 | 233 | 9.5 | **0.68** | — | — |
| 11.7 | (0.5) | 0.3 | 2.1 | **0.82** | 1.21 | 149 | 92.8 | 0.0 | 0.0 | 7.2 | 1.5 | 69 | 122 | 14.4 | 1.14 | — | — |
| **14.0** | **1.8** | 0.0 | 2.4 | 0.98 | 1.44 | 2,571 | 96.5 | 0.0 | 0.0 | 3.6 | 0.8 | — | 125 | 13.5 | 1.19 | — | 0.25 |
| 10.9 | (1.3) | 0.1 | 3.0 | **0.78** | 1.15 | 2,942 | 95.5 | 0.0 | 0.0 | 4.5 | 6.3 | 83 | 77 | 23.9 | 1.05 | — | — |
| **16.7** | **4.5** | 0.0 | 1.5 | 0.91 | 1.34 | 10,967 | 93.7 | 0.0 | 0.8 | 5.5 | 1.0 | 21 | 127 | 18.6 | **0.92** | — | — |
| **16.2** | **4.0** | 0.0 | 1.6 | 0.95 | 1.39 | 3,294 | 97.5 | 0.0 | 0.0 | 2.5 | 7.8 | 28 | 130 | 18.9 | **0.92** | — | — |
| 11.6 | (0.6) | 0.0 | 3.4 | 1.03 | 1.51 | 161 | 98.6 | 0.0 | 0.0 | 1.4 | 0.8 | 42 | 102 | 19.1 | 1.00 | 1.00R | 0.00 |
| **14.6** | **2.4** | 0.0 | 2.1 | 1.01 | 1.49 | 1,288 | 95.0 | 0.0 | 0.0 | 5.0 | 2.1 | 41 | 96 | 14.6 | 1.20 | — | 0.25 |
| **13.9** | **1.7** | 0.1 | 2.4 | **0.90** | 1.32 | 1,662 | 89.9 | 0.0 | 1.1 | 9.0 | 3.3 | 34 | 98 | 20.9 | **0.86** | 2.00R | — |
| 11.8 | (0.4) | 0.0 | 2.2 | **0.86** | 1.26 | 8,878 | 99.1 | 0.0 | 0.0 | 1.0 | 3.5 | 13 | 126 | 19.4 | 1.10 | — | — |
| 12.7 | 0.5 | 0.7 | 0.7 | 0.95 | 1.39 | 396 | 98.2 | 0.2 | 0.0 | 1.6 | 2.0 | 6 | 1,677 | 3.3 | **0.65** | — | — |
| 11.8 | (0.4) | 1.2 | 1.8 | 1.02 | 1.50 | 1,034 | 98.1 | 0.2 | 0.0 | 1.7 | 0.8 | 13 | 2,043 | 2.5 | **0.15** | — | — |
| 10.5 | (1.7) | 0.8 | 1.6 | 0.96 | 1.41 | 2,690 | 96.2 | 0.3 | 0.0 | 3.4 | 1.2 | 19 | 568 | 7.5 | 1.00 | — | — |
| 11.9 | (0.3) | 0.1 | 2.9 | **0.86** | 1.26 | 8,878 | 99.1 | 0.0 | 0.0 | 1.0 | 3.5 | 13 | 126 | 19.4 | 1.02 | — | — |
| 9.9 | (2.3) | 0.1 | 1.0 | **0.66** | 0.96 | 113 | 68.4 | 0.0 | (0.1) | 31.7 | 0.0 | 6 | 58 | 33.2 | 1.18 | — | — |
| 11.3 | (0.9) | 0.2 | 3.6 | 0.95 | 1.39 | 1,588 | 97.4 | 0.0 | 0.0 | 2.7 | 9.0 | 27 | 291 | 13.2 | **0.92** | 1.00R | 0.00 |

## DOMESTIC SMALL-CAP, NEUTRAL/INVERSE AND SECTOR STOCK FUNDS

| Index Fund | Closed | Fund Name (Ticker) | Style Grth | Style Val | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | Bull Market Return (%) Fund | Bull Cat +/- | Bear Market Return (%) Fund | Bear Cat +/- | 3-Year Annual Return (%) Fund | 3-Yr Cat +/- | 5-Year Annual Return (%) Fund | 5-Yr Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Royce Premier Invt (RYPRX) | G | | (10.4) | 23.7 | 23.0 | (9.9) | (0.9) | 326.2 | (82.1) | (42.8) | 9.3 | 10.9 | 4.2 | 4.0 | 0.6 |
| | | Royce Special Equity Invt (RYSEX) | | V | (9.9) | 7.8 | 32.2 | (12.4) | 1.0 | 246.7 | (161.6) | (32.4) | 19.7 | 8.7 | 2.0 | 2.6 | (0.8) |
| | | Royce Total Return Invt (RYTRX) | G | V | (12.5) | 13.6 | 25.8 | (7.2) | 1.3 | 306.4 | (101.9) | (47.1) | 5.0 | 7.7 | 1.0 | 3.3 | (0.1) |
| | | Russell Inv US Small Cap Eq S (RLESX) | G | V | (12.1) | 14.3 | 21.7 | (6.4) | 4.0 | 397.7 | (10.6) | — | — | 6.9 | 0.2 | 3.5 | 0.1 |
| | | Russell Tx-Mg US Mid & SC S (RTSSX) | G | | (8.7) | 14.7 | 14.7 | (4.9) | 4.3 | 393.2 | (15.1) | (52.1) | 0.0 | 6.3 | (0.4) | 3.6 | 0.2 |
| | | SA US Small Co Inv (SAUMX) | G | V | (12.8) | 11.3 | 22.5 | (4.6) | 3.5 | 429.6 | 21.3 | (53.9) | (1.8) | 5.9 | (0.8) | 3.3 | (0.1) |
| I | | Schwab Fdmtl US Sm Co Idx (SFSNX) | G | V | (12.1) | 12.7 | 23.4 | (5.1) | 7.7 | 513.9 | 105.6 | (55.8) | (3.7) | 6.9 | 0.2 | 4.6 | 1.2 |
| I | | Schwab Small Cap Idx (SWSSX) | G | V | (11.0) | 14.6 | 21.3 | (4.5) | 4.9 | 459.4 | 51.1 | (53.0) | (0.9) | 7.4 | 0.7 | 4.4 | 1.0 |
| | | Schwab Small-Cap Equity (SWSCX) | G | V | (12.2) | 10.0 | 23.6 | (3.7) | 6.9 | 444.5 | 36.2 | (54.6) | (2.5) | 6.1 | (0.6) | 4.2 | 0.8 |
| | | Steward S-Md Cap Eh Idx Indiv (TRDFX) | G | V | (12.5) | 13.8 | 23.0 | (4.0) | 5.3 | 473.1 | 64.8 | (53.8) | (1.7) | 7.0 | 0.3 | 4.4 | 1.0 |
| | C | T. Rowe Price Sm Stk (OTCFX) | G | | (3.3) | 15.2 | 18.5 | (3.2) | 6.9 | 498.2 | 89.9 | (49.2) | 2.9 | 9.7 | 3.0 | 6.4 | 3.0 |
| | | T. Rowe Price Sm Val (PRSVX) | G | V | (11.5) | 13.3 | 28.9 | (4.7) | 0.1 | 383.0 | (25.3) | (47.3) | 4.8 | 8.9 | 2.2 | 4.3 | 0.9 |
| | | T. Rowe Price US SmCp Gr Eq (PRDSX) | G | | (6.9) | 22.1 | 11.3 | 2.3 | 6.3 | 525.6 | 117.3 | (48.6) | 3.5 | 8.1 | 1.4 | 6.6 | 3.2 |
| | | TCM Small Cap Growth (TCMSX) | G | | (5.8) | 24.7 | 16.0 | (1.0) | 6.5 | 411.3 | 3.0 | (52.6) | (0.5) | 10.9 | 4.2 | 7.5 | 4.1 |
| | C | TIAA-CREF Quant SmCp Equity Rtl (TCSEX) | G | | (12.2) | 14.7 | 19.5 | (0.3) | 6.6 | 407.0 | (1.3) | (51.3) | 0.8 | 6.4 | (0.3) | 5.0 | 1.6 |
| | | USAA Small Cap Stk (USCAX) | G | V | (10.0) | 10.1 | 18.8 | (5.4) | 2.6 | 362.5 | (45.8) | (53.1) | (1.0) | 5.6 | (1.1) | 2.7 | (0.7) |
| | | Value Line SmCp Opprt Inv (VLEOX) | G | | (4.8) | 17.6 | 14.3 | 1.9 | 6.3 | 411.0 | 2.7 | (51.2) | 0.9 | 8.6 | 1.9 | 6.8 | 3.4 |
| | | Vanguard Expl Val Inv (VEVFX) | G | V | (13.1) | 13.2 | 20.6 | (2.8) | 4.8 | — | — | — | — | 5.9 | (0.8) | 3.9 | 0.5 |
| | | Vanguard Explorer Inv (VEXPX) | G | | (2.5) | 22.9 | 12.3 | (4.4) | 3.9 | 455.2 | 46.9 | (52.3) | (0.2) | 10.4 | 3.7 | 6.0 | 2.6 |
| | | Vanguard SmCp Eq Inv (VSTCX) | G | V | (12.0) | 10.3 | 20.6 | (3.2) | 10.0 | 460.6 | 52.3 | (54.5) | (2.4) | 5.4 | (1.3) | 4.5 | 1.1 |
| I | | Vanguard SmCp Gr Idx Adm (VSGAX) | G | | (5.7) | 21.9 | 10.7 | (2.6) | 4.0 | — | — | — | — | 8.3 | 1.6 | 5.2 | 1.8 |
| I | | Vanguard SmCp Idx Adm (VSMAX) | G | V | (9.4) | 16.2 | 18.2 | (3.7) | 7.5 | 461.6 | 53.3 | (53.1) | (1.0) | 7.6 | 0.9 | 5.2 | 1.8 |
| I | | Vanguard SmCp Val Idx Adm (VSIAX) | | V | (12.3) | 11.8 | 24.7 | (4.7) | 10.5 | — | — | — | — | 6.9 | 0.2 | 5.2 | 1.8 |
| | | Vanguard Tax-Mgd SmCp Adm (VTMSX) | G | V | (8.7) | 13.0 | 25.7 | (1.9) | 6.2 | 495.0 | 86.7 | (50.8) | 1.3 | 9.1 | 2.4 | 6.2 | 2.8 |
| | C | Wasatch Core Grth (WGROX) | G | | (3.6) | 24.2 | 10.5 | 3.9 | 6.0 | 543.4 | 135.1 | (55.0) | (2.9) | 9.8 | 3.1 | 7.8 | 4.4 |
| | C | Wasatch SmCp Grth Inv (WAAEX) | G | | 3.5 | 21.7 | 4.8 | (0.6) | 2.6 | 464.6 | 56.3 | (51.2) | 0.9 | 9.7 | 3.0 | 6.1 | 2.7 |
| | | **Long-Short Category Average** | | | (2.3) | 5.8 | (0.6) | (1.3) | 2.2 | 32.4 | 0.0 | (11.9) | 0.0 | 0.8 | 0.0 | 0.6 | 0.0 |
| | | Arbitrage R (ARBFX) | | | 2.1 | 2.5 | 3.3 | 0.6 | 1.4 | 24.5 | (7.9) | 1.3 | 13.2 | 2.6 | 1.8 | 2.0 | 1.4 |
| | | FundX Tactical Upgrader (TACTX) | | | 7.4 | 8.1 | 7.7 | 2.1 | 0.5 | 74.0 | 41.6 | — | — | 7.8 | 7.0 | 5.1 | 4.5 |
| | | Gabelli ABC AAA (GABCX) | | | 0.2 | 2.2 | 3.0 | 2.3 | 1.1 | 40.3 | 7.9 | (5.3) | 6.6 | 1.8 | 1.0 | 1.7 | 1.1 |
| | | Glenmede Secured Options (GTSOX) | | | (4.7) | 5.9 | 5.8 | 6.9 | 5.3 | — | — | — | — | 2.2 | 1.4 | 3.8 | 3.2 |
| | | Madison CovCall Eq Inc Y (MENYX) | | | (6.0) | 7.5 | 8.0 | (1.0) | 6.2 | — | — | — | — | 3.0 | 2.2 | 2.8 | 2.2 |
| | | Merger Inv (MERFX) | | | 7.6 | 2.3 | 2.6 | (0.9) | 1.4 | 35.6 | 3.2 | (6.2) | 5.7 | 4.2 | 3.4 | 2.6 | 2.0 |
| | | **Contra Stock Market Category Average** | | | 4.9 | (22.3) | (18.9) | (4.5) | (18.0) | (85.6) | 0.0 | 72.1 | 0.0 | (13.3) | 0.0 | (12.8) | 0.0 |
| | | Grizzly Short (GRZZX) | | | 0.5 | (19.9) | (14.4) | 3.8 | (11.1) | (89.3) | (3.7) | 123.8 | 51.7 | (11.7) | 1.6 | (8.7) | 4.1 |
| I | | Rydex Inv S&P 500 Str Inv (RYURX) | | | 4.3 | (17.4) | (12.3) | (4.4) | (14.0) | (84.4) | 1.2 | 78.5 | 6.4 | (8.9) | 4.4 | (9.1) | 3.7 |
| | | **Communications Sector Cat Average** | | | (10.4) | 13.7 | 15.2 | 2.1 | 1.9 | 301.2 | 0.0 | (55.2) | 0.0 | 5.0 | 0.0 | 3.8 | 0.0 |
| | | Fidelity Sel Telecommun (FSTCX) | | | (8.1) | 1.6 | 22.8 | 2.3 | 3.6 | 231.6 | (69.6) | (52.5) | 2.7 | 4.7 | (0.3) | 4.0 | 0.2 |
| | | Fidelity Sel Wireless (FWRLX) | | | (6.3) | 25.0 | 10.0 | (3.1) | 2.9 | 279.6 | (21.6) | (53.3) | 1.9 | 8.8 | 3.8 | 5.1 | 1.3 |
| | | Gabelli Glbl Cont&Conn AAA (GABTX) | | | (11.9) | 13.3 | 2.6 | (2.5) | (1.3) | 130.7 | (170.5) | (52.4) | 2.8 | 0.8 | (4.2) | (0.3) | (4.1) |
| | | T. Rowe Price Comm&Tech (PRMTX) | | | (1.9) | 32.9 | 7.4 | 12.0 | 4.1 | 660.5 | 359.3 | (53.9) | 1.3 | 11.9 | 6.9 | 10.3 | 6.5 |
| | | **Consumer Discretionary Sector Cat Avg** | | | (6.8) | 22.1 | 4.4 | 4.9 | 10.3 | 611.5 | 0.0 | (54.4) | 0.0 | 5.8 | 0.0 | 6.5 | 0.0 |
| | | Fidelity Sel Communication Svcs (FBMPX) | | | (3.3) | 12.5 | 9.5 | (2.2) | 8.2 | 555.0 | (56.5) | (54.1) | 0.3 | 6.0 | 0.2 | 4.7 | (1.8) |
| | | Fidelity Sel Consumer Disc (FSCPX) | | | (1.0) | 22.0 | 4.3 | 5.4 | 10.2 | 517.0 | (94.5) | (49.6) | 4.8 | 8.0 | 2.2 | 7.9 | 1.4 |
| | | Fidelity Sel Leisure (FDLSX) | | | (7.2) | 29.0 | 6.3 | 3.3 | 8.3 | 419.5 | (192.0) | (44.1) | 10.3 | 8.4 | 2.6 | 7.3 | 0.8 |
| | | Fidelity Sel Retailing (FSRPX) | | | 4.6 | 25.8 | 4.4 | 18.4 | 12.0 | 788.9 | 177.4 | (40.2) | 14.2 | 11.1 | 5.3 | 12.7 | 6.2 |
| | | **Consumer Staples Sector Cat Average** | | | (13.7) | 11.8 | 4.8 | 4.7 | 14.2 | 248.0 | 0.0 | (38.7) | 0.0 | 0.4 | 0.0 | 3.9 | 0.0 |
| | | Fidelity Sel Consum Stpls (FDFAX) | | | (15.9) | 12.0 | 3.0 | 1.8 | 14.9 | 211.9 | (36.1) | (32.4) | 6.3 | (1.0) | (1.4) | 2.6 | (1.3) |
| | | Rydex Consumer Prod Inv (RYCIX) | | | (11.9) | 11.9 | 5.7 | 6.5 | 12.8 | 258.0 | 10.0 | (33.4) | 5.3 | 1.4 | 1.0 | 4.6 | 0.7 |
| | | **Energy Sector Category Average** | | | (29.7) | (5.7) | 29.1 | (27.7) | (18.0) | 64.4 | 0.0 | (58.1) | 0.0 | (5.8) | 0.0 | (13.2) | 0.0 |
| | | Fidelity Sel Energy (FSENX) | | | (25.0) | (2.7) | 33.8 | (20.6) | (12.7) | 128.1 | 63.7 | (56.3) | 1.8 | (0.8) | 5.0 | (7.5) | 5.7 |
| | | Fidelity Sel Natural Gas (FSNGX) | | | (25.4) | (15.7) | 48.4 | (36.9) | (13.3) | 49.5 | (14.9) | (58.5) | (0.4) | (2.3) | 3.5 | (12.6) | 0.6 |
| | | Fidelity Sel Natural Res (FNARX) | | | (24.3) | (0.2) | 30.2 | (21.7) | (12.3) | 103.8 | 39.4 | (55.2) | 2.9 | (0.5) | 5.3 | (7.5) | 5.7 |
| | | ICON Energy S (ICENX) | | | (28.0) | (3.9) | 24.8 | (22.3) | (22.5) | 52.2 | (12.2) | (42.4) | 15.7 | (4.7) | 1.1 | (12.2) | 1.0 |
| | | Vanguard Energy Inv (VGENX) | | | (17.2) | 3.1 | 33.0 | (21.5) | (14.3) | 104.2 | 39.8 | (48.4) | 9.7 | 4.3 | 10.1 | (5.2) | 8.0 |

| 10-Year Annual Return (%) Fund | 10-Year Annual Return (%) Cat +/- | Yield (%) | Tax-Cost Ratio (%) | Risk Index Cat | Risk Index Total | Total Assets ($ Mil) | Portfolio (%) Stock | Portfolio (%) Bond | Portfolio (%) Other | Portfolio (%) Cash | % of Port in Foreign Issues | Portfolio Turnover Ratio (%) | Number of Holdings | % of Port in Top 10 Holdings | Expense Ratio (%) | Max Load (%) | 12b-1 Fee (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 11.2 | (1.0) | 0.1 | 3.7 | 0.93 | 1.36 | 1,676 | 91.1 | 0.0 | 0.0 | 8.9 | 10.2 | 8 | 57 | 27.9 | 1.16 | 1.00R | 0.00 |
| 10.0 | (2.2) | 1.2 | 2.4 | **0.85** | 1.25 | 1,209 | 81.4 | 0.0 | 0.0 | 18.6 | 1.7 | 15 | 38 | 43.3 | 1.17 | 1.00R | 0.00 |
| 10.6 | (1.6) | 1.6 | 3.3 | **0.86** | 1.26 | 1,554 | 96.7 | 0.2 | 0.7 | 2.5 | 13.0 | 12 | 263 | 12.7 | 1.21 | 1.00R | 0.00 |
| 12.1 | (0.1) | 0.7 | 2.3 | 0.97 | 1.42 | 1,477 | 95.8 | 0.0 | 0.0 | 4.2 | 2.2 | — | 1,077 | 5.5 | 1.12 | — | — |
| 12.3 | 0.1 | 0.0 | 0.3 | 0.87 | 1.27 | 606 | 97.3 | 0.0 | 0.0 | 2.7 | 2.5 | — | 694 | 7.8 | 1.20 | — | — |
| 12.5 | 0.3 | 0.0 | 1.4 | 0.97 | 1.43 | 358 | 99.8 | 0.0 | 0.0 | 0.2 | 0.9 | 12 | 1,740 | 3.3 | 1.15 | — | — |
| **14.3** | **2.1** | 1.7 | 1.7 | 0.92 | 1.36 | 1,481 | 99.7 | 0.0 | 0.0 | 0.3 | 0.9 | 30 | 887 | 3.5 | **0.25** | — | — |
| 12.9 | 0.7 | 1.5 | 1.7 | 1.02 | 1.50 | 3,502 | 99.6 | 0.0 | 0.0 | 0.4 | 0.9 | 17 | 2,025 | 3.1 | **0.04** | — | — |
| 13.0 | 0.8 | 0.1 | 3.7 | 1.01 | 1.48 | 502 | 99.4 | 0.0 | 0.2 | 0.4 | 2.0 | 111 | 303 | 11.5 | 1.10 | — | — |
| 13.3 | 1.1 | 0.8 | 2.6 | 0.97 | 1.43 | 200 | 99.0 | 0.0 | 0.0 | 1.0 | 0.7 | — | 971 | 3.3 | **0.83** | — | 0.25 |
| **15.0** | **2.8** | 0.0 | 1.9 | **0.88** | 1.29 | 8,490 | 97.1 | 0.0 | 0.0 | 2.9 | 5.5 | 36 | 296 | 10.8 | **0.89** | — | — |
| 11.8 | (0.4) | 0.4 | 2.0 | 0.91 | 1.34 | 8,523 | 98.8 | 0.0 | 0.0 | 1.2 | 4.4 | 17 | 314 | 10.2 | **0.91** | 1.00R | — |
| **15.7** | **3.5** | 0.0 | 0.5 | 0.91 | 1.34 | 6,464 | 99.3 | 0.0 | 0.0 | 0.7 | 0.6 | 12 | 300 | 8.7 | **0.79** | 1.00R | — |
| 13.2 | 1.0 | 0.0 | 3.4 | 0.99 | 1.45 | 363 | 96.8 | 0.0 | 0.0 | 3.2 | 2.0 | 126 | 85 | 23.5 | 0.96 | — | — |
| 12.1 | (0.1) | 0.5 | 2.9 | 0.99 | 1.46 | 2,927 | 100.0 | 0.0 | 0.0 | 0.0 | 1.6 | 87 | 305 | 7.9 | **0.71** | — | 0.25 |
| 11.2 | (1.0) | 0.2 | 2.3 | 1.01 | 1.48 | 1,384 | 97.0 | 0.0 | 0.0 | 3.0 | 8.0 | 68 | 76 | 23.3 | 1.06 | — | — |
| **13.6** | **1.4** | 0.0 | 1.9 | **0.80** | 1.18 | 405 | 96.5 | 0.0 | 0.0 | 3.5 | 0.0 | 11 | 145 | 26.9 | 1.21 | — | 0.25 |
| — | — | 1.2 | 1.4 | 0.92 | 1.35 | 601 | 90.5 | 0.0 | 0.2 | 9.3 | 4.0 | 31 | 113 | 19.4 | **0.56** | — | — |
| **14.2** | **2.0** | 0.3 | 2.5 | 0.96 | 1.40 | 13,468 | 94.9 | 0.0 | 0.4 | 4.8 | 3.0 | 76 | 608 | 8.8 | **0.44** | — | — |
| 12.7 | 0.5 | 1.2 | 1.6 | 1.02 | 1.50 | 1,417 | 98.4 | 0.0 | 0.1 | 1.6 | 1.5 | 88 | 317 | 7.6 | **0.29** | — | — |
| — | — | 0.8 | 0.3 | 0.95 | 1.39 | 20,161 | 98.1 | 0.0 | 0.0 | 1.9 | 0.4 | 19 | 646 | 5.8 | **0.07** | — | — |
| 13.5 | 1.3 | 1.7 | 0.5 | **0.91** | 1.34 | 77,891 | 97.9 | 0.0 | 0.0 | 2.1 | 1.0 | 0 | 1,415 | 3.0 | **0.05** | — | — |
| — | — | 2.4 | 0.6 | **0.90** | 1.33 | 26,273 | 99.0 | 0.0 | 0.0 | 0.9 | 1.5 | 19 | 870 | 5.1 | **0.07** | — | — |
| 13.5 | 1.3 | 1.3 | 0.3 | 1.03 | 1.50 | 5,777 | 99.8 | 0.0 | 0.0 | 0.2 | 1.2 | 37 | 592 | 8.6 | **0.09** | — | — |
| **15.7** | **3.5** | 0.0 | 1.3 | 0.93 | 1.36 | 1,853 | 98.7 | 0.0 | 0.0 | 1.3 | 6.0 | 27 | 56 | 29.8 | 1.21 | 2.00R | — |
| **14.7** | **2.5** | 0.0 | 3.4 | 1.03 | 1.50 | 1,435 | 97.7 | 0.0 | 0.9 | 1.5 | 6.7 | 36 | 66 | 31.0 | 1.27 | 2.00R | — |
| **1.5** | **0.0** | **1.0** | **0.7** | **1.00** | **0.56** | **410** | **41.6** | **15.9** | **2.0** | **40.6** | **6.1** | **266** | **135** | **54.7** | **1.85** | **—** | **—** |
| 2.6 | 1.1 | 0.5 | 0.6 | **0.31** | 0.17 | 1,741 | 56.1 | 0.2 | 0.3 | 43.5 | 11.1 | 362 | 109 | 33.6 | 1.94 | — | 0.25 |
| **5.1** | **3.6** | 0.0 | 0.0 | 1.15 | 0.64 | 58 | 54.7 | 2.8 | 2.8 | 39.7 | 1.5 | 524 | 17 | 64.3 | 1.73 | — | — |
| 3.0 | 1.5 | 2.3 | 0.8 | **0.27** | 0.15 | 913 | 38.0 | 20.5 | 0.1 | 41.4 | 11.6 | 205 | 200 | 33.0 | **0.57** | 2.00R | — |
| — | — | 0.0 | 1.4 | 1.31 | 0.72 | 739 | 80.0 | 0.0 | 0.0 | 20.0 | 0.7 | 0 | 7 | 227.5 | **0.85** | — | — |
| — | — | 5.5 | 3.2 | 1.24 | 0.68 | 126 | 77.5 | 0.1 | 1.4 | 21.1 | 2.5 | 166 | 43 | 29.2 | **1.05** | — | — |
| **3.3** | **1.8** | 1.1 | 0.8 | **0.49** | 0.27 | 2,752 | 46.2 | 10.3 | 0.8 | 42.7 | (2.0) | 166 | 147 | 52.5 | 1.91 | — | 0.25 |
| **(20.3)** | **0.0** | **0.0** | **0.0** | **1.00** | **1.68** | **31** | **(6.3)** | **7.0** | **0.0** | **99.3** | **0.4** | **675** | **58** | **18.6** | **1.85** | **—** | **—** |
| (17.5) | 2.8 | 0.0 | 0.0 | 0.75 | 1.25 | 124 | (116.0) | 0.0 | 0.0 | 216.0 | (13.6) | 0 | 2 | 21.2 | 2.78 | — | — |
| **(14.4)** | **5.9** | 0.0 | 0.0 | **0.60** | 1.01 | 130 | (1.9) | 41.4 | (0.5) | 61.0 | 4.0 | 114 | 15 | 46.2 | **1.45** | — | — |
| **11.5** | **0.0** | **1.5** | **1.5** | **1.00** | **1.32** | **1,064** | **93.9** | **0.0** | **0.0** | **6.0** | **19.1** | **200** | **67** | **55.3** | **1.18** | **—** | **—** |
| 11.6 | 0.1 | 2.0 | 1.7 | 0.84 | 1.11 | 277 | 99.7 | 0.0 | 0.0 | 0.3 | 4.8 | 66 | 34 | 72.0 | 0.82 | — | — |
| **13.3** | **1.8** | 2.1 | 2.6 | 0.80 | 1.06 | 221 | 99.5 | 0.0 | 0.0 | 0.5 | 33.2 | 85 | 48 | 63.6 | 0.83 | — | — |
| 5.8 | (5.7) | 0.6 | 1.5 | **0.76** | 1.00 | 76 | 99.9 | 0.0 | 0.1 | (0.0) | 40.6 | 22 | 153 | 32.1 | 1.73 | 2.00R | 0.25 |
| **19.7** | **8.2** | 0.2 | 1.0 | 0.95 | 1.25 | 4,748 | 99.0 | 0.0 | 0.0 | 1.1 | 16.7 | 7 | 51 | 59.8 | **0.78** | — | — |
| **16.9** | **0.0** | **0.5** | **1.7** | **1.00** | **1.36** | **548** | **95.3** | **0.0** | **0.0** | **4.7** | **4.3** | **65** | **71** | **62.2** | **0.98** | **—** | **—** |
| **17.1** | **0.2** | 0.3 | 2.0 | 0.89 | 1.21 | 489 | 99.0 | 0.0 | 0.0 | 1.0 | 0.0 | 22 | 33 | 73.3 | 0.80 | — | — |
| 16.1 | (0.8) | 0.4 | 1.0 | 0.90 | 1.21 | 392 | 99.8 | 0.0 | 0.0 | 0.2 | 2.2 | 74 | 154 | 52.0 | 0.78 | — | — |
| 15.1 | (1.8) | 1.0 | 1.8 | **0.85** | 1.15 | 423 | 99.5 | 0.0 | 0.0 | 0.6 | 1.0 | 56 | 47 | 66.4 | **0.77** | — | — |
| **21.2** | **4.3** | 0.2 | 0.8 | 0.97 | 1.32 | 2,774 | 99.4 | 0.0 | 0.0 | 0.6 | 1.9 | 24 | 50 | 71.3 | **0.78** | — | — |
| **10.3** | **0.0** | **2.0** | **2.5** | **1.00** | **0.99** | **493** | **97.2** | **0.0** | **(1.3)** | **4.2** | **7.4** | **70** | **49** | **56.0** | **1.21** | **—** | **—** |
| 9.2 | (1.1) | 3.1 | 2.0 | 1.07 | 1.06 | 1,328 | 98.4 | 0.0 | 0.0 | 1.6 | 12.8 | 76 | 63 | 56.2 | 0.76 | — | — |
| **11.0** | **0.7** | 1.4 | 1.0 | 0.97 | 0.96 | 144 | 99.1 | 0.0 | (4.0) | 4.9 | 6.0 | 75 | 61 | 40.5 | 1.38 | — | — |
| **(0.4)** | **0.0** | **1.4** | **0.6** | **1.00** | **2.31** | **771** | **94.2** | **0.0** | **(0.7)** | **6.6** | **21.9** | **285** | **58** | **49.2** | **1.21** | **—** | **—** |
| **3.9** | **4.3** | 1.4 | 0.7 | 0.92 | 2.13 | 1,032 | 100.0 | 0.0 | 0.0 | 0.0 | 9.0 | 59 | 70 | 50.5 | **0.79** | — | — |
| 0.0 | 0.4 | 0.0 | 0.4 | 1.05 | 2.42 | 172 | 100.1 | 0.0 | 0.0 | (0.1) | 15.8 | 69 | 67 | 57.4 | 0.89 | — | — |
| **3.3** | **3.7** | 1.2 | 0.5 | **0.83** | 1.93 | 886 | 94.9 | 0.0 | 0.0 | 5.2 | 20.0 | 78 | 67 | 42.1 | **0.83** | — | — |
| (0.7) | (0.3) | 0.4 | 1.4 | 0.86 | 1.99 | 120 | 97.6 | 0.0 | 0.0 | 2.3 | 4.2 | 69 | 26 | 68.9 | 1.41 | — | 0.00 |
| **3.6** | **4.0** | 3.0 | 1.1 | **0.71** | 1.64 | 7,128 | 95.5 | 0.0 | 0.0 | 4.5 | 32.4 | 24 | 128 | 42.8 | **0.38** | — | — |

## SECTOR STOCK FUNDS

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | 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 +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **Financial Sector Category Average** | (15.8) | 21.2 | 21.1 | (2.3) | 7.2 | 367.7 | 0.0 | (66.6) | 0.0 | 7.1 | 0.0 | 5.1 | 0.0 |
| | | Fidelity Sel Banking (FSRBX) | (18.3) | 12.6 | 26.8 | 0.6 | 7.5 | 401.9 | 34.2 | (66.5) | 0.1 | 5.3 | (1.8) | 4.8 | (0.3) |
| | | Fidelity Sel Brokerage (FSLBX) | (15.1) | 29.9 | 6.6 | (9.8) | 5.2 | 284.6 | (83.1) | (59.9) | 6.7 | 5.6 | (1.5) | 2.2 | (2.9) |
| | | Fidelity Sel Consumer Fin (FSVLX) | (10.4) | 23.1 | 14.5 | (5.0) | 7.0 | 294.6 | (73.1) | (74.7) | (8.1) | 8.1 | 1.0 | 5.1 | 0.0 |
| | | Fidelity Sel Fincl Svcs (FIDSX) | (15.9) | 20.9 | 18.6 | (4.0) | 10.7 | 294.0 | (73.7) | (68.0) | (1.4) | 6.4 | (0.7) | 5.1 | 0.0 |
| | | Fidelity Sel Insurance (FSPCX) | (11.3) | 15.3 | 18.1 | 3.4 | 9.8 | 398.5 | 30.8 | (63.1) | 3.5 | 6.5 | (0.6) | 6.6 | 1.5 |
| | | T. Rowe Price Fincl Svcs (PRISX) | (10.0) | 19.0 | 16.9 | (0.7) | 9.2 | 364.0 | (3.7) | (59.2) | 7.4 | 7.8 | 0.7 | 6.3 | 1.2 |
| | | **Health Sector Category Average** | 1.6 | 23.3 | (9.0) | 7.8 | 29.6 | 501.8 | 0.0 | (35.6) | 0.0 | 4.3 | 0.0 | 9.5 | 0.0 |
| | | Fidelity Sel Health Care (FSPHX) | 7.4 | 24.0 | (10.7) | 6.5 | 32.8 | 582.3 | 80.5 | (40.0) | (4.4) | 5.9 | 1.6 | 11.0 | 1.5 |
| | | Fidelity Sel Hlthcare Svcs (FSHCX) | 10.4 | 24.3 | 2.2 | 6.9 | 23.6 | 565.2 | 63.4 | (49.4) | (13.8) | 11.9 | 7.6 | 13.1 | 3.6 |
| | | Fidelity Sel Med Tech & Dev (FSMEX) | 16.2 | 26.5 | 8.6 | 7.1 | 26.7 | 513.5 | 11.7 | (27.9) | 7.7 | 16.9 | 12.6 | 16.7 | 7.2 |
| | | Janus Henderson Glbl Life Sci T (JAGLX) | 4.2 | 22.4 | (12.4) | 8.2 | 34.8 | 488.2 | (13.6) | (35.9) | (0.3) | 3.8 | (0.5) | 10.2 | 0.7 |
| | | Live Oak Health Sciences (LOGSX) | (4.0) | 13.4 | (0.4) | 7.9 | 19.9 | 351.6 | (150.2) | (33.1) | 2.5 | 2.7 | (1.6) | 7.0 | (2.5) |
| | | Schwab Health Care (SWHFX) | 3.9 | 20.2 | (4.4) | 8.4 | 21.5 | 380.8 | (121.0) | (36.2) | (0.6) | 6.1 | 1.8 | 9.5 | 0.0 |
| | | T. Rowe Price Health Sci (PRHSX) | 1.2 | 27.9 | (10.4) | 12.9 | 31.9 | 662.4 | 160.6 | (35.6) | 0.0 | 5.1 | 0.8 | 11.6 | 2.1 |
| | | Vanguard Health Care Inv (VGHCX) | 1.1 | 19.6 | (9.0) | 12.6 | 28.5 | 388.9 | (112.9) | (31.8) | 3.8 | 3.2 | (1.1) | 9.7 | 0.2 |
| | | **Industrials Sector Category Average** | (14.9) | 24.9 | 20.2 | (7.4) | 13.9 | 495.2 | 0.0 | (57.2) | 0.0 | 8.4 | 0.0 | 5.9 | 0.0 |
| | | Fidelity Sel Air Transport (FSAIX) | (12.5) | 24.3 | 20.0 | (8.7) | 28.0 | 650.5 | 155.3 | (61.2) | (4.0) | 9.3 | 0.9 | 8.8 | 2.9 |
| | | Fidelity Sel Def & Aerosp (FSDAX) | (6.8) | 34.2 | 17.8 | 3.5 | 2.9 | 545.8 | 50.6 | (55.2) | 2.0 | 13.8 | 5.4 | 9.4 | 3.5 |
| | | Fidelity Sel Env & Alt Energy (FSLEX) | (13.5) | 25.2 | 20.7 | (4.6) | 1.8 | 218.7 | (276.5) | (44.0) | 13.2 | 9.3 | 0.9 | 4.9 | (1.0) |
| | | Fidelity Sel Industrials (FCYIX) | (15.3) | 20.0 | 15.5 | (2.0) | 5.8 | 456.7 | (38.5) | (55.5) | 1.7 | 5.5 | (2.9) | 4.0 | (1.9) |
| | | Fidelity Sel Transportation (FSRFX) | (11.0) | 22.2 | 25.8 | (18.6) | 34.0 | 561.2 | 66.0 | (51.9) | 5.3 | 11.0 | 2.6 | 8.3 | 2.4 |
| | | **Natural Res/Commodities Sector Cat Avg** | (20.1) | 21.4 | 22.9 | (18.3) | (5.9) | 237.1 | 0.0 | (57.6) | 0.0 | 5.9 | 0.0 | (1.9) | 0.0 |
| | | Fidelity Global Cmdty Stk (FFGCX) | (13.2) | 18.4 | 30.3 | (27.5) | (10.5) | — | — | — | — | 10.2 | 4.3 | (2.8) | (0.9) |
| | | Fidelity Sel Chemicals (FSCHX) | (22.2) | 31.7 | 17.9 | (5.1) | 4.5 | 506.7 | 269.6 | (48.6) | 9.0 | 6.5 | 0.6 | 3.7 | 5.6 |
| | | Fidelity Sel Materials (FSDPX) | (23.7) | 26.2 | 11.9 | (8.7) | (0.1) | 322.7 | 85.6 | (53.7) | 3.9 | 2.5 | (3.4) | (0.3) | 1.6 |
| | | T. Rowe Price New Era (PRNEX) | (16.3) | 10.5 | 25.0 | (18.8) | (7.9) | 116.8 | (120.3) | (54.9) | 2.7 | 5.0 | (0.9) | (2.9) | (1.0) |
| | | **Precious Metals Sector Category Average** | (17.8) | 7.5 | 56.3 | (24.3) | (13.7) | (29.0) | 0.0 | (43.9) | 0.0 | 11.1 | 0.0 | (2.4) | 0.0 |
| | | AmCent Global Gold Inv (BGEIX) | (7.5) | 10.6 | 52.9 | (22.9) | (11.9) | (29.6) | (0.6) | (33.9) | 10.0 | 16.1 | 5.0 | 1.2 | 3.6 |
| | | Fidelity Sel Gold (FSAGX) | (13.0) | 8.6 | 47.2 | (17.9) | (8.6) | (35.9) | (6.9) | (29.4) | 14.5 | 11.6 | 0.5 | 0.9 | 3.3 |
| | | Tocqueville Gold (TGLDX) | (16.4) | 8.9 | 40.4 | (24.9) | (2.7) | (3.8) | 25.2 | (37.6) | 6.3 | 8.5 | (2.6) | (1.4) | 1.0 |
| | | USAA Prec Metals & Min (USAGX) | (12.3) | 9.6 | 46.2 | (26.6) | (8.3) | (30.5) | (1.5) | (30.5) | 13.4 | 12.0 | 0.9 | (1.1) | 1.3 |
| | | Vanguard Glbl Cap Cycles Inv (VGPMX) | (32.3) | 13.7 | 50.6 | (29.5) | (11.5) | 3.7 | 32.7 | (64.0) | (20.1) | 5.0 | (6.1) | (6.3) | (3.9) |
| | | **Real Estate Sector Category Average** | (7.4) | 9.6 | 6.5 | 2.2 | 27.8 | 412.3 | 0.0 | (64.3) | 0.0 | 2.5 | 0.0 | 7.0 | 0.0 |
| | | Cohen & Steers Realty (CSRSX) | (4.2) | 7.0 | 5.6 | 5.0 | 30.1 | 424.3 | 12.0 | (63.5) | 0.8 | 2.7 | 0.2 | 8.1 | 1.1 |
| | | Fidelity Real Est Inv Port (FRESX) | (4.0) | 4.2 | 7.7 | 5.9 | 30.1 | 473.4 | 61.1 | (66.8) | (2.5) | 2.5 | 0.0 | 8.2 | 1.2 |
| | | Manning & Napier Real Est S (MNREX) | (6.8) | 8.6 | 7.9 | 4.1 | 28.1 | — | — | — | — | 3.0 | 0.5 | 7.8 | 0.8 |
| | | TIAA-CREF RelEst Rtl (TCREX) | (4.5) | 11.9 | 4.0 | 4.2 | 27.8 | 421.9 | 9.6 | (65.7) | (1.4) | 3.6 | 1.1 | 8.2 | 1.2 |
| I | | Vanguard Real Estate Idx Adm (VGSLX) | (6.0) | 4.9 | 8.5 | 2.3 | 30.3 | 422.8 | 10.5 | (64.4) | (0.1) | 2.3 | (0.2) | 7.4 | 0.4 |
| | | **Real Estate Global Sector Cat Average** | (7.6) | 17.9 | 1.6 | (0.3) | 9.4 | 256.5 | 0.0 | (68.6) | 0.0 | 3.4 | 0.0 | 3.7 | 0.0 |
| | | Fidelity Intl Rel Est (FIREX) | (6.2) | 26.6 | (1.6) | 1.7 | 4.2 | 244.1 | (12.4) | (67.5) | 1.1 | 5.3 | 1.9 | 4.4 | 0.7 |
| I | | Northern Global RE Idx (NGREX) | (6.7) | 14.3 | 4.3 | (1.2) | 13.4 | 267.6 | 11.1 | (67.5) | 1.1 | 3.6 | 0.2 | 4.5 | 0.8 |
| | | Russell Inv Glbl Real Est Secs S (RRESX) | (6.0) | 11.5 | 2.7 | (0.2) | 14.6 | 289.0 | 32.5 | (63.9) | 4.7 | 2.5 | (0.9) | 4.3 | 0.6 |
| | | Schwab Gbl Real Estate (SWASX) | (7.7) | 15.3 | 3.6 | 3.0 | 13.5 | 271.8 | 15.3 | (65.3) | 3.3 | 3.3 | (0.1) | 5.2 | 1.5 |
| I | C | Vanguard Gbl exUS RE Idx Inv (VGXRX) | (9.7) | 26.2 | 1.5 | (1.5) | 2.5 | — | — | — | — | 5.0 | 1.6 | 3.1 | (0.6) |
| | | **Technology Sector Category Average** | (4.7) | 39.1 | 11.0 | 5.3 | 13.3 | 657.9 | 0.0 | (54.6) | 0.0 | 13.4 | 0.0 | 11.6 | 0.0 |
| | | Fidelity Sel IT Services (FBSOX) | 4.1 | 34.2 | 5.1 | 13.1 | 6.2 | 690.8 | 32.9 | (38.7) | 15.9 | 13.7 | 0.3 | 12.0 | 0.4 |
| | | Fidelity Sel Software & IT (FSCSX) | 4.1 | 38.5 | 10.3 | 10.4 | 8.2 | 725.9 | 68.0 | (47.6) | 7.0 | 16.7 | 3.3 | 13.7 | 2.1 |
| | | Fidelity Sel Technology (FSPTX) | (8.8) | 49.8 | 11.9 | 7.4 | 10.6 | 742.2 | 84.3 | (59.2) | (4.6) | 15.2 | 1.8 | 12.7 | 1.1 |
| | | Janus Henderson Global Technology T (JAGTX) | 0.7 | 44.6 | 13.7 | 4.4 | 9.2 | 621.1 | (36.8) | (51.2) | 3.4 | 18.3 | 4.9 | 13.6 | 2.0 |
| | | Nationwide Bailard Tech&Sci M (NWHQX) | (3.4) | 38.0 | 11.1 | 6.1 | 15.8 | 552.2 | (105.7) | (51.8) | 2.8 | 14.0 | 0.6 | 12.7 | 1.1 |
| | | Red Oak Technology Slct (ROGSX) | 1.5 | 31.0 | 24.6 | 1.0 | 14.2 | 692.2 | 34.3 | (51.6) | 3.0 | 18.4 | 5.0 | 13.9 | 2.3 |
| | | Rydex Technology Inv (RYTIX) | (1.2) | 33.0 | 11.4 | 1.2 | 10.0 | 420.0 | (237.9) | (53.7) | 0.9 | 13.6 | 0.2 | 10.3 | (1.3) |
| | | T. Rowe Price SciTech (PRSCX) | (7.0) | 39.2 | 11.8 | 8.6 | 12.5 | 570.4 | (87.5) | (51.6) | 3.0 | 13.1 | (0.3) | 12.1 | 0.5 |

| 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 (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 9.3 | 0.0 | 1.1 | 1.1 | 1.00 | 1.70 | 209 | 88.9 | 0.0 | 0.9 | 10.2 | 4.4 | 164 | 76 | 47.1 | 1.16 | — | — |
| 9.0 | (0.3) | 1.9 | 1.9 | 1.12 | 1.91 | 443 | 99.8 | 0.0 | 0.0 | 0.2 | 1.1 | 35 | 61 | 48.6 | 0.77 | — | — |
| 10.6 | 1.3 | 1.4 | 1.3 | 0.97 | 1.64 | 293 | 97.9 | 0.0 | 0.0 | 2.1 | 0.0 | 75 | 26 | 58.6 | 0.79 | — | — |
| 9.3 | 0.0 | 1.4 | 2.2 | 0.82 | 1.40 | 85 | 97.6 | 0.0 | 0.0 | 2.4 | 0.8 | 81 | 44 | 53.6 | 0.90 | — | — |
| 8.8 | (0.5) | 1.4 | 1.0 | 0.82 | 1.40 | 508 | 97.8 | 0.0 | 0.0 | 2.2 | 3.3 | 54 | 54 | 41.5 | 0.77 | — | — |
| 12.6 | 3.3 | 1.7 | 2.7 | 0.67 | 1.14 | 199 | 99.1 | 0.0 | 0.0 | 0.8 | 16.9 | 21 | 51 | 56.5 | 0.79 | — | — |
| 11.4 | 2.1 | 1.6 | 1.2 | 0.84 | 1.42 | 705 | 91.9 | 0.0 | 0.0 | 8.1 | 10.0 | 55 | 105 | 32.3 | 0.85 | — | 0.00 |
| 16.1 | 0.0 | 0.3 | 2.0 | 1.00 | 1.72 | 5,438 | 95.1 | 0.0 | 0.3 | 4.6 | 9.5 | 108 | 90 | 46.7 | 0.98 | — | — |
| 18.2 | 2.1 | 0.1 | 1.9 | 0.91 | 1.56 | 6,699 | 96.6 | 0.0 | 2.1 | 1.4 | 12.0 | 75 | 99 | 48.1 | 0.73 | — | — |
| 18.0 | 1.9 | 0.1 | 2.1 | 0.91 | 1.57 | 1,240 | 96.6 | 0.0 | 0.7 | 2.7 | 0.8 | 65 | 30 | 76.2 | 0.77 | — | — |
| 17.7 | 1.6 | 0.0 | 2.5 | 0.88 | 1.51 | 5,591 | 97.3 | 0.0 | 0.7 | 2.0 | 3.5 | 77 | 56 | 57.3 | 0.76 | — | — |
| 16.5 | 0.4 | 0.0 | 1.8 | 0.89 | 1.52 | 3,911 | 97.6 | 0.0 | 0.3 | 2.1 | 19.1 | 46 | 102 | 27.6 | 0.92 | — | — |
| 13.8 | (2.3) | 0.7 | 2.8 | 0.74 | 1.28 | 55 | 98.0 | 0.0 | 0.0 | 2.0 | 13.2 | 14 | 28 | 53.9 | 1.01 | — | — |
| 14.4 | (1.7) | 0.9 | 2.6 | 0.73 | 1.25 | 793 | 99.7 | 0.0 | 0.0 | 0.4 | 19.9 | 45 | 110 | 41.1 | 0.81 | — | — |
| 19.4 | 3.3 | 0.0 | 2.0 | 0.93 | 1.60 | 11,518 | 99.5 | 0.0 | 0.4 | 0.1 | 4.6 | 38 | 121 | 37.0 | 0.77 | — | — |
| 14.1 | (2.0) | 1.1 | 2.2 | 0.77 | 1.32 | 43,923 | 97.1 | 0.0 | 0.0 | 2.9 | 25.4 | 11 | 103 | 41.6 | 0.38 | — | — |
| 12.9 | 0.0 | 0.4 | 1.1 | 1.00 | 1.57 | 454 | 95.2 | 0.0 | 0.0 | 4.7 | 5.9 | 160 | 66 | 54.4 | 1.06 | — | — |
| 15.4 | 2.5 | 0.7 | 1.6 | 1.04 | 1.64 | 268 | 96.3 | 0.0 | 0.0 | 3.7 | 6.1 | 86 | 34 | 69.7 | 0.82 | — | — |
| 15.7 | 2.8 | 0.6 | 1.5 | 0.93 | 1.48 | 2,258 | 100.0 | 0.0 | 0.0 | 0.1 | 8.4 | 32 | 34 | 76.7 | 0.76 | — | — |
| 8.5 | (4.4) | 1.0 | 1.4 | 0.82 | 1.30 | 131 | 97.4 | 0.0 | 0.0 | 2.6 | 12.7 | 47 | 51 | 49.1 | 0.87 | — | — |
| 13.4 | 0.5 | 0.8 | 1.7 | 0.89 | 1.40 | 543 | 98.5 | 0.0 | 0.0 | 1.5 | 3.0 | 64 | 54 | 45.7 | 0.77 | — | — |
| 15.0 | 2.1 | 0.9 | 1.3 | 1.08 | 1.71 | 398 | 97.0 | 0.0 | 0.0 | 3.0 | 0.2 | 47 | 40 | 69.2 | 0.80 | — | — |
| 7.9 | 0.0 | 1.8 | 1.0 | 1.00 | 1.51 | 689 | 96.3 | 0.4 | (0.4) | 3.7 | 38.2 | 152 | 74 | 45.8 | 1.16 | — | — |
| — | — | 2.1 | 0.5 | 0.94 | 1.43 | 511 | 97.5 | 0.0 | 0.0 | 2.5 | 56.4 | 70 | 104 | 40.2 | 1.08 | — | — |
| 15.9 | 8.0 | 1.5 | 1.9 | 1.01 | 1.52 | 1,074 | 99.9 | 0.0 | 0.0 | 0.1 | 10.9 | 62 | 26 | 76.3 | 0.77 | — | — |
| 11.7 | 3.8 | 1.3 | 1.4 | 0.99 | 1.50 | 1,014 | 100.0 | 0.0 | 0.0 | 0.0 | 11.0 | 67 | 42 | 66.1 | 0.79 | — | — |
| 4.8 | (3.1) | 1.7 | 1.3 | 0.83 | 1.25 | 3,260 | 98.7 | 0.0 | 0.5 | 0.8 | 41.4 | 60 | 135 | 27.4 | 0.69 | — | — |
| (3.5) | 0.0 | 1.9 | 0.7 | 1.00 | 3.46 | 408 | 91.9 | 0.0 | 2.3 | 5.7 | 78.6 | 79 | 63 | 49.0 | 1.50 | — | — |
| (2.2) | 1.3 | 0.0 | 1.1 | 0.98 | 3.38 | 378 | 98.3 | 0.0 | 0.0 | 1.7 | 83.0 | 37 | 55 | 56.3 | 0.67 | — | — |
| (3.6) | (0.1) | 0.0 | 0.3 | 0.92 | 3.20 | 1,209 | 90.3 | 0.0 | 8.2 | 1.5 | 76.4 | 13 | 65 | 59.0 | 0.84 | — | — |
| 0.6 | 4.1 | 0.0 | 0.0 | 0.87 | 3.01 | 835 | 82.1 | 0.1 | 16.7 | 1.1 | 76.1 | 9 | 64 | 51.4 | 1.39 | 2.00R | 0.25 |
| (3.0) | 0.5 | 0.0 | 0.4 | 0.97 | 3.35 | 493 | 98.7 | 0.0 | 0.0 | 1.3 | 91.9 | 13 | 60 | 43.1 | 1.23 | — | — |
| (2.5) | 1.0 | 3.0 | 0.2 | 0.87 | 3.01 | 1,333 | 89.4 | 0.0 | 0.0 | 10.6 | 64.2 | 35 | 81 | 27.0 | 0.37 | — | — |
| 11.9 | 0.0 | 2.5 | 1.8 | 1.00 | 1.23 | 7,208 | 93.7 | 2.2 | 1.3 | 2.8 | 4.1 | 129 | 99 | 42.2 | 0.95 | — | — |
| 12.2 | 0.3 | 3.8 | 2.8 | 0.97 | 1.20 | 4,166 | 98.5 | 0.0 | 0.0 | 1.5 | 0.0 | 75 | 45 | 45.3 | 0.97 | — | — |
| 12.7 | 0.8 | 2.5 | 1.3 | 1.00 | 1.23 | 3,557 | 99.2 | 0.0 | 0.0 | 0.8 | 0.6 | 15 | 45 | 55.8 | 0.76 | — | — |
| — | — | 1.7 | 2.2 | 0.97 | 1.20 | 265 | 99.2 | 0.0 | 0.0 | 0.8 | 4.5 | 42 | 67 | 36.3 | 1.10 | — | — |
| 12.0 | 0.1 | 2.3 | 1.4 | 0.95 | 1.17 | 1,979 | 97.9 | 0.0 | 0.0 | 2.1 | 1.4 | 30 | 57 | 41.6 | 0.81 | — | 0.25 |
| 12.0 | 0.1 | 4.7 | 1.4 | 1.02 | 1.25 | 53,271 | 99.3 | 0.0 | 0.0 | 0.7 | 0.0 | 6 | 193 | 40.8 | 0.12 | — | — |
| 9.1 | 0.0 | 4.0 | 1.7 | 1.00 | 1.04 | 962 | 97.9 | 0.0 | 0.9 | 1.1 | 58.9 | 87 | 222 | 26.5 | 0.92 | — | — |
| 9.3 | 0.2 | 1.7 | 1.1 | 0.93 | 0.96 | 511 | 96.5 | 0.0 | 0.0 | 3.5 | 95.7 | 56 | 69 | 36.4 | 1.05 | — | — |
| 9.3 | 0.2 | 3.9 | 1.2 | 1.01 | 1.05 | 1,572 | 97.8 | 0.0 | 1.9 | 0.3 | 48.0 | 10 | 618 | 17.9 | 0.50 | 2.00R | — |
| 9.1 | 0.0 | 3.9 | 2.4 | 0.98 | 1.02 | 950 | 99.4 | 0.0 | 0.1 | 0.5 | 41.9 | — | 202 | 22.4 | 1.12 | — | — |
| 9.6 | 0.5 | 4.2 | 1.6 | 0.98 | 1.02 | 270 | 96.2 | 0.0 | 3.2 | 0.7 | 49.1 | 96 | 133 | 24.9 | 1.05 | — | — |
| — | — | 4.4 | 1.5 | 1.03 | 1.07 | 5,907 | 96.3 | 0.1 | 1.6 | 2.1 | 96.1 | 7 | 625 | 20.8 | 0.34 | 0.25R | — |
| 18.0 | 0.0 | 0.1 | 2.0 | 1.00 | 1.55 | 1,321 | 93.9 | 0.0 | 0.4 | 5.7 | 17.0 | 117 | 66 | 50.7 | 1.11 | — | — |
| 20.1 | 2.1 | 0.1 | 0.9 | 0.83 | 1.29 | 2,321 | 99.1 | 0.0 | 0.0 | 0.9 | 6.2 | 26 | 54 | 64.2 | 0.77 | — | — |
| 20.8 | 2.8 | 0.0 | 1.8 | 0.87 | 1.35 | 5,627 | 99.8 | 0.0 | 0.0 | 0.2 | 4.7 | 31 | 64 | 65.9 | 0.73 | — | — |
| 19.8 | 1.8 | 0.1 | 2.9 | 1.03 | 1.60 | 4,556 | 98.5 | 0.0 | 1.5 | 0.0 | 10.0 | 71 | 72 | 56.8 | 0.75 | — | — |
| 18.5 | 0.5 | 0.1 | 2.1 | 0.92 | 1.43 | 2,747 | 96.4 | 0.0 | 0.7 | 2.9 | 20.9 | 20 | 84 | 34.2 | 0.93 | — | — |
| 17.1 | (0.9) | 0.1 | 2.3 | 0.93 | 1.44 | 107 | 99.4 | 0.0 | 0.0 | 0.6 | 6.0 | 23 | 68 | 44.7 | 0.95 | — | — |
| 20.5 | 2.5 | 0.9 | 1.1 | 0.81 | 1.26 | 503 | 98.8 | 0.0 | 0.5 | 0.8 | 2.5 | 16 | 36 | 47.8 | 0.96 | — | — |
| 14.7 | (3.3) | 0.0 | 0.4 | 0.90 | 1.39 | 69 | 99.1 | 0.0 | (0.7) | 1.5 | 6.7 | 320 | 157 | 25.4 | 1.37 | — | — |
| 18.0 | 0.0 | 0.0 | 4.4 | 0.86 | 1.33 | 4,838 | 94.4 | 0.0 | 0.0 | 5.6 | 31.8 | 67 | 39 | 51.8 | 0.80 | — | — |

## SECTOR AND INTERNATIONAL STOCK FUNDS

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | 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** | **2.1** | **10.2** | **19.2** | **(8.9)** | **21.5** | **227.4** | **0.0** | **(42.5)** | **0.0** | **10.2** | **0.0** | **8.1** | **0.0** |
| | | AmCent Utilities Inv (BULIX) | 0.9 | 0.6 | 23.6 | (6.6) | 20.1 | 187.3 | (40.1) | (41.1) | 1.4 | 7.8 | (2.4) | 7.1 | (1.0) |
| | | Fidelity Set Util Port (FSUTX) | 8.5 | 17.9 | 14.0 | (10.9) | 21.6 | 245.2 | 17.8 | (45.0) | (2.5) | 13.4 | 3.2 | 9.6 | 1.5 |
| | | Fidelity Telecom & Util (FIUIX) | 3.3 | 11.9 | 17.0 | (5.6) | 13.3 | 233.4 | 6.0 | (44.5) | (2.0) | 10.6 | 0.4 | 7.7 | (0.4) |
| | | Gabelli Utilities AAA (GABUX) | (2.2) | 8.9 | 17.0 | (8.3) | 8.8 | 168.9 | (58.5) | (33.4) | 9.1 | 7.6 | (2.6) | 4.5 | (3.6) |
| | | **Global Stock Category Average** | **(10.4)** | **23.7** | **6.1** | **(1.0)** | **3.3** | **261.0** | **0.0** | **(52.1)** | **0.0** | **5.4** | **0.0** | **3.6** | **0.0** |
| | | AmCent Global Grth Inv (TWGGX) | (6.5) | 27.5 | (1.3) | 2.4 | 1.8 | 255.4 | (5.6) | (52.6) | (0.5) | 5.6 | 0.2 | 4.2 | 0.6 |
| | | Artisan Global Opprt Inv (ARTRX) | (9.1) | 31.1 | 4.7 | 7.7 | 2.3 | 417.4 | 156.4 | — | — | 7.7 | 2.3 | 6.6 | 3.0 |
| | | Artisan Global Value Inv (ARTGX) | (13.1) | 21.5 | 9.9 | (2.9) | 4.5 | 315.5 | 54.5 | — | — | 5.1 | (0.3) | 3.3 | (0.3) |
| | | Dodge & Cox Global Stk (DODWX) | (12.7) | 21.5 | 17.1 | (8.1) | 6.9 | 339.6 | 78.6 | — | — | 7.5 | 2.1 | 4.0 | 0.4 |
| | | Fidelity Worldwide (FWWFX) | (4.4) | 29.5 | (0.7) | 3.5 | 0.4 | 294.5 | 33.5 | (53.1) | (1.0) | 7.1 | 1.7 | 5.0 | 1.4 |
| | | GAMCO Global Grth AAA (GICPX) | (2.8) | 29.0 | 1.2 | (1.3) | 3.9 | 310.8 | 49.8 | (52.6) | (0.5) | 8.2 | 2.8 | 5.4 | 1.8 |
| | | Janus Henderson Global Research T (JAWWX) | (7.0) | 26.7 | 1.8 | (2.3) | 7.2 | 289.8 | 28.8 | (54.4) | (2.3) | 6.3 | 0.9 | 4.7 | 1.1 |
| | | Janus Henderson Global Sel T (JORNX) | (9.9) | 31.0 | 3.3 | (4.7) | 6.8 | 228.7 | (32.3) | (57.4) | (5.3) | 6.8 | 1.4 | 4.4 | 0.8 |
| | | Old Westbury AllCap Core (OWACX) | (4.1) | 20.9 | 7.3 | (4.6) | 6.5 | 176.2 | (84.8) | (47.7) | 4.4 | 7.6 | 2.2 | 4.8 | 1.2 |
| | | Old Westbury LC Strat (OWLSX) | (8.6) | 19.3 | 4.7 | (1.1) | 7.1 | 175.9 | (85.1) | (49.2) | 2.9 | 4.5 | (0.9) | 3.9 | 0.3 |
| | | Old Westbury Sm & Mid (OWSMX) | (11.9) | 18.1 | 8.9 | 1.5 | 2.0 | 233.0 | (28.0) | (35.7) | 16.4 | 4.2 | (1.2) | 3.2 | (0.4) |
| | | Russell Inv Global Equity S (RGESX) | (9.1) | 23.1 | 7.4 | (0.4) | 4.6 | 262.1 | 1.1 | (55.6) | (3.5) | 6.3 | 0.9 | 4.6 | 1.0 |
| | | Russell Inv Global Infrastruct S (RGISX) | (10.0) | 18.7 | 9.1 | (7.4) | 10.8 | — | — | — | — | 5.2 | (0.2) | 3.6 | 0.0 |
| | | T. Rowe Price Glb Growth (RPGEX) | (7.1) | 34.2 | 2.6 | 1.2 | 8.3 | 327.8 | 66.8 | — | — | 8.5 | 3.1 | 7.0 | 3.4 |
| | | USAA Capital Grth (USCGX) | (11.5) | 23.8 | 7.6 | 3.0 | 10.4 | 255.8 | (5.2) | (56.6) | (4.5) | 5.7 | 0.3 | 6.0 | 2.4 |
| | | USAA Cornerstone Equity (UCEQX) | (12.1) | 22.5 | 10.1 | (2.3) | 2.9 | — | — | — | — | 5.8 | 0.4 | 3.6 | 0.0 |
| | | USAA World Grth (USAWX) | (9.8) | 23.9 | 7.0 | (1.7) | 3.7 | 278.6 | 17.6 | (47.9) | 4.2 | 6.1 | 0.7 | 4.0 | 0.4 |
| | | Vanguard Glbl Min Volat Inv (VMVFX) | (1.8) | 15.9 | 8.5 | 5.8 | 13.7 | — | — | — | — | 7.3 | 1.9 | 8.2 | 4.6 |
| | | Vanguard Global Eq Inv (VHGEX) | (9.2) | 27.7 | 6.5 | (0.3) | 4.3 | 298.9 | 37.9 | (60.8) | (8.7) | 7.3 | 1.9 | 5.1 | 1.5 |
| I | | Vanguard Ttl Wld Stk Idx Inv (VTWSX) | (9.8) | 24.0 | 8.6 | (2.1) | 3.9 | 249.8 | (11.2) | — | — | 6.7 | 1.3 | 4.3 | 0.7 |
| | | **Foreign Stock Category Average** | **(16.6)** | **28.6** | **0.5** | **0.5** | **(5.0)** | **200.6** | **0.0** | **(58.0)** | **0.0** | **2.4** | **0.0** | **0.5** | **0.0** |
| | | AmCent Intl Grth Inv (TWIEX) | (15.6) | 31.0 | (5.8) | 0.5 | (5.4) | 186.6 | (14.0) | (56.5) | 1.5 | 1.4 | (1.0) | (0.2) | (0.7) |
| | C | Artisan Intl Inv (ARTIX) | (10.9) | 31.0 | (9.7) | (3.9) | (1.0) | 195.0 | (5.6) | (58.5) | (0.5) | 1.8 | (0.6) | 0.0 | (0.5) |
| | C | Artisan Intl Val Inv (ARTKX) | (15.7) | 23.8 | 5.5 | (1.8) | (0.6) | 255.8 | 55.2 | (46.9) | 11.1 | 3.2 | 0.8 | 1.4 | 0.9 |
| | | Buffalo International (BUFIX) | (8.9) | 29.3 | 3.1 | (0.5) | (2.1) | 232.3 | 31.7 | (50.7) | 7.3 | 6.7 | 4.3 | 3.4 | 2.9 |
| | | Causeway Intl Value Inv (CIVVX) | (18.9) | 27.0 | 0.1 | (3.2) | (6.5) | 181.7 | (18.9) | (57.1) | 0.9 | 1.1 | (1.3) | (1.4) | (1.9) |
| | C | Dodge & Cox Intl Stk (DODFX) | (18.0) | 23.9 | 8.2 | (11.4) | 0.0 | 204.7 | 4.1 | (59.9) | (1.9) | 3.2 | 0.8 | (0.5) | (1.0) |
| I | | Dreyfus Intl Stk Idx (DIISX) | (14.0) | 24.4 | 0.9 | (1.2) | (6.0) | 148.0 | (52.6) | (57.0) | 1.0 | 2.6 | 0.2 | 0.1 | (0.4) |
| | | Fidelity Diversified Intl (FDIVX) | (15.3) | 26.6 | (3.8) | 3.1 | (3.3) | 172.7 | (27.9) | (57.5) | 0.5 | 1.1 | (1.3) | 0.6 | 0.1 |
| | | Fidelity Internat'l Enhanced Idx (FIENX) | (14.8) | 27.5 | 1.8 | 1.4 | (3.8) | 175.3 | (25.3) | — | — | 3.5 | 1.1 | 1.6 | 1.1 |
| | | Fidelity Intl Capital Apprec (FIVFX) | (12.9) | 36.2 | (3.2) | 3.0 | 2.9 | 318.0 | 117.4 | (63.6) | (5.6) | 4.7 | 2.3 | 4.0 | 3.5 |
| | | Fidelity Intl Disc (FIGRX) | (17.2) | 31.7 | (5.8) | 4.8 | (5.6) | 172.7 | (27.9) | (57.0) | 1.0 | 0.9 | (1.5) | 0.3 | (0.2) |
| | | Fidelity Intl Growth (FIGFX) | (11.6) | 29.5 | (3.3) | 3.9 | (3.2) | 225.2 | 24.6 | — | — | 3.5 | 1.1 | 2.2 | 1.7 |
| | | Fidelity Intl Sm Cap Opp (FSCOX) | (14.1) | 35.6 | (1.1) | 10.1 | (1.3) | 333.7 | 133.1 | (70.1) | (12.1) | 4.8 | 2.4 | 4.6 | 4.1 |
| | | Fidelity Intl Sm Cp (FISMX) | (16.1) | 32.9 | 8.1 | 6.3 | (5.5) | 298.4 | 97.8 | (58.4) | (0.4) | 6.4 | 4.0 | 3.9 | 3.4 |
| | | Fidelity Overseas (FOSFX) | (14.7) | 29.6 | (1.4) | 8.2 | (3.7) | 192.9 | (7.7) | (60.2) | (2.2) | 2.9 | 0.5 | 2.6 | 2.1 |
| | | FMI International (FMIJX) | (9.5) | 15.4 | 10.0 | 3.2 | 4.6 | — | — | — | — | 4.7 | 2.3 | 4.4 | 3.9 |
| | | Harbor Intl Inv (HIINX) | (18.3) | 22.4 | (0.2) | (4.2) | (7.2) | 151.4 | (49.2) | (57.0) | 1.0 | (0.1) | (2.5) | (2.4) | (2.9) |
| | | Harding Loevner Intl Inv (HLMNX) | (14.3) | 29.4 | 5.0 | (2.0) | (1.9) | 221.7 | 21.1 | (51.5) | 6.5 | 5.2 | 2.8 | 2.3 | 1.8 |
| | | Hartford Schroder Intl Stk I (SCIEX) | (12.4) | 29.6 | (1.4) | (0.2) | (5.6) | 186.6 | (14.0) | (57.6) | 0.4 | 3.9 | 1.5 | 1.1 | 0.6 |
| | | Homestead Intl Equity (HISIX) | (12.8) | 28.1 | 4.8 | (3.5) | (8.9) | 145.3 | (55.3) | (50.7) | 7.3 | 5.4 | 3.0 | 0.6 | 0.1 |
| | | Northern Active M Intl Eq (NMIEX) | (13.8) | 29.0 | (1.2) | (5.2) | (5.9) | 124.6 | (76.0) | (52.7) | 5.3 | 3.2 | 0.8 | (0.4) | (0.9) |
| I | | Northern Intl Equity Indx (NOINX) | (13.8) | 25.2 | 1.1 | (1.0) | (5.8) | 156.0 | (44.6) | (57.3) | 0.7 | 2.9 | 0.5 | 0.3 | (0.2) |
| | | Nubrgr Ber Intl Eq Inv (NIQVX) | (16.7) | 27.3 | (1.3) | 1.8 | (2.2) | — | — | — | — | 1.5 | (0.9) | 0.8 | 0.3 |
| | | Oakmark Intl Inv (OAKIX) | (23.5) | 29.7 | 7.9 | (3.9) | (5.5) | 268.1 | 67.5 | (54.9) | 3.1 | 2.3 | (0.1) | (0.5) | (1.0) |
| | | Oakmark Intl Small Cap Inv (OAKEX) | (23.8) | 26.0 | 6.3 | 0.7 | (7.8) | 255.3 | 54.7 | (60.0) | (2.0) | 0.7 | (1.7) | (1.1) | (1.6) |
| | | Russell Int'l Developed Mkts S (RINTX) | (15.4) | 25.0 | 2.4 | (0.7) | (5.5) | 149.6 | (51.0) | — | — | 2.7 | 0.3 | 0.3 | (0.2) |
| I | | Schwab Fdmtl Intl Lg Co Idx (SFNNX) | (14.0) | 23.9 | 7.4 | (5.0) | (5.8) | 174.0 | (26.6) | (58.5) | (0.5) | 4.6 | 2.2 | 0.5 | 0.0 |
| | | Schwab International Core Eq (SICNX) | (18.3) | 25.4 | 1.8 | 3.4 | (4.5) | 188.4 | (12.2) | — | — | 1.4 | (1.0) | 0.6 | 0.1 |
| I | | Schwab International Idx (SWISX) | (13.4) | 25.2 | 1.0 | (0.9) | (5.8) | 159.5 | (41.1) | (56.9) | 1.1 | 3.1 | 0.7 | 0.5 | 0.0 |
| | C | T. Rowe Price Intl Disc (PRIDX) | (17.5) | 39.0 | 0.9 | 9.8 | (0.5) | 356.9 | 156.3 | (60.6) | (2.6) | 5.0 | 2.6 | 4.8 | 4.3 |

| 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 | | | | | | | |
| **10.4** | **0.0** | **2.3** | **1.4** | **1.00** | **1.07** | **655** | **96.3** | **0.0** | **0.1** | **3.7** | **4.7** | **147** | **68** | **47.4** | **1.08** | **—** | **—** |
| 9.4 | (1.0) | 3.3 | 2.1 | 0.94 | 1.01 | 390 | 99.4 | 0.0 | 0.0 | 0.7 | 0.0 | 48 | 38 | 59.6 | **0.67** | — | — |
| **11.3** | **0.9** | 1.6 | 1.4 | 0.93 | 1.00 | 950 | 99.7 | 0.0 | 0.0 | 0.3 | 0.1 | 66 | 36 | 53.2 | 0.78 | — | — |
| 10.8 | 0.4 | 2.3 | 1.3 | **0.85** | 0.92 | 942 | 99.7 | 0.0 | 0.0 | 0.3 | 0.0 | 63 | 31 | 63.4 | **0.55** | — | — |
| 8.2 | (2.2) | 4.8 | 1.3 | **0.83** | 0.89 | 1,942 | 99.0 | 0.1 | 0.1 | 0.8 | 16.8 | 2 | 239 | 30.9 | 1.37 | 2.00R | 0.25 |
| **9.9** | **0.0** | **1.3** | **1.4** | **1.00** | **1.06** | **2,049** | **93.7** | **1.3** | **0.7** | **4.2** | **44.8** | **46** | **405** | **34.4** | **1.10** | **—** | **—** |
| 10.2 | 0.3 | 0.4 | 1.9 | 1.08 | 1.15 | 466 | 100.0 | 0.0 | 0.0 | 0.0 | 32.6 | 54 | 99 | 20.1 | 1.08 | — | — |
| **14.6** | **4.7** | 0.0 | 0.6 | 1.16 | 1.23 | 3,010 | 95.1 | 0.0 | 1.2 | 3.8 | 45.1 | 44 | 51 | 38.2 | 1.15 | — | — |
| 11.2 | 1.3 | 0.9 | 1.1 | 0.93 | 0.99 | 3,443 | 91.7 | 0.0 | 0.0 | 8.4 | 46.3 | 28 | 54 | 33.8 | 1.27 | — | — |
| **11.4** | **1.5** | 2.1 | 1.2 | 1.12 | 1.20 | 9,519 | 98.6 | 0.0 | 0.6 | 0.9 | 49.4 | 18 | 123 | 23.2 | **0.63** | — | — |
| 10.8 | 0.9 | 0.3 | 1.5 | 1.06 | 1.13 | 2,159 | 93.4 | 0.0 | 0.0 | 6.5 | 35.8 | 117 | 259 | 26.1 | 0.94 | — | — |
| **11.9** | **2.0** | 0.0 | 1.4 | 1.04 | 1.11 | 86 | 99.9 | 0.0 | 0.0 | 0.1 | 34.9 | 43 | 63 | 35.5 | 1.25 | 2.00R | 0.25 |
| 11.4 | 1.5 | 0.8 | 0.5 | 1.04 | 1.10 | 2,697 | 100.0 | 0.0 | 0.0 | 0.0 | 36.4 | 32 | 101 | 19.8 | **0.82** | — | — |
| 9.6 | (0.3) | 0.5 | 1.0 | 1.09 | 1.16 | 2,021 | 99.6 | 0.0 | 0.0 | 0.4 | 42.9 | 41 | 64 | 32.6 | 0.93 | — | — |
| 7.7 | (2.2) | 0.5 | 0.8 | 0.97 | 1.04 | 1,691 | 95.5 | 0.0 | 0.0 | 4.5 | 7.4 | 57 | 71 | 30.5 | 1.00 | — | — |
| 7.2 | (2.7) | 1.1 | 0.9 | 0.89 | 0.94 | 14,825 | 97.8 | 0.0 | 0.0 | 2.2 | 41.6 | 61 | 604 | 16.2 | 1.12 | — | — |
| 10.0 | 0.1 | 0.6 | 2.0 | 0.96 | 1.02 | 4,654 | 97.3 | 0.0 | 0.0 | 2.7 | 29.3 | 45 | 6,101 | 17.3 | 1.12 | — | — |
| 10.2 | 0.3 | 1.3 | 2.8 | 0.93 | 0.99 | 1,503 | 95.8 | 0.0 | 1.7 | 2.5 | 41.2 | — | 481 | 15.9 | 1.22 | — | — |
| — | — | 3.8 | 2.3 | **0.84** | 0.90 | 508 | 95.5 | 0.0 | 0.8 | 3.7 | 59.2 | — | 193 | 38.3 | 1.13 | — | — |
| **12.1** | **2.2** | 0.0 | 1.3 | 1.08 | 1.15 | 369 | 98.5 | 0.0 | 1.3 | 0.2 | 47.8 | 120 | 164 | 20.3 | 1.01 | 2.00R | — |
| 9.6 | (0.3) | 1.5 | 0.8 | 0.97 | 1.04 | 767 | 99.1 | 0.0 | 0.0 | 0.9 | 35.6 | 22 | 156 | 14.7 | 1.15 | — | — |
| — | — | 1.9 | 0.9 | 0.92 | 0.98 | 182 | 98.2 | 0.0 | 0.3 | 1.5 | 42.4 | 38 | 14 | 92.8 | **0.85** | — | — |
| 10.5 | 0.6 | 1.0 | 0.9 | 0.93 | 0.99 | 1,191 | 99.8 | 0.0 | 0.0 | 0.2 | 43.5 | 10 | 90 | 26.6 | 1.10 | — | — |
| — | — | 2.3 | 1.3 | **0.62** | 0.66 | 3,097 | 96.3 | 0.0 | 1.7 | 2.0 | 43.4 | 37 | 616 | 11.6 | **0.25** | — | — |
| 10.6 | 0.7 | 1.5 | 0.7 | 0.97 | 1.04 | 4,880 | 94.4 | 0.0 | 1.1 | 4.5 | 45.8 | 40 | 1,427 | 11.4 | **0.48** | — | — |
| 9.4 | (0.5) | 2.5 | 0.7 | 0.93 | 0.99 | 16,027 | 98.3 | 0.1 | 0.1 | 1.5 | 43.3 | 10 | 8,055 | 9.4 | **0.19** | — | — |
| **7.4** | **0.0** | **1.8** | **1.0** | **1.00** | **1.14** | **13,171** | **95.5** | **0.1** | **0.5** | **4.0** | **91.1** | **57** | **518** | **23.6** | **1.01** | **—** | **—** |
| 7.1 | (0.3) | 1.2 | 1.5 | 1.03 | 1.18 | 1,227 | 99.2 | 0.0 | 0.0 | 0.8 | 95.6 | 57 | 106 | 21.0 | 1.17 | — | — |
| 8.0 | 0.6 | 1.3 | 0.7 | 0.95 | 1.08 | 11,358 | 94.2 | 0.0 | 1.7 | 4.1 | 83.8 | 55 | 67 | 41.3 | 1.18 | — | — |
| **9.7** | **2.3** | 1.1 | 1.4 | **0.88** | 1.00 | 13,836 | 85.9 | 0.0 | 1.4 | 12.7 | 74.7 | 22 | 53 | 36.8 | 1.24 | — | — |
| **9.2** | **1.8** | 0.6 | 0.3 | 0.94 | 1.07 | 283 | 90.5 | 0.0 | 0.0 | 9.5 | 87.7 | 13 | 80 | 24.6 | 1.05 | — | — |
| 6.6 | (0.8) | 2.5 | 0.8 | 0.96 | 1.09 | 7,046 | 97.0 | 0.0 | 0.3 | 2.7 | 97.0 | 30 | 60 | 31.1 | 1.14 | 2.00R | — |
| 7.7 | 0.3 | 2.9 | 0.7 | 1.16 | 1.32 | 53,450 | 98.0 | 0.0 | 0.6 | 1.3 | 89.3 | 1 | 99 | 25.8 | **0.63** | — | — |
| 5.7 | (1.7) | 2.7 | 0.6 | **0.90** | 1.03 | 533 | 97.9 | 0.0 | 0.1 | 2.0 | 96.5 | 9 | 928 | 13.1 | **0.60** | — | — |
| 6.7 | (0.7) | 1.3 | 0.9 | 0.97 | 1.10 | 12,896 | 93.9 | 0.0 | 0.0 | 6.1 | 83.5 | 30 | 220 | 13.6 | **0.81** | — | — |
| 6.5 | (0.9) | 2.4 | 0.5 | **0.92** | 1.05 | 1,445 | 99.5 | 0.0 | 0.1 | 0.4 | 99.1 | 70 | 304 | 14.8 | **0.59** | — | — |
| **11.3** | **3.9** | 0.5 | 0.6 | 0.98 | 1.12 | 2,111 | 98.9 | 0.0 | 0.0 | 1.1 | 82.3 | 157 | 152 | 12.5 | 1.06 | — | — |
| 6.6 | (0.8) | 1.3 | 0.6 | 0.99 | 1.13 | 8,685 | 90.3 | 0.0 | 0.2 | 9.5 | 89.0 | 45 | 179 | 21.7 | 0.88 | — | — |
| 9.0 | 1.6 | 0.9 | 0.2 | **0.92** | 1.05 | 2,218 | 92.2 | 0.0 | 0.0 | 7.8 | 72.3 | 34 | 97 | 30.0 | 0.95 | — | — |
| **12.1** | **4.7** | 1.0 | 0.4 | 0.98 | 1.11 | 1,127 | 93.5 | 0.0 | 0.5 | 6.0 | 90.9 | 19 | 133 | 21.2 | 1.11 | — | — |
| **11.6** | **4.2** | 1.8 | 1.5 | 0.93 | 1.07 | 1,882 | 95.9 | 0.0 | 0.9 | 3.2 | 94.8 | 25 | 197 | 10.5 | 1.20 | — | — |
| 7.3 | (0.1) | 1.6 | 0.5 | 0.98 | 1.11 | 6,330 | 95.1 | 0.0 | 0.0 | 4.9 | 88.5 | 33 | 155 | 15.4 | 0.97 | — | — |
| — | — | 4.5 | 1.2 | **0.60** | 0.68 | 6,245 | 86.7 | 1.4 | 0.0 | 11.9 | 75.4 | 21 | 50 | 36.3 | 0.91 | — | — |
| 5.4 | (2.0) | 0.9 | 2.5 | 0.97 | 1.10 | 7,847 | 93.3 | 0.0 | 2.0 | 4.7 | 88.8 | 13 | 428 | 14.2 | 1.09 | — | 0.25 |
| 8.4 | 1.0 | 1.0 | 0.3 | 0.97 | 1.10 | 12,911 | 97.4 | 0.0 | 0.0 | 2.6 | 93.4 | 12 | 63 | 31.4 | 1.14 | 2.00R | 0.25 |
| 7.9 | 0.5 | 1.5 | 1.3 | 0.97 | 1.10 | 237 | 97.9 | 0.0 | 0.0 | 2.1 | 92.6 | 53 | 68 | 28.3 | 0.91 | — | — |
| 5.2 | (2.2) | 1.8 | 1.1 | 0.95 | 1.08 | 66 | 94.5 | 0.0 | 3.0 | 2.5 | 89.6 | 11 | 62 | 34.9 | 0.99 | — | — |
| 5.0 | (2.4) | 3.0 | 0.8 | 0.93 | 1.06 | 1,018 | 93.3 | 0.4 | 1.5 | 4.9 | 87.4 | 66 | 446 | 11.8 | 0.85 | 2.00R | — |
| 5.9 | (1.5) | 3.5 | 1.2 | **0.89** | 1.02 | 4,759 | 98.1 | 0.0 | 1.6 | 0.3 | 96.8 | 32 | 933 | 11.2 | **0.25** | 2.00R | — |
| — | — | 0.8 | 0.2 | 0.98 | 1.12 | 1,615 | 98.6 | 0.0 | 0.0 | 1.4 | 88.3 | 32 | 90 | 18.9 | 1.20 | — | — |
| **9.7** | **2.3** | 2.0 | 1.2 | 1.28 | 1.46 | 31,164 | 95.8 | 0.0 | 0.1 | 4.1 | 90.2 | 36 | 83 | 37.3 | 0.95 | — | — |
| **9.3** | **1.9** | 1.5 | 1.4 | 1.19 | 1.36 | 1,284 | 96.2 | 0.0 | 0.0 | 3.8 | 93.9 | 45 | 63 | 30.8 | 1.36 | 2.00R | — |
| 5.8 | (1.6) | 2.4 | 0.9 | 0.93 | 1.06 | 2,328 | 117.1 | 0.0 | 3.6 | (20.8) | 123.9 | — | 690 | 29.8 | 0.93 | — | — |
| 6.5 | (0.9) | 3.5 | 0.8 | **0.91** | 1.04 | 1,328 | 99.0 | 0.0 | 0.1 | 0.9 | 97.8 | 13 | 890 | 13.1 | **0.25** | — | — |
| 7.0 | (0.4) | 2.9 | 0.7 | 0.93 | 1.06 | 1,029 | 99.3 | 0.0 | 0.0 | 0.7 | 99.3 | 98 | 180 | 21.3 | 0.86 | — | — |
| 6.0 | (1.4) | 3.2 | 0.8 | **0.90** | 1.03 | 4,353 | 98.8 | 0.0 | 0.0 | 1.1 | 97.5 | 5 | 941 | 11.7 | **0.06** | — | — |
| **12.3** | **4.9** | 0.6 | 1.3 | 1.01 | 1.15 | 6,891 | 88.3 | 0.0 | 2.0 | 9.8 | 87.6 | 32 | 228 | 10.8 | 1.19 | 2.00R | — |

## INTERNATIONAL STOCK FUNDS

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | Bull Market Return (%) Fund | Cat +/- | Bear Market Return (%) Fund | Cat +/- | 3-Year Annual Return (%) Fund | Cat +/- | 5-Year Annual Return (%) Fund | Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| I | | T. Rowe Price Intl Eq Idx (PIEQX) | (14.3) | 26.4 | 1.4 | (0.8) | (6.0) | 160.6 | (40.0) | (57.1) | 0.9 | 3.2 | 0.8 | 0.5 | 0.0 |
| | | T. Rowe Price Intl Stk (PRITX) | (14.0) | 28.1 | 2.2 | (0.8) | (0.9) | 214.1 | 13.5 | (58.7) | (0.7) | 4.1 | 1.7 | 2.1 | 1.6 |
| | | T. Rowe Price Intl Val Eq (TRIGX) | (18.3) | 20.7 | 0.6 | (3.2) | (5.4) | 149.0 | (51.6) | (59.0) | (1.0) | (0.2) | (2.6) | (1.9) | (2.4) |
| | | T. Rowe Price Overseas Stk (TROSX) | (15.1) | 27.0 | 2.9 | (2.6) | (4.5) | 190.0 | (10.6) | (58.2) | (0.2) | 3.5 | 1.1 | 0.6 | 0.1 |
| | | T. Rowe Price Spect Intl (PSILX) | (14.9) | 28.5 | 0.3 | (1.4) | (3.1) | 199.6 | (1.0) | (58.3) | (0.3) | 3.2 | 0.8 | 1.0 | 0.5 |
| | | TIAA-CREF Intl Eq Rtl (TIERX) | (23.7) | 32.5 | 0.1 | (1.5) | (8.3) | 171.0 | (29.6) | (61.3) | (3.3) | 0.4 | (2.0) | (1.8) | (2.3) |
| | | Tweedy, Browne Glb Val (TBGVX) | (6.7) | 15.4 | 5.6 | (1.5) | 1.5 | 194.3 | (6.3) | (47.0) | 11.0 | 4.4 | 2.0 | 2.6 | 2.1 |
| | | USAA Intl (USIFX) | (14.1) | 28.1 | 1.7 | 0.5 | (5.1) | 185.9 | (14.7) | (50.1) | 7.9 | 3.8 | 1.4 | 1.3 | 0.8 |
| I | | Vanguard Dev Mrkts Idx Adm (VTMGX) | (14.5) | 26.3 | 2.4 | (0.2) | (5.7) | 168.6 | (32.0) | (57.0) | 1.0 | 3.4 | 1.0 | 0.8 | 0.3 |
| I | | Vanguard FTSE AW exUS Adm (VFWAX) | (14.0) | 27.2 | 4.7 | (4.7) | (4.1) | — | — | — | — | 4.6 | 2.2 | 0.9 | 0.4 |
| I | | Vanguard FTSE AWexUS SC I (VFSVX) | (18.6) | 30.1 | 4.1 | (0.4) | (4.9) | — | — | — | — | 3.3 | 0.9 | 0.9 | 0.4 |
| | | Vanguard Intl Explorer Inv (VINEX) | (23.1) | 38.7 | (1.8) | 8.6 | (2.9) | 264.4 | 63.8 | (59.5) | (1.5) | 1.6 | (0.8) | 2.0 | 1.5 |
| | | Vanguard Intl Gr Inv (VWIGX) | (12.7) | 42.9 | 1.7 | (0.7) | (5.7) | 258.5 | 57.9 | (56.9) | 1.1 | 8.2 | 5.8 | 3.5 | 3.0 |
| | | Vanguard Intl Value Inv (VTRIX) | (14.6) | 27.9 | 4.4 | (6.5) | (6.7) | 151.7 | (48.9) | (55.8) | 2.2 | 4.5 | 2.1 | (0.1) | (0.6) |
| I | | Vanguard Total Intl Stk Idx Adm (VTIAX) | (14.5) | 27.5 | 4.6 | (4.3) | (4.2) | — | — | — | — | 4.5 | 2.1 | 0.9 | 0.4 |
| | | **Regional/Country Stock Cat Average** | (16.2) | 35.7 | 5.8 | (4.1) | (2.0) | 209.0 | 0.0 | (60.8) | 0.0 | 5.9 | 0.0 | 1.7 | 0.0 |
| | | Fidelity Canada (FICDX) | (14.3) | 14.4 | 20.1 | (20.2) | 3.7 | 131.4 | (77.6) | (54.0) | 6.8 | 5.6 | (0.3) | (0.5) | (2.2) |
| | | Fidelity China Region (FHKCX) | (17.5) | 51.9 | (5.3) | (4.5) | 4.4 | 245.8 | 36.8 | (57.1) | 3.7 | 5.9 | 0.0 | 3.4 | 1.7 |
| | | Fidelity Emerging Asia (FSEAX) | (15.1) | 46.3 | 4.7 | (7.7) | 7.5 | 193.7 | (15.3) | (63.8) | (3.0) | 9.2 | 3.3 | 5.2 | 3.5 |
| | | Fidelity Europe (FIEUX) | (17.1) | 29.1 | (5.7) | 4.1 | (7.1) | 167.4 | (41.6) | (56.0) | 4.8 | 0.3 | (5.6) | (0.5) | (2.2) |
| | | Fidelity Japan (FJPNX) | (14.9) | 30.1 | 2.6 | 8.6 | (8.5) | 151.6 | (57.4) | (53.2) | 7.6 | 4.4 | (1.5) | 2.5 | 0.8 |
| | | Fidelity Japan Smaller Co (FJSCX) | (16.0) | 35.7 | 8.8 | 14.0 | (6.8) | 328.3 | 119.3 | (58.2) | 2.6 | 7.4 | 1.5 | 5.7 | 4.0 |
| | | Fidelity Latin America (FLATX) | (10.4) | 30.4 | 19.6 | (29.9) | (16.3) | 32.6 | (176.4) | (59.6) | 1.2 | 11.8 | 5.9 | (3.9) | (5.6) |
| | | Fidelity Nordic (FNORX) | (11.5) | 23.6 | (2.5) | 11.4 | (4.9) | 328.7 | 119.7 | (66.9) | (6.1) | 2.1 | (3.8) | 2.5 | 0.8 |
| | | Fidelity Pacific Basin (FPBFX) | (18.0) | 40.0 | 2.9 | 6.0 | 0.6 | 391.9 | 182.9 | (67.7) | (6.9) | 5.7 | (0.2) | 4.7 | 3.0 |
| | | Hennessy Japan Investor (HJPNX) | (6.6) | 32.0 | 11.2 | 12.9 | 6.9 | 323.9 | 114.9 | (47.2) | 13.6 | 11.1 | 5.2 | 10.6 | 8.9 |
| | | Matthews Asia Dividend Inv (MAPIX) | (12.8) | 34.6 | 4.1 | 3.8 | (0.4) | 243.4 | 34.4 | (34.8) | 26.0 | 6.9 | 1.0 | 4.8 | 3.1 |
| | | Matthews Asia Growth Inv (MPACX) | (16.3) | 39.3 | 0.9 | (0.1) | 1.4 | 299.6 | 90.6 | (53.6) | 7.2 | 5.6 | (0.3) | 3.6 | 1.9 |
| | | Matthews Asia Sm Co Inv (MSMLX) | (18.1) | 30.5 | (1.5) | (9.5) | 11.3 | 304.6 | 95.6 | — | — | 1.7 | (4.2) | 1.2 | (0.5) |
| | | Matthews Asian Gr & Inc Inv (MACSX) | (11.0) | 21.8 | 1.3 | (4.5) | (0.7) | 138.8 | (70.2) | (38.1) | 22.7 | 3.2 | (2.7) | 0.8 | (0.9) |
| | | Matthews China Div Inv (MCDFX) | (10.0) | 37.6 | 5.6 | 9.5 | 0.9 | — | — | — | — | 9.4 | 3.5 | 7.7 | 6.0 |
| | | Matthews China Inv (MCHFX) | (21.5) | 59.3 | (5.2) | 2.4 | (4.5) | 200.2 | (8.8) | (60.0) | 0.8 | 5.9 | 0.0 | 3.0 | 1.3 |
| | | Matthews Emerg Asia Inv (MEASX) | (17.6) | 18.4 | 19.2 | (2.6) | 17.3 | — | — | — | — | 5.1 | (0.8) | 5.8 | 4.1 |
| | | Matthews India Inv (MINDX) | (10.1) | 35.7 | (1.3) | 0.8 | 63.7 | 445.0 | 236.0 | (66.2) | (5.4) | 6.4 | 0.5 | 14.7 | 13.0 |
| | C | Matthews Japan Inv (MJFOX) | (20.2) | 33.1 | 0.4 | 20.8 | (2.6) | 248.9 | 39.9 | (47.6) | 13.2 | 2.1 | (3.8) | 4.6 | 2.9 |
| | | Matthews Korea Inv (MAKOX) | (22.3) | 43.7 | (6.4) | 15.1 | (0.8) | 342.0 | 133.0 | (67.4) | (6.6) | 1.5 | (4.4) | 3.6 | 1.9 |
| | | Matthews Pacific Tiger Inv (MAPTX) | (11.2) | 39.9 | (0.2) | (1.3) | 11.7 | 312.6 | 103.6 | (58.0) | 2.8 | 7.5 | 1.6 | 6.5 | 4.8 |
| | | T. Rowe Price Afr&MidEas (TRAMX) | (9.0) | 23.6 | 5.9 | (19.2) | 9.2 | 153.3 | (55.7) | (61.0) | (0.2) | 6.0 | 0.1 | 1.0 | (0.7) |
| | | T. Rowe Price Emg Europe (TREMX) | (14.5) | 19.7 | 21.5 | (10.1) | (35.8) | 129.2 | (79.8) | (78.4) | (17.6) | 7.5 | 1.6 | (6.4) | (8.1) |
| | | T. Rowe Price Euro Stk (PRESX) | (12.8) | 25.7 | (10.5) | 0.6 | (6.0) | 191.3 | (17.7) | (56.1) | 4.7 | (0.6) | (6.5) | (1.5) | (3.2) |
| | | T. Rowe Price Japan (PRJPX) | (12.2) | 32.6 | 11.1 | 14.8 | (8.6) | 220.0 | 11.0 | (50.7) | 10.1 | 9.0 | 3.1 | 6.3 | 4.6 |
| | | T. Rowe Price Latin Amer (PRLAX) | (8.3) | 29.7 | 30.7 | (27.2) | (13.1) | 74.2 | (134.8) | (61.6) | (0.8) | 15.8 | 9.9 | (0.3) | (2.0) |
| | | T. Rowe Price New Asia (PRASX) | (15.1) | 41.3 | 0.8 | (5.1) | 6.9 | 304.4 | 95.4 | (67.5) | (6.7) | 6.6 | 0.7 | 4.2 | 2.5 |
| I | | Vanguard Eur Stk Idx Adm (VEUSX) | (14.8) | 27.0 | (0.7) | (1.9) | (6.6) | 172.0 | (37.0) | (59.6) | 1.2 | 2.4 | (3.5) | (0.3) | (2.0) |
| I | | Vanguard Pac Stk Idx Adm (VPADX) | (13.9) | 28.6 | 5.2 | 2.4 | (4.6) | 164.8 | (44.2) | (51.7) | 9.1 | 5.2 | (0.7) | 2.6 | 0.9 |
| | | **Emerging Stock Category Average** | (17.4) | 37.3 | 9.8 | (14.3) | (2.7) | 170.0 | 0.0 | (66.3) | 0.0 | 7.3 | 0.0 | 0.5 | 0.0 |
| | | AmCent Emg Mkt Inv (TWMIX) | (19.2) | 45.8 | 7.6 | (8.3) | (1.6) | 194.6 | 24.6 | (68.1) | (1.8) | 8.2 | 0.9 | 2.7 | 2.2 |
| | | Artisan Developing World Investor (ARTYX) | (15.7) | 35.0 | 11.7 | — | — | — | — | — | — | 8.3 | 1.0 | — | — |
| | | Driehaus Emerg Mkts Grth Inv (DREGX) | (16.3) | 42.5 | 5.8 | (10.5) | (6.0) | 211.1 | 41.1 | (62.3) | 4.0 | 8.1 | 0.8 | 1.2 | 0.7 |
| | | Fidelity Emerg Mkts Discv (FEDDX) | (18.9) | 37.6 | 10.1 | (9.0) | (4.2) | — | — | — | — | 7.1 | (0.2) | 1.4 | 0.9 |
| | | Fidelity Emerging Market (FEMKX) | (18.1) | 47.6 | 3.2 | (10.1) | 1.6 | 189.9 | 19.9 | (68.1) | (1.8) | 7.7 | 0.4 | 2.6 | 2.1 |
| | | Fidelity Total Emerg Mkts (FTEMX) | (14.2) | 29.5 | 12.2 | (7.0) | (2.8) | — | — | — | — | 7.6 | 0.3 | 2.4 | 1.9 |
| | C | Harding Loevner Emg Mkt Adv (HLEMX) | (18.8) | 35.2 | 13.1 | (13.6) | (1.7) | 192.0 | 22.0 | (61.2) | 5.1 | 7.5 | 0.2 | 1.1 | 0.6 |
| | C | Lazard Emg Mkt Eq Open (LZOEX) | (18.4) | 27.7 | 20.1 | (20.4) | (4.4) | 139.4 | (30.6) | (57.2) | 9.1 | 7.8 | 0.5 | (1.0) | (1.5) |
| | | Northern Active M EmgMktEq (NMMEX) | (14.9) | 35.4 | 12.6 | (16.1) | (4.3) | 181.8 | 11.8 | — | — | 9.0 | 1.7 | 0.8 | 0.3 |
| I | | Northern Emerg Mkts Idx (NOEMX) | (15.1) | 37.3 | 10.6 | (15.2) | (3.4) | 153.8 | (16.2) | (62.8) | 3.5 | 8.8 | 1.5 | 1.1 | 0.6 |

| 10-Year Annual Return (%) Fund | Cat +/- | Yield (%) | Tax-Cost Ratio (%) | Risk Index Cat | Risk Index Total | Total Assets ($ Mil) | Portfolio (%) Stock | Bond | Other | Cash | % of Port in Foreign Issues | Portfolio Turnover Ratio (%) | Number of Holdings | % of Port in Top 10 Holdings | Expense Ratio (%) | Max Load (%) | 12b-1 Fee (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6.1 | (1.3) | 3.0 | 1.0 | **0.92** | 1.05 | 530 | 99.7 | 0.0 | 0.1 | 0.2 | 98.4 | 11 | 1,499 | 10.7 | **0.45** | 2.00R | — |
| 8.6 | 1.2 | 1.6 | 1.1 | 0.94 | 1.07 | 13,066 | 97.2 | 0.0 | 1.4 | 1.4 | 91.6 | 37 | 125 | 18.5 | **0.82** | 2.00R | — |
| 5.5 | (1.9) | 2.5 | 1.0 | **0.91** | 1.04 | 11,003 | 99.5 | 0.0 | 0.0 | 0.6 | 98.7 | 58 | 131 | 17.7 | 0.83 | 2.00R | — |
| 7.3 | (0.1) | 2.2 | 0.8 | 0.93 | 1.06 | 15,387 | 96.9 | 0.0 | 0.0 | 3.1 | 95.2 | 14 | 162 | 17.3 | 0.83 | 2.00R | — |
| 7.9 | 0.5 | 1.9 | 0.9 | 0.94 | 1.07 | 1,386 | 97.3 | 0.0 | 0.7 | 1.9 | 95.8 | 4 | 11 | 99.5 | 0.91 | 2.00R | — |
| 5.9 | (1.5) | 3.2 | 1.0 | 1.11 | 1.27 | 3,871 | 99.7 | 0.0 | 0.0 | 0.3 | 97.3 | 73 | 53 | 45.3 | **0.79** | — | 0.25 |
| **9.2** | **1.8** | 1.5 | 1.2 | **0.65** | 0.74 | 8,221 | 89.9 | 3.2 | 0.1 | 6.9 | 79.5 | 5 | 182 | 33.0 | 1.36 | 2.00R | — |
| 7.2 | (0.2) | 1.6 | 1.1 | 0.92 | 1.05 | 3,504 | 98.3 | 0.0 | 0.3 | 1.4 | 95.7 | 36 | 623 | 17.2 | 1.08 | — | — |
| 6.2 | (1.2) | 3.3 | 0.9 | **0.92** | 1.05 | 100,711 | 95.4 | 0.1 | 0.8 | 3.7 | 94.5 | 3 | 3,948 | 9.0 | **0.07** | — | — |
| — | — | 3.2 | 0.9 | 0.93 | 1.06 | 35,371 | 97.3 | 0.0 | 0.1 | 2.6 | 96.4 | 6 | 2,760 | 8.5 | **0.11** | — | — |
| — | — | 2.7 | 0.9 | 0.98 | 1.12 | 6,014 | 91.4 | 0.0 | 1.5 | 7.1 | 90.8 | 15 | 3,584 | 2.5 | **0.25** | — | — |
| **9.4** | **2.0** | 1.8 | 1.6 | 1.15 | 1.31 | 3,133 | 93.7 | 0.0 | 0.0 | 6.3 | 92.4 | 43 | 353 | 8.8 | **0.38** | — | — |
| **9.5** | **2.1** | 1.6 | 0.6 | 1.19 | 1.36 | 31,039 | 94.9 | 0.0 | 1.7 | 3.4 | 83.3 | 16 | 135 | 29.9 | **0.45** | — | — |
| 6.0 | (1.4) | 2.8 | 0.8 | **0.89** | 1.02 | 8,930 | 93.4 | 0.5 | 1.7 | 4.5 | 88.5 | 34 | 159 | 15.6 | **0.40** | — | — |
| — | — | 3.2 | 0.9 | 0.93 | 1.06 | 326,952 | 96.3 | 0.1 | 0.6 | 3.0 | 95.5 | 12 | 6,296 | 8.0 | **0.11** | — | — |
| **7.8** | **0.0** | **1.6** | **1.0** | **1.00** | **1.54** | **1,910** | **94.2** | **1.0** | **1.0** | **3.8** | **91.6** | **132** | **223** | **38.1** | **1.24** | **—** | **—** |
| 5.6 | (2.2) | 1.2 | 1.2 | **0.68** | 1.06 | 890 | 99.4 | 0.0 | 0.0 | 0.7 | 98.5 | 29 | 44 | 55.4 | **0.89** | — | — |
| **10.7** | **2.9** | 0.8 | 1.4 | 1.12 | 1.72 | 1,034 | 98.7 | 0.4 | 0.0 | 0.9 | 98.9 | 60 | 92 | 47.4 | **0.96** | — | — |
| 8.8 | 1.0 | 1.0 | 0.3 | 0.92 | 1.41 | 916 | 96.2 | 0.0 | 0.0 | 3.8 | 96.2 | 36 | 82 | 39.4 | 1.02 | — | — |
| 6.3 | (1.5) | 0.9 | 1.0 | 0.85 | 1.31 | 885 | 96.7 | 0.0 | 2.2 | 1.2 | 96.7 | 57 | 74 | 26.5 | **0.96** | — | — |
| 5.4 | (2.4) | 0.4 | 0.2 | **0.73** | 1.12 | 621 | 98.6 | 0.0 | 0.0 | 1.4 | 96.9 | 40 | 96 | 32.8 | 1.05 | — | — |
| 10.5 | 2.7 | 0.7 | 0.9 | **0.67** | 1.04 | 632 | 94.2 | 0.0 | 0.0 | 5.8 | 94.2 | 17 | 82 | 18.4 | **0.94** | — | — |
| 2.9 | (4.9) | 2.4 | 1.0 | 1.40 | 2.16 | 477 | 99.9 | 0.0 | 0.0 | 0.1 | 95.5 | 53 | 35 | 55.6 | 1.07 | — | — |
| **11.8** | **4.0** | 0.1 | 0.9 | 0.85 | 1.32 | 266 | 97.7 | 0.0 | 2.1 | 0.2 | 97.7 | 56 | 40 | 51.0 | 0.98 | — | — |
| **12.9** | **5.1** | 0.7 | 1.3 | 0.79 | 1.21 | 763 | 96.2 | 0.0 | 0.0 | 3.8 | 95.2 | 37 | 109 | 25.0 | 1.07 | — | — |
| **11.9** | **4.1** | 0.0 | 0.0 | **0.72** | 1.11 | 516 | 93.4 | 0.0 | 0.0 | 6.6 | 93.4 | 0 | 26 | 52.5 | 1.47 | — | 0.15 |
| **10.8** | **3.0** | 1.8 | 1.4 | **0.70** | 1.07 | 5,774 | 95.4 | 0.0 | 0.0 | 4.6 | 95.4 | 28 | 76 | 29.3 | 1.02 | — | 0.00 |
| 10.3 | 2.5 | 0.1 | 0.7 | 0.88 | 1.36 | 930 | 91.1 | 0.0 | 0.0 | 8.9 | 84.1 | 23 | 63 | 31.3 | 1.12 | — | 0.00 |
| **12.0** | **4.2** | 0.4 | 1.4 | 0.75 | 1.15 | 194 | 94.7 | 0.0 | 0.0 | 5.3 | 91.8 | 67 | 79 | 21.4 | 1.46 | 2.00R | 0.00 |
| 7.6 | (0.2) | 2.1 | 2.0 | **0.60** | 0.93 | 1,405 | 82.8 | 1.4 | 14.8 | 1.0 | 78.6 | 23 | 72 | 24.9 | 1.07 | — | 0.00 |
| — | — | 2.6 | 2.1 | 0.87 | 1.34 | 270 | 98.5 | 0.0 | 0.1 | 1.5 | 94.3 | 69 | 59 | 31.4 | 1.19 | — | 0.00 |
| 8.8 | 1.0 | 1.7 | 3.1 | 1.29 | 1.99 | 614 | 97.8 | 0.0 | 1.2 | 1.1 | 97.3 | 79 | 53 | 51.4 | 1.09 | — | 0.00 |
| — | — | 0.8 | 0.3 | **0.59** | 0.92 | 375 | 96.8 | 0.0 | 0.0 | 3.3 | 96.8 | 8 | 82 | 29.1 | 1.48 | 2.00R | 0.00 |
| **15.1** | **7.3** | 0.0 | 0.9 | 0.98 | 1.51 | 1,546 | 99.5 | 0.0 | 0.0 | 0.5 | 97.2 | 17 | 53 | 44.7 | 1.09 | — | 0.00 |
| 8.2 | 0.4 | 0.3 | 0.5 | 0.91 | 1.40 | 2,872 | 98.9 | 0.0 | 0.0 | 1.1 | 98.9 | 44 | 58 | 28.1 | **0.94** | — | 0.00 |
| **11.7** | **3.9** | 2.4 | 2.3 | 1.02 | 1.58 | 146 | 97.2 | 0.0 | 0.0 | 2.8 | 97.2 | 25 | 39 | 41.0 | 1.15 | — | 0.00 |
| **12.5** | **4.7** | 0.7 | 1.3 | 0.76 | 1.18 | 8,304 | 98.7 | 0.0 | 0.0 | 1.3 | 96.8 | 9 | 75 | 28.6 | 1.06 | — | 0.00 |
| 6.5 | (1.3) | 2.0 | 0.7 | 0.85 | 1.31 | 125 | 99.6 | 0.0 | 0.4 | 0.0 | 99.6 | 52 | 70 | 40.0 | 1.42 | 2.00R | — |
| 6.5 | (1.3) | 3.2 | 0.6 | 0.93 | 1.44 | 142 | 99.3 | 0.0 | 0.7 | 0.0 | 97.1 | 42 | 43 | 60.1 | 1.49 | 2.00R | — |
| 7.4 | (0.4) | 2.7 | 0.8 | 0.79 | 1.21 | 878 | 97.6 | 0.0 | 0.0 | 2.4 | 95.0 | 32 | 62 | 30.2 | **0.96** | 2.00R | — |
| 7.5 | (0.3) | 0.8 | 0.7 | 0.80 | 1.23 | 683 | 99.0 | 0.0 | 0.0 | 1.0 | 99.0 | 34 | 81 | 28.0 | 0.97 | 2.00R | — |
| 5.6 | (2.2) | 1.4 | 1.5 | 1.36 | 2.09 | 546 | 97.0 | 0.0 | 0.0 | 3.0 | 93.9 | 26 | 55 | 53.1 | 1.29 | 2.00R | — |
| **12.4** | **4.6** | 1.4 | 1.3 | 0.90 | 1.39 | 2,485 | 97.1 | 0.0 | 0.0 | 2.9 | 95.3 | 50 | 80 | 41.5 | **0.93** | 2.00R | — |
| 6.2 | (1.6) | 3.9 | 1.0 | 0.75 | 1.15 | 18,025 | 97.8 | 0.3 | 1.0 | 1.0 | 96.2 | 6 | 1,343 | 16.3 | **0.10** | — | — |
| 6.4 | (1.4) | 3.0 | 0.8 | **0.70** | 1.08 | 6,506 | 97.0 | 0.0 | 0.3 | 2.7 | 96.7 | 4 | 2,328 | 13.4 | **0.10** | — | — |
| **7.4** | **0.0** | **1.6** | **0.6** | **1.00** | **1.42** | **5,965** | **93.8** | **1.1** | **0.9** | **4.2** | **91.3** | **56** | **476** | **28.9** | **1.24** | **—** | **—** |
| **8.4** | **1.0** | 0.3 | 0.0 | 0.95 | 1.35 | 2,121 | 99.0 | 0.0 | 0.0 | 1.0 | 99.0 | 47 | 101 | 30.1 | 1.26 | — | — |
| — | — | 0.0 | — | 0.89 | 1.26 | 2,122 | 94.3 | 0.0 | 1.1 | 4.6 | 86.8 | 121 | 51 | 40.7 | 1.40 | — | — |
| **9.4** | **2.0** | 0.5 | 0.4 | **0.84** | 1.20 | 1,450 | 91.7 | 0.0 | 0.4 | 7.9 | 89.7 | 176 | 101 | 30.1 | 1.43 | 2.00R | — |
| — | — | 1.8 | 0.3 | 0.94 | 1.34 | 268 | 94.4 | 0.0 | 0.2 | 5.4 | 91.6 | 98 | 235 | 13.3 | 1.22 | — | — |
| 8.3 | 0.9 | 0.8 | 0.1 | 0.93 | 1.33 | 3,707 | 99.5 | 0.0 | 0.0 | 0.5 | 89.4 | 86 | 112 | 29.0 | **0.96** | — | — |
| — | — | 2.5 | 0.9 | **0.74** | 1.05 | 593 | 61.9 | 32.5 | 0.3 | 5.3 | 92.9 | 94 | 326 | 19.2 | 1.13 | — | — |
| 8.2 | 0.8 | 0.9 | 0.5 | 0.94 | 1.34 | 3,331 | 98.2 | 0.0 | 0.5 | 1.4 | 96.2 | 17 | 83 | 29.1 | 1.42 | 2.00R | — |
| 6.9 | (0.5) | 1.8 | 0.5 | 0.99 | 1.40 | 8,823 | 98.0 | 0.0 | 0.0 | 2.1 | 98.0 | 1 | 78 | 33.6 | 1.34 | — | 0.25 |
| 8.3 | 0.9 | 1.0 | 0.5 | 0.97 | 1.37 | 863 | 95.1 | 0.1 | 2.8 | 1.9 | 92.4 | 36 | 346 | 27.4 | **1.10** | 2.00R | — |
| 7.2 | (0.2) | 2.8 | 0.9 | 0.97 | 1.37 | 2,334 | 98.8 | 0.0 | 0.9 | 0.3 | 98.7 | 27 | 1,116 | 23.5 | **0.31** | 2.00R | — |

## INTERNATIONAL STOCK AND BALANCED STOCK/BOND FUNDS

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | Bull Market Return (%) Fund | Cat +/- | Bear Market Return (%) Fund | Cat +/- | 3-Year Annual Return (%) Fund | Cat +/- | 5-Year Annual Return (%) Fund | Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Parametric Emerg Mkts Inv (EAEMX) | (14.1) | 27.0 | 12.0 | (16.7) | (4.1) | 145.2 | (24.8) | (61.1) | 5.2 | 6.9 | (0.4) | (0.5) | (1.0) |
| | | Russell Inv Emerg Mkts S (REMSX) | (16.8) | 35.4 | 11.4 | (15.6) | (2.7) | 182.0 | 12.0 | (63.3) | 3.0 | 7.9 | 0.6 | 0.6 | 0.1 |
| | C | T. Rowe Price Emg Mkt St (PRMSX) | (16.2) | 42.8 | 11.9 | (11.5) | 1.4 | 214.5 | 44.5 | (68.1) | (1.8) | 10.2 | 2.9 | 3.7 | 3.2 |
| I | | Vanguard Emer Mkts Sel St Adm (VEMAX) | (14.6) | 31.3 | 11.7 | (15.4) | 0.6 | 157.6 | (12.4) | (62.6) | 3.7 | 7.8 | 0.5 | 1.3 | 0.8 |
| | | Vanguard Emer Mkts Sel St Inv (VMMSX) | (12.6) | 32.0 | 16.8 | (15.3) | (6.7) | — | — | — | — | 10.5 | 3.2 | 1.3 | 0.8 |
| I | C | Vanguard Emerg Mkt Idx Inv (VEIEX) | (14.8) | 31.1 | 11.5 | (15.5) | 0.4 | 153.7 | (16.3) | (62.7) | 3.6 | 7.6 | 0.3 | 1.1 | 0.6 |
| I | | **Balanced: Domestic Category Average** | **(5.0)** | **12.4** | **7.6** | **(1.9)** | **6.0** | **167.2** | **0.0** | **(31.9)** | **0.0** | **4.7** | **0.0** | **3.6** | **0.0** |
| | | AmCent Bal Inv (TWBIX) | (4.0) | 14.0 | 6.9 | (2.7) | 9.7 | 176.1 | 8.9 | (30.1) | 1.8 | 5.4 | 0.7 | 4.5 | 0.9 |
| | | AmCent One Choice: Con Inv (AOCIX) | (4.9) | 11.0 | 5.5 | (1.4) | 6.7 | 121.7 | (45.5) | (24.3) | 7.6 | 3.7 | (1.0) | 3.2 | (0.4) |
| | | AmCent One Choice: Vr Con Inv (AONIX) | (2.5) | 6.4 | 5.6 | (1.2) | 5.5 | 73.9 | (93.3) | (11.9) | 20.0 | 3.1 | (1.6) | 2.7 | (0.9) |
| | | AmCent Strat Alc: Agg Inv (TWSAX) | (8.0) | 19.2 | 6.5 | (1.4) | 6.9 | 211.7 | 44.5 | (43.2) | (11.3) | 5.3 | 0.6 | 4.2 | 0.6 |
| | | AmCent Strat Alc: Con Inv (TWSCX) | (4.8) | 10.8 | 5.0 | (1.4) | 6.2 | 112.3 | (54.9) | (23.1) | 8.8 | 3.5 | (1.2) | 3.0 | (0.6) |
| | | AmCent Strat Alc: Mod Inv (TWSMX) | (6.4) | 15.1 | 6.3 | (1.8) | 6.6 | 164.2 | (3.0) | (34.8) | (2.9) | 4.6 | (0.1) | 3.7 | 0.1 |
| | | Berwyn Inc (BERIX) | (0.9) | 3.9 | 8.7 | (3.3) | 3.3 | 118.5 | (48.7) | (12.0) | 19.9 | 3.8 | (0.9) | 2.2 | (1.4) |
| | | Boston Trust Asset Mgmt (BTBFX) | (1.7) | 16.2 | 9.5 | 0.2 | 8.8 | 184.0 | 16.8 | (25.4) | 6.5 | 7.8 | 3.1 | 6.4 | 2.8 |
| | | Bruce (BRUFX) | (4.0) | 12.4 | 4.0 | 2.9 | 13.6 | 251.0 | 83.8 | (39.5) | (7.6) | 3.9 | (0.8) | 5.6 | 2.0 |
| | | Buffalo Flexible Income (BUFBX) | (7.0) | 13.2 | 9.8 | (2.0) | 3.5 | 197.1 | 29.9 | (36.0) | (4.1) | 4.9 | 0.2 | 3.2 | (0.4) |
| | | Dodge & Cox Bal (DODBX) | (5.0) | 12.5 | 16.5 | (2.9) | 8.8 | 268.6 | 101.4 | (45.7) | (13.8) | 7.6 | 2.9 | 5.6 | 2.0 |
| | | Fidelity Asset Mgr 20% (FASIX) | (1.7) | 6.9 | 4.6 | (0.4) | 4.1 | 81.1 | (86.1) | (16.7) | 15.2 | 3.2 | (1.5) | 2.7 | (0.9) |
| | | Fidelity Asset Mgr 30% (FTANX) | (3.0) | 9.4 | 5.5 | (0.3) | 4.8 | 109.3 | (57.9) | (23.8) | 8.1 | 3.8 | (0.9) | 3.2 | (0.4) |
| | | Fidelity Asset Mgr 50% (FASMX) | (5.4) | 14.0 | 6.4 | (0.5) | 5.4 | 164.8 | (2.4) | (34.8) | (2.9) | 4.7 | 0.0 | 3.8 | 0.2 |
| | | Fidelity Asset Mgr 60% (FSANX) | (6.7) | 16.3 | 6.7 | (0.6) | 5.7 | 190.4 | 23.2 | (38.4) | (6.5) | 5.0 | 0.3 | 4.0 | 0.4 |
| | | Fidelity Asset Mgr 70% (FASGX) | (7.7) | 18.7 | 7.0 | (0.6) | 5.6 | 222.3 | 55.1 | (44.2) | (12.3) | 5.4 | 0.7 | 4.2 | 0.6 |
| | | Fidelity Balanced (FBALX) | (4.1) | 16.5 | 7.0 | 0.4 | 10.3 | 233.1 | 65.9 | (40.4) | (8.5) | 6.1 | 1.4 | 5.8 | 2.2 |
| | | Fidelity Puritan (FPURX) | (4.2) | 18.7 | 5.0 | 1.7 | 10.7 | 235.0 | 67.8 | (37.8) | (5.9) | 6.1 | 1.4 | 6.1 | 2.5 |
| | | Fidelity Strategic Real Ret (FSRRX) | (4.1) | 4.0 | 9.0 | (7.5) | 1.1 | 77.7 | (89.5) | (27.6) | 4.3 | 2.9 | (1.8) | 0.4 | (3.2) |
| | | FPA Crescent (FPACX) | (7.5) | 10.3 | 10.2 | (2.1) | 6.6 | 176.3 | 9.1 | (25.4) | 6.5 | 4.0 | (0.7) | 3.3 | (0.3) |
| | | Janus Henderson Balanced T (JABAX) | 0.5 | 18.3 | 4.4 | 0.4 | 8.3 | 182.0 | 14.8 | (21.4) | 10.5 | 7.5 | 2.8 | 6.2 | 2.6 |
| | | Leuthold Core Invest Ret (LCORX) | (6.3) | 15.7 | 4.5 | (1.0) | 8.5 | 135.5 | (31.7) | (33.1) | (1.2) | 4.3 | (0.4) | 4.0 | 0.4 |
| | | Mairs & Power Bal Inv (MAPOX) | (2.8) | 11.8 | 11.4 | (2.6) | 8.0 | 213.3 | 46.1 | (32.6) | (0.7) | 6.6 | 1.9 | 5.0 | 1.4 |
| | | New Covenant Bal Gr (NCBGX) | (3.4) | 13.4 | 5.8 | (0.8) | 7.7 | 160.7 | (6.5) | (38.1) | (6.2) | 5.1 | 0.4 | 4.4 | 0.8 |
| | | Oakmark Equity & Inc Inv (OAKBX) | (8.4) | 14.4 | 10.9 | (4.6) | 6.9 | 158.8 | (8.4) | (24.7) | 7.2 | 5.2 | 0.5 | 3.5 | (0.1) |
| | | Pax Bal Individual Inv (PAXWX) | (4.1) | 13.1 | 5.7 | (0.6) | 8.0 | 152.7 | (14.5) | (37.7) | (5.8) | 4.7 | 0.0 | 4.2 | 0.6 |
| | | Permanent Port I (PRPFX) | (6.3) | 11.4 | 10.3 | (6.6) | (0.9) | 84.7 | (82.5) | (15.1) | 16.8 | 4.8 | 0.1 | 1.3 | (2.3) |
| | | Schwab Balanced (SWOBX) | (4.4) | 15.5 | 5.2 | 0.9 | 8.8 | 177.7 | 10.5 | (32.5) | (0.6) | 5.1 | 0.4 | 5.0 | 1.4 |
| | | Schwab MarketTrack Bal (SWBGX) | (5.5) | 12.6 | 8.9 | (1.4) | 5.4 | 164.9 | (2.3) | (37.0) | (5.1) | 5.1 | 0.4 | 3.8 | 0.2 |
| | | Schwab MarketTrack Grth (SWHGX) | (7.2) | 16.0 | 11.3 | (1.9) | 5.5 | 229.8 | 62.6 | (45.2) | (13.3) | 6.2 | 1.5 | 4.4 | 0.8 |
| | | T. Rowe Price Bal (RPBAX) | (5.0) | 18.0 | 5.9 | 0.6 | 5.9 | 205.6 | 38.4 | (37.7) | (5.8) | 5.9 | 1.2 | 4.8 | 1.2 |
| | C | T. Rowe Price Cap Apprec (PRWCX) | 0.6 | 15.3 | 8.2 | 5.4 | 12.2 | 288.7 | 121.5 | (36.4) | (4.5) | 7.9 | 3.2 | 8.2 | 4.6 |
| | | T. Rowe Price Persl Str Bal (TRPBX) | (4.5) | 17.3 | 6.8 | 0.1 | 5.5 | 211.2 | 44.0 | (38.3) | (6.4) | 6.1 | 1.4 | 4.8 | 1.2 |
| | | T. Rowe Price Persl Str Grth (TRSGX) | (6.1) | 21.9 | 7.0 | 0.3 | 5.8 | 280.4 | 113.2 | (48.2) | (16.3) | 7.0 | 2.3 | 5.4 | 1.8 |
| | | T. Rowe Price Persl Str Inc (PRSIX) | (3.1) | 12.7 | 6.2 | 0.0 | 4.5 | 144.4 | (22.8) | (27.2) | 4.7 | 5.1 | 0.4 | 3.9 | 0.3 |
| | | TIAA-CREF MgAlloc Rtl (TIMRX) | (7.0) | 16.6 | 6.7 | 0.3 | 4.8 | 180.9 | 13.7 | (38.2) | (6.3) | 5.0 | 0.3 | 4.0 | 0.4 |
| | | USAA Cornerstone Mod (USBSX) | (6.3) | 13.3 | 4.8 | (4.1) | 4.5 | 161.0 | (6.2) | (43.9) | (12.0) | 3.6 | (1.1) | 2.2 | (1.4) |
| | | USAA Grth & Tax Strat (USBLX) | (2.0) | 13.4 | 5.3 | 2.2 | 10.4 | 168.2 | 1.0 | (31.0) | 0.9 | 5.4 | 0.7 | 5.7 | 2.1 |
| I | | Vanguard Bal Idx Adm (VBIAX) | (2.9) | 13.8 | 8.7 | 0.5 | 9.9 | 205.4 | 38.2 | (32.4) | (0.5) | 6.3 | 1.6 | 5.8 | 2.2 |
| | | Vanguard LifeSt Cons Gr Inv (VSCGX) | (3.0) | 10.9 | 5.9 | (0.2) | 6.9 | 121.7 | (45.5) | (27.9) | 4.0 | 4.4 | (0.3) | 4.0 | 0.4 |
| | | Vanguard LifeSt Grth Inv (VASGX) | (6.9) | 19.2 | 8.3 | (1.2) | 7.1 | 231.1 | 63.9 | (47.5) | (15.6) | 6.3 | 1.6 | 4.9 | 1.3 |
| | | Vanguard LifeSt Inc Inv (VASIX) | (1.1) | 6.9 | 4.5 | 0.2 | 6.7 | 78.4 | (88.8) | (15.3) | 16.6 | 3.4 | (1.3) | 3.4 | (0.2) |
| | | Vanguard LifeSt Mod Gr Inv (VSMGX) | (5.0) | 15.0 | 7.1 | (0.6) | 7.0 | 172.5 | 5.3 | (37.8) | (5.9) | 5.4 | 0.7 | 4.5 | 0.9 |
| | | Vanguard STAR Inv (VGSTX) | (5.4) | 18.3 | 6.5 | (0.2) | 7.3 | 199.0 | 31.8 | (35.6) | (3.7) | 6.0 | 1.3 | 5.0 | 1.4 |
| | | Vanguard Tax-Mgd Bal Adm (VTMFX) | (1.5) | 12.6 | 5.9 | 2.3 | 9.8 | 162.6 | (4.6) | (25.1) | 6.8 | 5.5 | 0.8 | 5.7 | 2.1 |
| | | Vanguard Wellesley Inc Inv (VWINX) | (2.6) | 10.1 | 8.0 | 1.2 | 8.0 | 144.2 | (23.0) | (18.8) | 13.1 | 5.0 | 0.3 | 4.9 | 1.3 |
| | C | Vanguard Wellington Inv (VWELX) | (3.5) | 14.7 | 11.0 | 0.0 | 9.8 | 209.9 | 42.7 | (32.5) | (0.6) | 7.1 | 2.4 | 6.2 | 2.6 |
| | | Weitz Bal (WBALX) | (1.8) | 11.1 | 4.0 | (1.2) | 3.7 | 158.1 | (9.1) | (33.7) | (1.8) | 4.3 | (0.4) | 3.1 | (0.5) |

| 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 (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6.8 | (0.6) | 2.1 | 0.7 | **0.84** | 1.20 | 1,439 | 98.0 | 0.0 | 1.8 | 0.2 | 97.3 | 3 | 1,668 | 5.9 | 1.37 | — | 0.25 |
| 8.1 | 0.7 | 1.8 | 0.7 | 0.95 | 1.35 | 1,800 | 98.5 | 0.1 | 3.3 | (1.9) | 99.5 | — | 600 | 21.2 | 1.43 | — | — |
| **9.3** | **1.9** | 0.6 | 0.2 | 1.00 | 1.42 | 10,733 | 97.2 | 0.0 | 0.3 | 2.5 | 96.7 | 18 | 89 | 41.1 | 1.23 | 2.00R | — |
| 7.4 | 0.0 | 2.9 | 0.9 | 0.95 | 1.35 | 75,602 | 96.3 | 0.0 | 0.9 | 2.8 | 95.6 | 6 | 4,073 | 18.7 | **0.14** | — | — |
| — | — | 2.5 | 0.5 | 0.97 | 1.38 | 579 | 93.9 | 0.0 | 0.1 | 6.0 | 92.0 | 44 | 308 | 21.7 | **0.92** | — | — |
| 7.3 | (0.1) | 2.7 | 0.8 | 0.95 | 1.35 | 75,602 | 96.3 | 0.0 | 0.9 | 2.8 | 95.6 | 6 | 4,073 | 18.7 | **0.32** | — | — |
| **8.0** | **0.0** | **1.8** | **1.4** | **1.00** | **0.67** | **6,559** | **54.8** | **35.0** | **2.2** | **7.9** | **13.1** | **53** | **931** | **43.5** | **0.83** | **—** | **—** |
| 8.4 | 0.4 | 1.5 | 1.8 | 0.97 | 0.64 | 820 | 56.7 | 41.2 | 0.0 | 2.1 | 3.7 | 115 | 921 | 17.2 | 0.91 | — | — |
| 6.5 | (1.5) | 2.6 | 1.3 | **0.75** | 0.50 | 1,176 | 44.9 | 46.2 | 1.0 | 7.9 | 24.6 | 8 | 20 | 75.2 | 0.81 | — | — |
| 4.6 | (3.4) | 2.7 | 1.1 | **0.48** | 0.32 | 407 | 24.3 | 66.1 | 1.4 | 8.3 | 16.4 | 14 | 19 | 84.2 | 0.71 | — | — |
| 9.2 | 1.2 | 1.3 | 2.2 | 1.27 | 0.84 | 737 | 74.9 | 22.1 | 0.1 | 2.9 | 22.3 | 58 | 2,132 | 10.9 | 1.11 | — | — |
| 6.1 | (1.9) | 1.7 | 1.6 | **0.75** | 0.50 | 421 | 41.0 | 53.6 | 0.7 | 4.8 | 16.2 | 53 | 2,002 | 11.5 | 1.01 | — | — |
| 7.9 | (0.1) | 1.5 | 2.1 | 1.01 | 0.67 | 929 | 59.9 | 35.9 | 0.4 | 4.0 | 19.5 | 55 | 2,259 | 9.9 | 1.04 | — | — |
| 7.5 | (0.5) | 2.7 | 1.4 | **0.42** | 0.28 | 1,404 | 14.3 | 65.0 | 16.4 | 4.4 | 6.9 | 69 | 116 | 22.5 | 0.66 | 1.00R | — |
| 9.1 | 1.1 | 1.1 | 1.2 | 1.15 | 0.77 | 461 | 79.5 | 19.5 | 0.0 | 1.0 | 2.3 | 7 | 98 | 32.1 | 0.92 | — | — |
| **11.4** | **3.4** | 2.5 | 1.3 | 1.01 | 0.67 | 484 | 70.4 | 15.7 | 8.0 | 5.9 | 5.5 | 5 | 58 | 49.5 | 0.69 | — | 0.00 |
| 9.2 | 1.2 | 2.7 | 1.2 | 1.39 | 0.93 | 591 | 91.3 | 4.3 | 1.8 | 2.6 | 8.4 | 2 | 68 | 32.1 | 1.01 | — | — |
| **10.9** | **2.9** | 2.0 | 1.7 | 1.23 | 0.81 | 15,397 | 66.9 | 29.3 | 0.4 | 3.5 | 11.6 | 19 | 431 | 21.6 | **0.53** | — | — |
| 5.5 | (2.5) | 2.2 | 1.2 | **0.41** | 0.27 | 4,808 | 21.8 | 50.8 | 0.6 | 26.8 | 9.7 | 24 | 2,615 | 21.5 | **0.53** | — | — |
| 6.7 | (1.3) | 2.1 | 1.1 | **0.54** | 0.36 | 1,494 | 32.5 | 50.5 | 0.7 | 16.4 | 13.2 | 18 | 2,615 | 21.5 | **0.54** | — | — |
| 8.5 | 0.5 | 1.9 | 1.5 | 0.85 | 0.56 | 8,515 | 52.9 | 40.2 | 0.9 | 5.9 | 18.9 | 15 | 2,618 | 19.6 | 0.65 | — | — |
| 9.0 | 1.0 | 1.6 | 1.1 | 1.00 | 0.66 | 2,751 | 62.1 | 33.4 | 1.0 | 3.5 | 21.1 | 18 | 2,616 | 17.9 | 0.72 | — | — |
| **9.8** | **1.8** | 1.5 | 1.4 | 1.15 | 0.77 | 4,786 | 72.1 | 23.3 | 1.0 | 3.6 | 23.9 | 21 | 2,619 | 16.2 | 0.71 | — | — |
| **10.3** | **2.3** | 1.7 | 2.1 | 1.13 | 0.75 | 29,629 | 66.3 | 30.5 | 0.0 | 3.2 | 7.5 | 66 | 1,725 | 15.6 | **0.53** | — | — |
| **10.3** | **2.3** | 1.6 | 1.9 | 1.14 | 0.76 | 25,402 | 65.3 | 27.8 | 1.2 | 5.7 | 6.9 | 44 | 1,619 | 21.2 | **0.54** | — | — |
| 4.8 | (3.2) | 3.8 | 1.4 | **0.61** | 0.40 | 437 | 13.6 | 53.8 | 30.4 | 2.2 | 3.2 | 23 | 798 | 39.3 | 0.83 | — | — |
| 8.9 | 0.9 | 0.7 | 1.3 | 1.18 | 0.79 | 15,899 | 63.9 | 3.6 | 3.4 | 29.1 | 14.3 | 18 | 162 | 25.7 | 1.10 | 2.00R | — |
| 9.5 | 1.5 | 1.7 | 1.5 | 1.00 | 0.66 | 16,242 | 61.1 | 37.8 | 0.4 | 0.8 | 3.2 | 88 | 547 | 22.5 | 0.83 | — | — |
| 7.0 | (1.0) | 0.2 | 1.3 | 0.92 | 0.61 | 712 | 46.0 | 17.7 | 1.0 | 35.4 | 8.0 | 79 | 140 | 18.6 | 1.27 | 2.00R | — |
| **9.8** | **1.8** | 2.3 | 1.2 | 1.06 | 0.70 | 808 | 66.2 | 31.3 | 0.0 | 2.6 | 3.1 | 13 | 288 | 26.8 | 0.71 | — | — |
| 8.0 | 0.0 | 1.8 | 1.6 | 0.94 | 0.63 | 272 | 57.9 | 36.2 | 0.1 | 5.8 | 4.8 | 4 | 3 | 98.8 | 1.05 | — | — |
| 7.8 | (0.2) | 1.7 | 1.7 | 1.20 | 0.79 | 12,515 | 61.0 | 25.3 | 2.3 | 11.3 | 7.3 | 23 | 344 | 31.7 | 0.78 | — | — |
| 7.8 | (0.2) | 2.2 | 1.9 | 0.93 | 0.62 | 1,690 | 61.4 | 33.7 | 0.0 | 4.9 | 11.2 | 14 | 8 | 99.0 | 0.91 | — | 0.25 |
| 4.9 | (3.1) | 0.8 | 1.2 | 0.99 | 0.65 | 2,080 | 38.3 | 34.0 | 27.3 | 0.5 | 7.4 | 9 | 136 | 47.4 | 0.82 | — | — |
| 8.3 | 0.3 | 2.6 | 1.7 | 1.04 | 0.69 | 420 | 59.7 | 34.9 | 0.0 | 5.4 | 4.4 | 6 | 7 | 97.4 | 0.56 | — | — |
| 7.7 | (0.3) | 2.3 | 1.6 | 0.92 | 0.61 | 490 | 59.6 | 33.9 | 0.1 | 6.4 | 17.1 | 8 | 11 | 95.3 | **0.50** | — | — |
| 9.2 | 1.2 | 2.2 | 1.5 | 1.25 | 0.83 | 731 | 79.3 | 14.8 | 0.1 | 5.8 | 20.5 | 7 | 11 | 95.2 | **0.52** | — | — |
| **9.6** | **1.6** | 2.2 | 1.8 | 1.00 | 0.66 | 3,811 | 62.6 | 34.7 | 0.4 | 2.4 | 25.6 | 49 | 1,482 | 13.5 | 0.61 | — | — |
| **12.5** | **4.5** | 2.4 | 2.1 | 0.93 | 0.62 | 29,021 | 63.1 | 24.6 | 4.3 | 7.9 | 5.6 | 59 | 233 | 29.3 | 0.71 | — | — |
| **10.0** | **2.0** | 1.9 | 1.8 | 0.96 | 0.64 | 2,118 | 57.7 | 34.1 | 5.5 | 2.7 | 33.6 | 60 | 1,677 | 30.1 | 0.73 | — | — |
| **11.5** | **3.5** | 1.5 | 1.5 | 1.24 | 0.82 | 2,180 | 77.6 | 16.8 | 4.2 | 1.4 | 32.9 | 56 | 1,673 | 23.2 | 0.79 | — | — |
| 8.0 | 0.0 | 2.2 | 1.3 | **0.68** | 0.45 | 2,055 | 37.8 | 47.9 | 5.5 | 8.8 | 33.4 | 63 | 1,778 | 36.5 | 0.62 | — | — |
| 8.4 | 0.4 | 2.7 | 1.5 | 0.99 | 0.65 | 792 | 60.8 | 35.8 | 0.4 | 3.0 | 23.5 | 12 | 14 | 92.9 | 0.64 | — | 0.25 |
| 7.7 | (0.3) | 2.0 | 1.4 | 0.79 | 0.52 | 1,101 | 47.4 | 49.1 | 2.5 | 1.2 | 32.5 | 51 | 355 | 36.6 | 1.08 | — | — |
| 9.1 | 1.1 | 2.5 | 0.3 | 0.76 | 0.50 | 470 | 47.6 | 52.0 | 0.0 | 0.4 | 0.9 | 10 | 711 | 10.4 | 0.62 | — | — |
| **9.5** | **1.5** | 2.3 | 0.7 | 0.94 | 0.63 | 36,469 | 58.9 | 39.2 | 0.1 | 1.8 | 3.8 | 37 | 13,433 | 10.2 | **0.07** | — | — |
| 6.7 | (1.3) | 2.7 | 1.1 | **0.61** | 0.40 | 9,092 | 39.4 | 59.1 | 0.3 | 1.2 | 35.8 | 11 | 5 | 100.0 | **0.12** | — | — |
| **9.5** | **1.5** | 2.5 | 1.0 | 1.18 | 0.79 | 13,472 | 78.5 | 19.7 | 0.3 | 1.5 | 37.3 | 10 | 5 | 100.0 | **0.14** | — | — |
| 5.1 | (2.9) | 2.8 | 1.0 | **0.39** | 0.26 | 4,001 | 19.7 | 78.9 | 0.3 | 1.1 | 35.0 | 9 | 5 | 100.0 | **0.11** | — | — |
| 8.1 | 0.1 | 2.6 | 1.0 | 0.89 | 0.59 | 14,829 | 59.0 | 39.4 | 0.3 | 1.4 | 36.6 | 12 | 5 | 100.0 | **0.13** | — | — |
| 9.2 | 1.2 | 2.4 | 1.5 | 1.04 | 0.69 | 19,746 | 60.3 | 35.1 | 0.5 | 4.1 | 23.3 | 7 | 12 | 96.2 | **0.32** | — | — |
| 8.7 | 0.7 | 2.2 | 0.6 | **0.73** | 0.49 | 4,370 | 48.0 | 51.6 | 0.0 | 0.4 | 0.6 | 9 | 2,896 | 9.0 | **0.09** | — | — |
| 7.9 | (0.1) | 3.2 | 1.6 | **0.61** | 0.40 | 50,228 | 36.7 | 59.8 | 2.1 | 1.4 | 18.5 | 36 | 1,236 | 12.0 | **0.22** | — | — |
| **9.8** | **1.8** | 2.8 | 1.8 | 0.97 | 0.64 | 96,216 | 65.1 | 30.6 | 0.1 | 4.2 | 18.2 | 30 | 1,125 | 18.5 | **0.25** | — | — |
| 8.5 | 0.5 | 0.9 | 1.2 | **0.72** | 0.48 | 116 | 46.7 | 49.9 | 0.8 | 2.7 | 4.1 | 40 | 117 | 21.1 | 0.85 | — | — |

## BALANCED STOCK/BOND AND TARGET DATE FUNDS

| Index Fund | Closed | | Annual Total Return (%) | | | | | Bull Market Return (%) | | Bear Market Return (%) | | 3-Year Annual Return (%) | | 5-Year Annual Return (%) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Fund Name (Ticker) | 2018 | 2017 | 2016 | 2015 | 2014 | Fund | Cat +/- | Fund | Cat +/- | Fund | Cat +/- | Fund | Cat +/- |
| | | **Balanced: Global Category Average** | (7.0) | 15.2 | 6.2 | (3.3) | 3.8 | 163.4 | 0.0 | (38.4) | 0.0 | 4.3 | 0.0 | 2.6 | 0.0 |
| | | AmCent One Choice: Agg Inv (AOGIX) | (8.1) | 19.1 | 6.8 | (1.3) | 7.3 | 221.7 | 58.3 | (43.7) | (5.3) | 5.3 | 1.0 | 4.4 | 1.8 |
| | | AmCent One Choice: Mod Inv (AOMIX) | (6.7) | 15.4 | 6.4 | (1.6) | 6.9 | 173.5 | 10.1 | (35.6) | 2.8 | 4.6 | 0.3 | 3.8 | 1.2 |
| | | Fidelity Asset Mgr 40% (FFANX) | (4.1) | 11.7 | 6.0 | (0.3) | 5.1 | 134.9 | (28.5) | (29.2) | 9.2 | 4.3 | 0.0 | 3.5 | 0.9 |
| | | Fidelity Asset Mgr 85% (FAMRX) | (9.3) | 22.2 | 7.3 | (0.6) | 5.9 | 267.8 | 104.4 | (49.2) | (10.8) | 6.0 | 1.7 | 4.6 | 2.0 |
| | | Manning & Napier PB Max S (EXHAX) | (6.4) | 24.1 | 4.5 | (5.2) | 5.7 | 240.7 | 77.3 | (46.7) | (8.3) | 6.7 | 2.4 | 4.0 | 1.4 |
| | | Northern Glbl Tactic Asset Allc (BBALX) | (8.0) | 14.1 | 9.1 | (2.3) | 2.1 | 129.5 | (33.9) | (30.4) | 8.0 | 4.6 | 0.3 | 2.7 | 0.1 |
| | | Old Westbury Str Opprt (OWSOX) | (7.7) | 13.2 | 4.5 | (1.1) | 3.9 | 115.6 | (47.8) | — | — | 3.0 | (1.3) | 2.3 | (0.3) |
| | | T. Rowe Price Global Alloc (RPGAX) | (6.9) | 17.0 | 6.4 | (0.3) | 4.1 | — | — | — | — | 5.0 | 0.7 | 3.8 | 1.2 |
| | | USAA Crnst Mod Aggr (USCRX) | (7.5) | 14.9 | 4.7 | (4.3) | 4.7 | 157.2 | (6.2) | (46.0) | (7.6) | 3.6 | (0.7) | 2.2 | (0.4) |
| | | Vanguard Gbl Wellesley Inc Inv (VGWIX) | (4.4) | — | — | — | — | — | — | — | — | — | — | — | — |
| | | Vanguard Gbl Wellington Inv (VGWLX) | (4.9) | — | — | — | — | — | — | — | — | — | — | — | — |
| | | **Target Date: In Retirement Cat Average** | (3.3) | 10.3 | 5.6 | (0.6) | 4.9 | 124.0 | 0.0 | (30.9) | 0.0 | 4.0 | 0.0 | 3.3 | 0.0 |
| | | AmCent One Choice In Ret Inv (ARTOX) | (4.2) | 10.2 | 5.9 | (1.7) | 6.1 | 122.3 | (1.7) | (24.7) | 6.2 | 3.8 | (0.2) | 3.1 | (0.2) |
| | | Fidelity Freedom 2005 (FFFVX) | (2.6) | 10.4 | 5.9 | (0.4) | 4.5 | 116.6 | (7.4) | (32.7) | (1.8) | 4.4 | 0.4 | 3.4 | 0.1 |
| | | Fidelity Freedom 2010 (FFFCX) | (3.6) | 12.4 | 6.4 | (0.3) | 4.8 | 138.7 | 14.7 | (34.0) | (3.1) | 4.9 | 0.9 | 3.8 | 0.5 |
| | | Fidelity Freedom 2015 (FFVFX) | (4.5) | 14.2 | 7.0 | (0.4) | 5.1 | 151.0 | 27.0 | (36.2) | (5.3) | 5.3 | 1.3 | 4.1 | 0.8 |
| | | Fidelity Freedom Inc (FFFAX) | (1.9) | 8.2 | 5.1 | (0.4) | 3.8 | 74.8 | (49.2) | (16.2) | 14.7 | 3.7 | (0.3) | 2.9 | (0.4) |
| | | Fidelity Freedom Index 2005 Investor (FJIFX) | (1.6) | 8.8 | 4.8 | (0.5) | 4.6 | — | — | — | — | 3.9 | (0.1) | 3.2 | (0.1) |
| | | Fidelity Freedom Index 2010 Investor (FKIFX) | (2.4) | 10.6 | 5.6 | (0.7) | 5.1 | — | — | — | — | 4.5 | 0.5 | 3.6 | 0.3 |
| | | T. Rowe Price Rtmt 2010 (TRRAX) | (3.7) | 11.6 | 7.1 | (0.8) | 4.9 | 156.5 | 32.5 | (35.7) | (4.8) | 4.8 | 0.8 | 3.7 | 0.4 |
| | | T. Rowe Price Rtmt 2015 (TRRGX) | (4.2) | 13.3 | 7.3 | (0.6) | 5.3 | 185.0 | 61.0 | (39.9) | (9.0) | 5.2 | 1.2 | 4.0 | 0.7 |
| | | T. Rowe Price Rtmt Bal (TRRIX) | (3.3) | 10.3 | 6.4 | (0.8) | 3.9 | 117.4 | (6.6) | (25.1) | 5.8 | 4.3 | 0.3 | 3.2 | (0.1) |
| | | T. Rowe Price Target 2010 (TRROX) | (3.2) | 10.2 | 6.5 | (0.8) | 4.4 | — | — | — | — | 4.4 | 0.4 | 3.3 | 0.0 |
| | | T. Rowe Price Target 2015 (TRRTX) | (3.4) | 11.0 | 6.5 | (0.6) | 4.4 | — | — | — | — | 4.5 | 0.5 | 3.5 | 0.2 |
| | | Vanguard Mngd Payout Inv (VPGDX) | (5.7) | 13.2 | 7.5 | (0.8) | 5.8 | 167.7 | 43.7 | — | — | 4.7 | 0.7 | 3.8 | 0.5 |
| | | Vanguard Tgt Rtmt 2015 Inv (VTXVX) | (3.0) | 11.5 | 6.1 | (0.5) | 6.5 | 154.1 | 30.1 | (34.9) | (4.0) | 4.7 | 0.7 | 4.0 | 0.7 |
| | | Vanguard Tgt Rtmt Inc Inv (VTINX) | (2.0) | 8.4 | 5.2 | (0.2) | 5.5 | 96.2 | (27.8) | (16.4) | 14.5 | 3.8 | (0.2) | 3.3 | 0.0 |
| | | **Target Date: 2020-2029 Category Average** | (4.9) | 14.4 | 6.7 | (0.7) | 5.8 | 182.9 | 0.0 | (41.5) | 0.0 | 5.1 | 0.0 | 4.0 | 0.0 |
| | | Fidelity Freedom 2020 (FFFDX) | (5.2) | 15.6 | 7.2 | (0.3) | 5.3 | 174.4 | (8.5) | (42.3) | (0.8) | 5.5 | 0.4 | 4.3 | 0.3 |
| | | Fidelity Freedom 2025 (FFTWX) | (5.9) | 16.8 | 7.4 | (0.2) | 5.6 | 195.0 | 12.1 | (44.2) | (2.7) | 5.7 | 0.6 | 4.5 | 0.5 |
| | | Fidelity Freedom Index 2020 Investor (FPIFX) | (3.9) | 13.8 | 6.9 | (0.9) | 5.8 | — | — | — | — | 5.4 | 0.3 | 4.2 | 0.2 |
| | | Fidelity Freedom Index 2025 Investor (FQIFX) | (4.6) | 15.1 | 7.4 | (1.0) | 6.2 | — | — | — | — | 5.7 | 0.6 | 4.4 | 0.4 |
| | | T. Rowe Price Rtmt 2020 (TRRBX) | (5.0) | 15.7 | 7.4 | (0.4) | 5.6 | 214.8 | 31.9 | (43.6) | (2.1) | 5.7 | 0.6 | 4.4 | 0.4 |
| | | T. Rowe Price Rtmt 2025 (TRRHX) | (5.7) | 17.6 | 7.5 | (0.2) | 5.8 | 240.9 | 58.0 | (46.5) | (5.0) | 6.1 | 1.0 | 4.7 | 0.7 |
| | | T. Rowe Price Target 2020 (TRRUX) | (3.9) | 12.6 | 6.5 | (0.4) | 4.6 | — | — | — | — | 4.8 | (0.3) | 3.7 | (0.3) |
| | | Vanguard Tgt Rtmt 2020 Inv (VTWNX) | (4.3) | 14.0 | 6.9 | (0.7) | 7.1 | 179.6 | (3.3) | (38.7) | 2.8 | 5.3 | 0.2 | 4.4 | 0.4 |
| | | Vanguard Tgt Rtmt 2025 Inv (VTTVX) | (5.2) | 15.9 | 7.4 | (0.9) | 7.1 | 202.0 | 19.1 | (42.4) | (0.9) | 5.7 | 0.6 | 4.6 | 0.6 |
| | | **Target Date: 2030-2039 Category Average** | (6.6) | 18.1 | 7.6 | (0.8) | 6.2 | 224.7 | 0.0 | (46.8) | 0.0 | 5.9 | 0.0 | 4.6 | 0.0 |
| | | Fidelity Freedom 2030 (FFFEX) | (7.1) | 19.8 | 8.1 | (0.2) | 5.6 | 217.8 | (6.9) | (48.3) | (1.5) | 6.4 | 0.5 | 4.9 | 0.3 |
| | | Fidelity Freedom 2035 (FFTHX) | (8.5) | 22.0 | 8.6 | (0.3) | 5.7 | 236.9 | 12.2 | (49.3) | (2.5) | 6.6 | 0.7 | 5.0 | 0.4 |
| | | Fidelity Freedom Index 2030 Investor (FXIFX) | (5.6) | 18.0 | 8.6 | (1.4) | 6.5 | — | — | — | — | 6.6 | 0.7 | 4.9 | 0.3 |
| | | T. Rowe Price Rtmt 2030 (TRRCX) | (6.3) | 19.4 | 7.6 | (0.1) | 6.0 | 265.2 | 40.5 | (48.6) | (1.8) | 6.4 | 0.5 | 5.0 | 0.4 |
| | | T. Rowe Price Target 2030 (TRRWX) | (5.3) | 16.2 | 7.0 | (0.1) | 5.4 | — | — | — | — | 5.6 | (0.3) | 4.4 | (0.2) |
| | | T. Rowe Price Target 2035 (RPGRX) | (5.9) | 17.8 | 7.2 | 0.0 | 5.9 | — | — | — | — | 5.9 | 0.0 | 4.7 | 0.1 |
| | | Vanguard Tgt Rtmt 2030 Inv (VTHRX) | (5.9) | 17.5 | 7.8 | (1.1) | 7.1 | 224.8 | 0.1 | (45.9) | 0.9 | 6.0 | 0.1 | 4.8 | 0.2 |
| | | Vanguard Tgt Rtmt 2035 Inv (VTTHX) | (6.6) | 19.1 | 8.2 | (1.3) | 7.2 | 246.4 | 21.7 | (48.0) | (1.2) | 6.4 | 0.5 | 4.9 | 0.3 |
| | | **Target Date: 2040-2049 Category Average** | (7.8) | 20.3 | 8.0 | (0.8) | 6.3 | 249.2 | 0.0 | (48.4) | 0.0 | 6.2 | 0.0 | 4.8 | 0.0 |
| | | Fidelity Freedom 2040 (FFFFX) | (9.0) | 22.2 | 8.6 | (0.2) | 5.7 | 242.7 | (6.5) | (50.5) | (2.1) | 6.5 | 0.3 | 4.9 | 0.1 |
| | | Fidelity Freedom 2045 (FFFGX) | (9.0) | 22.2 | 8.5 | (0.2) | 5.7 | 245.7 | (3.5) | (51.0) | (2.6) | 6.5 | 0.3 | 5.0 | 0.2 |
| | | Schwab Target 2040 (SWERX) | (9.2) | 20.4 | 6.6 | (0.2) | 6.5 | 251.9 | 2.7 | (44.9) | 3.5 | 5.2 | (1.0) | 4.4 | (0.4) |
| | | T. Rowe Price Rtmt 2040 (TRRDX) | (7.4) | 22.0 | 7.6 | 0.1 | 6.1 | 290.7 | 41.5 | (49.8) | (1.4) | 6.7 | 0.5 | 5.3 | 0.5 |
| | | T. Rowe Price Rtmt 2045 (TRRKX) | (7.6) | 22.4 | 7.6 | 0.1 | 6.1 | 293.1 | 43.9 | (49.8) | (1.4) | 6.8 | 0.6 | 5.3 | 0.5 |
| | | T. Rowe Price Target 2040 (TRHRX) | (6.5) | 19.4 | 7.3 | 0.1 | 5.9 | — | — | — | — | 6.2 | 0.0 | 4.9 | 0.1 |
| | | T. Rowe Price Target 2045 (RPTFX) | (6.8) | 20.3 | 7.5 | 0.1 | 5.9 | — | — | — | — | 6.4 | 0.2 | 5.0 | 0.2 |
| | | Vanguard Tgt Rtmt 2040 Inv (VFORX) | (7.4) | 20.7 | 8.7 | (1.6) | 7.1 | 257.2 | 8.0 | (47.9) | 0.5 | 6.7 | 0.5 | 5.1 | 0.3 |

| 10-Year Annual Return (%) Fund | Cat +/- | Yield (%) | Tax-Cost Ratio (%) | Risk Index Cat | Risk Index Total | Total Assets ($ Mil) | Portfolio (%) Stock | Bond | Other | Cash | % of Port in Foreign Issues | Portfolio Turnover Ratio (%) | Number of Holdings | % of Port in Top 10 Holdings | Expense Ratio (%) | Max Load (%) | 12b-1 Fee (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **7.8** | **0.0** | **2.0** | **1.3** | **1.00** | **0.68** | **705** | **58.5** | **34.4** | **3.1** | **4.0** | **32.0** | **55** | **418** | **47.7** | **1.04** | **—** | **—** |
| **9.5** | **1.7** | 2.4 | 1.7 | 1.22 | 0.83 | 1,223 | 78.2 | 18.8 | 0.4 | 2.6 | 29.0 | 11 | 20 | 76.8 | 0.97 | — | — |
| 8.1 | 0.3 | 2.5 | 1.4 | 1.00 | 0.68 | 1,722 | 63.5 | 30.1 | 0.7 | 5.7 | 26.3 | 8 | 22 | 73.9 | 0.90 | — | — |
| 7.5 | (0.3) | 2.0 | 1.1 | **0.67** | 0.46 | 1,583 | 43.1 | 45.3 | 0.9 | 10.7 | 16.1 | 17 | 2,617 | 20.9 | **0.55** | — | — |
| **10.7** | **2.9** | 1.3 | 1.3 | 1.36 | 0.93 | 2,249 | 83.2 | 12.3 | 1.0 | 3.5 | 23.8 | 24 | 2,352 | 16.5 | **0.73** | — | — |
| **9.9** | **2.1** | 0.3 | 1.7 | 1.38 | 0.94 | 372 | 85.0 | 13.8 | 0.0 | 1.2 | 23.0 | 63 | 418 | 17.3 | 1.10 | — | — |
| 6.8 | (1.0) | 3.3 | 1.2 | **0.88** | 0.60 | 88 | 56.4 | 41.5 | 0.2 | 1.9 | 32.5 | 25 | 16 | 89.5 | **0.63** | — | — |
| 6.5 | (1.3) | 3.7 | 1.8 | 0.97 | 0.66 | 4,213 | 37.3 | 40.4 | (1.1) | 23.4 | 28.5 | 111 | 839 | 25.7 | 1.38 | — | — |
| — | — | 2.0 | 0.8 | 0.93 | 0.64 | 600 | 51.8 | 31.0 | 10.4 | 6.8 | 40.7 | 48 | 1,560 | 28.9 | 0.98 | — | — |
| 7.4 | (0.4) | 1.6 | 1.3 | 0.89 | 0.61 | 2,663 | 58.4 | 38.6 | 1.9 | 1.1 | 33.9 | 56 | 372 | 35.7 | 1.07 | — | — |
| — | — | 2.7 | — | — | — | 427 | 38.1 | 59.2 | 0.7 | 2.1 | 47.4 | 39 | 453 | 10.6 | **0.43** | — | — |
| — | — | 2.3 | — | — | — | 834 | 64.1 | 31.5 | 0.3 | 4.1 | 42.9 | — | 476 | 14.4 | **0.46** | — | — |
| **6.7** | **0.0** | **2.8** | **1.2** | **1.00** | **0.40** | **2,902** | **34.8** | **56.0** | **0.9** | **8.4** | **21.3** | **23** | **18** | **87.7** | **0.42** | **—** | **—** |
| 6.6 | (0.1) | 2.8 | 1.3 | 1.19 | 0.48 | 1,497 | 41.8 | 45.1 | 0.8 | 12.3 | 18.2 | 13 | 21 | 74.8 | 0.77 | — | — |
| 6.6 | (0.1) | 2.0 | 1.2 | 0.93 | 0.37 | 936 | 25.8 | 55.3 | (0.2) | 19.1 | 16.5 | 0 | 35 | 70.7 | 0.49 | — | — |
| 7.4 | 0.7 | 2.0 | 1.4 | 1.16 | 0.47 | 5,677 | 34.8 | 49.1 | (0.1) | 16.2 | 19.6 | 1 | 35 | 70.1 | 0.53 | — | — |
| **7.8** | **1.1** | 1.9 | 1.5 | 1.35 | 0.54 | 8,594 | 43.6 | 42.7 | 0.1 | 13.7 | 22.4 | 1 | 34 | 70.4 | 0.57 | — | — |
| 5.0 | (1.7) | 2.0 | 1.3 | **0.72** | 0.29 | 3,310 | 17.3 | 61.0 | (0.3) | 22.0 | 13.6 | 0 | 35 | 71.7 | 0.47 | — | — |
| — | — | 2.0 | 0.8 | **0.81** | 0.33 | 118 | 27.6 | 58.7 | 0.1 | 13.6 | 11.5 | 26 | 6 | 100.0 | **0.14** | — | — |
| — | — | 2.2 | 0.9 | 1.00 | 0.40 | 535 | 36.8 | 52.5 | 0.1 | 10.7 | 13.9 | 22 | 6 | 100.0 | **0.14** | — | — |
| **8.1** | **1.4** | 2.3 | 1.6 | 1.14 | 0.46 | 4,032 | 39.4 | 57.2 | 0.4 | 3.0 | 29.7 | 31 | 20 | 85.5 | 0.54 | — | — |
| **9.0** | **2.3** | 2.3 | 1.7 | 1.30 | 0.52 | 6,478 | 46.3 | 50.4 | 0.4 | 2.9 | 30.6 | 33 | 22 | 78.3 | 0.57 | — | — |
| 6.7 | 0.0 | 1.8 | 1.3 | 1.05 | 0.42 | 2,151 | 37.3 | 59.7 | 0.3 | 2.8 | 25.2 | 25 | 20 | 86.9 | 0.52 | — | — |
| — | — | 2.2 | 1.0 | 0.98 | 0.39 | 62 | 33.4 | 63.2 | 0.4 | 3.0 | 29.0 | 49 | 20 | 86.6 | 0.52 | — | — |
| — | — | 2.1 | 1.0 | 1.07 | 0.43 | 189 | 36.5 | 60.3 | 0.4 | 2.9 | 28.9 | 40 | 22 | 81.6 | 0.53 | — | — |
| **8.1** | **1.4** | 15.2 | 1.9 | 1.33 | 0.53 | 1,760 | 61.8 | 19.6 | 9.2 | 9.4 | 38.4 | 8 | 11 | 100.0 | 0.34 | — | — |
| **7.8** | **1.1** | 2.6 | 1.5 | 1.07 | 0.43 | 15,154 | 39.3 | 59.0 | 0.2 | 1.4 | 31.7 | 7 | 6 | 100.0 | **0.13** | — | — |
| 5.9 | (0.8) | 2.7 | 1.0 | **0.79** | 0.32 | 15,643 | 29.5 | 68.8 | 0.2 | 1.4 | 29.7 | 6 | 6 | 100.0 | **0.13** | — | — |
| **8.6** | **0.0** | **2.2** | **1.2** | **1.00** | **0.58** | **11,309** | **52.5** | **41.6** | **0.4** | **5.5** | **25.7** | **18** | **20** | **83.1** | **0.50** | **—** | **—** |
| 8.4 | (0.2) | 1.8 | 1.5 | 1.05 | 0.61 | 26,205 | 50.9 | 37.2 | 0.2 | 11.7 | 24.7 | 1 | 34 | 70.6 | 0.61 | — | — |
| 9.0 | 0.4 | 1.8 | 1.4 | 1.16 | 0.67 | 25,005 | 57.4 | 32.6 | 0.3 | 9.8 | 26.6 | 1 | 34 | 71.1 | 0.66 | — | — |
| — | — | 2.2 | 0.7 | 0.97 | 0.56 | 4,021 | 53.4 | 41.1 | 0.1 | 5.6 | 18.2 | 11 | 6 | 100.0 | 0.14 | — | — |
| — | — | 2.1 | 0.7 | 1.06 | 0.62 | 4,070 | 59.8 | 36.8 | 0.1 | 3.3 | 19.8 | 9 | 6 | 100.0 | **0.14** | — | — |
| **9.9** | **1.3** | 2.2 | 1.5 | 1.06 | 0.62 | 18,513 | 56.0 | 40.8 | 0.4 | 2.8 | 31.8 | 30 | 22 | 75.6 | 0.61 | — | — |
| **10.5** | **1.9** | 2.0 | 1.3 | 1.19 | 0.69 | 16,787 | 64.1 | 32.5 | 0.4 | 3.1 | 32.4 | 30 | 22 | 75.2 | 0.64 | — | — |
| — | — | 1.9 | 1.0 | **0.84** | 0.49 | 281 | 43.0 | 53.9 | 0.4 | 2.7 | 29.0 | 37 | 22 | 78.4 | 0.59 | — | — |
| 8.5 | (0.1) | 2.5 | 1.0 | 0.94 | 0.54 | 30,272 | 52.1 | 46.2 | 0.3 | 1.4 | 34.5 | 10 | 6 | 100.0 | **0.13** | — | — |
| **9.0** | **0.4** | 2.5 | 0.9 | 1.08 | 0.63 | 38,312 | 61.2 | 37.2 | 0.3 | 1.4 | 36.6 | 8 | 5 | 100.0 | **0.14** | — | — |
| **9.6** | **0.0** | **2.1** | **1.2** | **1.00** | **0.75** | **10,823** | **69.4** | **26.2** | **0.4** | **4.0** | **29.7** | **16** | **19** | **83.0** | **0.55** | **—** | **—** |
| 9.4 | (0.2) | 1.7 | 1.5 | 1.08 | 0.80 | 29,140 | 68.9 | 23.6 | 0.4 | 7.1 | 30.3 | 1 | 36 | 74.0 | 0.70 | — | — |
| 9.7 | 0.1 | 1.6 | 1.5 | 1.23 | 0.92 | 19,859 | 81.7 | 10.2 | 0.7 | 7.4 | 33.9 | 1 | 32 | 73.8 | 0.74 | — | — |
| — | — | 2.2 | 0.7 | 1.00 | 0.75 | 4,925 | 71.5 | 27.5 | 0.1 | 0.9 | 22.9 | 9 | 5 | 100.0 | 0.14 | — | — |
| **11.0** | **1.4** | 1.9 | 1.4 | 1.02 | 0.77 | 21,048 | 71.6 | 25.2 | 0.4 | 2.9 | 33.1 | 28 | 22 | 76.7 | 0.67 | — | — |
| — | — | 1.7 | 1.1 | **0.84** | 0.63 | 273 | 57.6 | 39.2 | 0.4 | 2.9 | 31.5 | 34 | 22 | 76.2 | 0.70 | — | — |
| — | — | 1.6 | 1.1 | 0.94 | 0.70 | 181 | 64.4 | 32.5 | 0.4 | 2.7 | 33.2 | 30 | 22 | 75.2 | 0.72 | — | — |
| 9.5 | (0.1) | 2.5 | 0.8 | 0.94 | 0.70 | 32,771 | 68.5 | 29.8 | 0.3 | 1.4 | 36.8 | 9 | 5 | 100.0 | **0.14** | — | — |
| **10.0** | **0.4** | 2.5 | 0.9 | 1.04 | 0.78 | 31,087 | 75.8 | 22.5 | 0.3 | 1.5 | 37.1 | 8 | 5 | 100.0 | **0.14** | — | — |
| **10.1** | **0.0** | **2.0** | **1.2** | **1.00** | **0.86** | **7,470** | **81.3** | **14.7** | **0.4** | **3.7** | **31.8** | **15** | **18** | **84.6** | **0.59** | **—** | **—** |
| 9.7 | (0.4) | 1.6 | 1.5 | 1.09 | 0.93 | 20,109 | 85.4 | 6.8 | 0.8 | 7.0 | 35.1 | 1 | 32 | 75.0 | 0.75 | — | — |
| 9.8 | (0.3) | 1.6 | 1.6 | 1.09 | 0.93 | 12,301 | 85.5 | 6.8 | 0.8 | 7.0 | 35.1 | 1 | 32 | 75.0 | 0.75 | — | — |
| 10.2 | 0.1 | 2.6 | 1.7 | 1.04 | 0.90 | 901 | 81.6 | 13.2 | 0.3 | 5.0 | 29.9 | 17 | 23 | 77.2 | 0.67 | — | — |
| **11.6** | **1.5** | 1.6 | 1.5 | 1.02 | 0.88 | 14,653 | 83.0 | 14.0 | 0.3 | 2.8 | 33.5 | 23 | 21 | 81.9 | 0.72 | — | — |
| **11.6** | **1.5** | 1.5 | 1.4 | 1.04 | 0.90 | 8,238 | 85.6 | 11.0 | 0.3 | 3.1 | 33.4 | 27 | 21 | 82.9 | 0.72 | — | — |
| — | — | 1.6 | 1.1 | **0.88** | 0.76 | 163 | 70.9 | 25.7 | 0.4 | 3.0 | 34.4 | 31 | 21 | 77.7 | 0.74 | — | — |
| — | — | 1.5 | 1.1 | 0.93 | 0.80 | 129 | 75.8 | 21.1 | 0.4 | 2.8 | 34.1 | 25 | 21 | 78.9 | 0.74 | — | — |
| **10.2** | **0.1** | 2.4 | 0.7 | 0.99 | 0.85 | 23,668 | 83.1 | 15.1 | 0.3 | 1.5 | 37.5 | 8 | 5 | 100.0 | 0.15 | — | — |

## TARGET DATE AND BOND FUNDS

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | 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 +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Vanguard Tgt Rtmt 2045 Inv (VTIVX) | (7.9) | 21.4 | 8.8 | (1.6) | 7.1 | 260.5 | 11.3 | (47.9) | 0.5 | 6.7 | 0.5 | 5.1 | 0.3 |
| | | **Target Date: 2050-2059 Category Average** | **(8.3)** | **21.1** | **8.2** | **(1.0)** | **6.5** | **258.7** | **0.0** | **(50.1)** | **0.0** | **6.3** | **0.0** | **4.8** | **0.0** |
| | | Fidelity Freedom 2050 (FFFHX) | (9.0) | 22.2 | 8.6 | (0.3) | 5.7 | 250.0 | (8.7) | (52.7) | (2.6) | 6.5 | 0.2 | 5.0 | 0.2 |
| | | Fidelity Freedom Index 2050 Investor (FIPFX) | (7.3) | 20.5 | 9.4 | (1.6) | 6.5 | — | — | — | — | 6.9 | 0.6 | 5.1 | 0.3 |
| | | Fidelity Freedom Index 2055 Investor (FDEWX) | (7.2) | 20.5 | 9.4 | (1.6) | 6.5 | — | — | — | — | 6.9 | 0.6 | 5.1 | 0.3 |
| | | T. Rowe Price Rtmt 2050 (TRRMX) | (7.6) | 22.3 | 7.7 | 0.1 | 6.1 | 292.8 | 34.1 | (49.9) | 0.2 | 6.8 | 0.5 | 5.3 | 0.5 |
| | | T. Rowe Price Rtmt 2055 (TRRNX) | (7.7) | 22.3 | 7.7 | 0.1 | 6.1 | 293.0 | 34.3 | (49.9) | 0.2 | 6.7 | 0.4 | 5.3 | 0.5 |
| | | T. Rowe Price Target 2050 (TRFOX) | (7.2) | 21.4 | 7.5 | 0.1 | 6.1 | — | — | — | — | 6.6 | 0.3 | 5.1 | 0.3 |
| | | Vanguard Tgt Rtmt 2050 Inv (VFIFX) | (7.9) | 21.3 | 8.8 | (1.6) | 7.1 | 260.4 | 1.7 | (47.9) | 2.2 | 6.7 | 0.4 | 5.1 | 0.3 |
| | | Vanguard Tgt Rtmt 2055 Inv (VFFVX) | (7.9) | 21.3 | 8.8 | (1.8) | 7.1 | — | — | — | — | 6.7 | 0.4 | 5.1 | 0.3 |
| | | **Target Date: 2060+ Category Average** | **(8.2)** | **21.1** | **8.6** | **(1.2)** | **5.0** | **—** | **—** | **—** | **—** | **6.5** | **0.0** | **4.2** | **0.0** |
| | | Fidelity Freedom 2060 (FDKVX) | (9.0) | 22.1 | 8.6 | (0.3) | — | — | — | — | — | 6.5 | 0.0 | — | — |
| | | T. Rowe Price Retirement 2060 (TRRLX) | (7.6) | 22.2 | 7.6 | 0.2 | — | — | — | — | — | 6.7 | 0.2 | — | — |
| | | Vanguard Tgt Rtmt 2060 Inv (VTTSX) | (7.9) | 21.3 | 8.8 | (1.7) | 7.1 | — | — | — | — | 6.7 | 0.2 | 5.1 | 0.9 |
| | | Vanguard Tgt Rtmt 2065 Inv (VLXVX) | (8.0) | — | — | — | — | — | — | — | — | — | — | — | — |
| | | **Corporate High-Yield Bond Cat Average** | **(2.6)** | **6.3** | **12.5** | **(3.2)** | **1.7** | **134.2** | **0.0** | **(20.3)** | **0.0** | **5.2** | **0.0** | **2.7** | **0.0** |
| | | Amer Beacon SiM Hi Yd Op Inv (SHYPX) | (1.5) | 7.0 | 15.9 | (4.1) | 3.9 | — | — | — | — | 6.9 | 1.7 | 4.0 | 1.3 |
| | | Federated High Yield Svc (FHYTX) | (4.7) | 7.4 | 14.4 | (3.6) | 4.0 | 203.0 | 68.8 | (27.8) | (7.5) | 5.4 | 0.2 | 3.3 | 0.6 |
| | | Fidelity Capital & Inc (FAGIX) | (5.8) | 11.6 | 10.7 | (1.0) | 6.1 | 235.1 | 100.9 | (33.2) | (12.9) | 5.2 | 0.0 | 4.1 | 1.4 |
| | | Fidelity Float Rate Hi Inc (FFRHX) | 0.0 | 3.9 | 9.9 | (1.2) | 0.4 | 70.6 | (63.6) | (11.0) | 9.3 | 4.5 | (0.7) | 2.5 | (0.2) |
| | | Fidelity Focused Hi Inc (FHIFX) | (3.0) | 6.9 | 10.9 | (2.0) | 2.4 | 112.9 | (21.3) | (16.5) | 3.8 | 4.8 | (0.4) | 2.9 | 0.2 |
| | | Fidelity High Inc (SPHIX) | (2.5) | 8.5 | 15.9 | (5.5) | 1.5 | 161.5 | 27.3 | (22.0) | (1.7) | 7.1 | 1.9 | 3.3 | 0.6 |
| | | Janus Henderson High-Yield T (JAHYX) | (3.1) | 6.0 | 12.8 | (1.4) | 0.6 | 141.5 | 7.3 | (18.7) | 1.6 | 5.0 | (0.2) | 2.8 | 0.1 |
| | | Manning & Napier Hi Yd Bd S (MNHYX) | (1.3) | 8.4 | 13.3 | (3.3) | 2.0 | — | — | — | — | 6.6 | 1.4 | 3.6 | 0.9 |
| | | Northern High Yield Fx Inc (NHFIX) | (3.8) | 7.5 | 11.2 | (3.1) | 2.0 | 125.1 | (9.1) | (17.7) | 2.6 | 4.8 | (0.4) | 2.6 | (0.1) |
| | | Northern Mlt-Mgr Hi Yld (NMHYX) | (2.1) | 7.8 | 16.8 | (6.0) | 1.9 | — | — | — | — | 7.2 | 2.0 | 3.4 | 0.7 |
| | C | Nubrgr Ber Hi Inc Bd Inv (NHINX) | (2.7) | 5.4 | 14.0 | (5.0) | 1.2 | 149.9 | 15.7 | (18.3) | 2.0 | 5.4 | 0.2 | 2.4 | (0.3) |
| | | Osterweis Strategic Inc (OSTIX) | (0.7) | 5.9 | 10.9 | (1.0) | 1.2 | 95.3 | (38.9) | (3.9) | 16.4 | 5.3 | 0.1 | 3.2 | 0.5 |
| | C | T. Rowe Price Hi-Yld (PRHYX) | (3.4) | 7.3 | 14.4 | (3.3) | 2.0 | 160.8 | 26.6 | (23.1) | (2.8) | 5.9 | 0.7 | 3.2 | 0.5 |
| | | TIAA-CREF Hi-Yld Rtl (TIYRX) | (2.9) | 5.3 | 16.0 | (4.1) | 2.3 | 148.0 | 13.8 | (18.6) | 1.7 | 5.9 | 0.7 | 3.1 | 0.4 |
| | | USAA High-Yield (USHYX) | (3.6) | 7.1 | 17.9 | (8.6) | 3.5 | 182.5 | 48.3 | (29.3) | (9.0) | 6.8 | 1.6 | 2.9 | 0.2 |
| | | Vanguard Hi-Yld Corp Inv (VWEHX) | (3.0) | 7.0 | 11.1 | (1.4) | 4.5 | 141.7 | 7.5 | (20.3) | 0.0 | 4.9 | (0.3) | 3.5 | 0.8 |
| | | **Convertible Bond Category Average** | **(2.2)** | **9.2** | **6.2** | **(5.4)** | **5.8** | **212.2** | **0.0** | **(43.6)** | **0.0** | **4.3** | **0.0** | **2.5** | **0.0** |
| | | Fidelity Convertible Sec (FCVSX) | (1.5) | 9.6 | 5.9 | (9.4) | 9.2 | 257.9 | 45.7 | (54.1) | (10.5) | 4.6 | 0.3 | 2.5 | 0.0 |
| | C | Vanguard Convert Sec Inv (VCVSX) | (2.8) | 8.8 | 6.6 | (1.5) | 2.3 | 166.5 | (45.7) | (33.0) | 10.6 | 4.1 | (0.2) | 2.6 | 0.1 |
| | | **Mortgage-Backed Bond Category Average** | **0.6** | **1.4** | **1.2** | **0.9** | **4.6** | **31.9** | **0.0** | **5.6** | **0.0** | **1.1** | **0.0** | **1.7** | **0.0** |
| | | AmCent Ginnie Mae Inv (BGNMX) | 0.4 | 1.2 | 1.0 | 0.7 | 4.8 | 28.5 | (3.4) | 10.2 | 4.6 | 0.9 | (0.2) | 1.6 | (0.1) |
| | | Fidelity GNMA (FGMNX) | 0.6 | 1.7 | 1.6 | 1.2 | 6.2 | 35.8 | 3.9 | 10.4 | 4.8 | 1.3 | 0.2 | 2.2 | 0.5 |
| | | Fidelity Mtg Secs (FMSFX) | 0.7 | 2.3 | 1.8 | 1.4 | 6.3 | 42.4 | 10.5 | 2.0 | (3.6) | 1.6 | 0.5 | 2.5 | 0.8 |
| | | T. Rowe Price GNMA (PRGMX) | 0.5 | 1.2 | 1.6 | 0.8 | 5.4 | 31.3 | (0.6) | 8.2 | 2.6 | 1.1 | 0.0 | 1.9 | 0.2 |
| | | TCW Total Return Bond N (TGMNX) | 0.5 | 3.0 | 1.2 | 0.7 | 5.4 | 71.0 | 39.1 | 3.2 | (2.4) | 1.5 | 0.4 | 2.1 | 0.4 |
| | | USAA Gov't Sec (USGNX) | 1.0 | 1.3 | 1.2 | 0.9 | 4.1 | 25.9 | (6.0) | 10.2 | 4.6 | 1.2 | 0.1 | 1.7 | 0.0 |
| | | Vanguard GNMA Inv (VFIIX) | 0.8 | 1.8 | 1.8 | 1.3 | 6.6 | 34.9 | 3.0 | 10.0 | 4.4 | 1.5 | 0.4 | 2.4 | 0.7 |
| I | | Vanguard Mortg-Bckd Secs Idx Adm (VMBSX) | 0.8 | 2.3 | 1.4 | 1.4 | 5.7 | — | — | — | — | 1.5 | 0.4 | 2.3 | 0.6 |
| | | **Gov't: Short-Term Bond Cat Average** | **1.0** | **0.6** | **0.6** | **0.3** | **1.2** | **12.5** | **0.0** | **9.2** | **0.0** | **0.7** | **0.0** | **0.7** | **0.0** |
| | | AmCent ShTm Gov Inv (TWUSX) | 1.1 | 0.2 | 0.4 | 0.1 | 0.3 | 7.6 | (4.9) | 6.7 | (2.5) | 0.5 | (0.2) | 0.4 | (0.3) |
| | | PIA Short Term Sec Adv (PIASX) | 1.1 | 0.9 | 1.4 | 0.2 | 0.3 | 7.6 | (4.9) | 5.6 | (3.6) | 1.2 | 0.5 | 0.8 | 0.1 |
| | | Vanguard ShtTm Fed Inv (VSGBX) | 1.2 | 0.6 | 1.1 | 0.7 | 1.1 | 14.3 | 1.8 | 9.5 | 0.3 | 1.0 | 0.3 | 1.0 | 0.3 |
| I | | Vanguard Sht-Tm Trs Idx Adm (VSBSX) | 1.4 | 0.4 | 0.7 | 0.5 | 0.5 | — | — | — | — | 0.8 | 0.1 | 0.7 | 0.0 |
| | | Vanguard Sht-Tm Trs Inv (VFISX) | 1.3 | 0.3 | 0.9 | 0.4 | 0.7 | 10.1 | (2.4) | 9.1 | (0.1) | 0.9 | 0.2 | 0.7 | 0.0 |
| | | **Gov't: Intermediate-Term Bond Cat Avg** | **0.8** | **1.6** | **0.9** | **0.9** | **4.5** | **23.5** | **0.0** | **11.9** | **0.0** | **1.1** | **0.0** | **1.7** | **0.0** |
| | | AmCent Govt Bd Inv (CPTNX) | 0.5 | 2.1 | 0.8 | 0.5 | 4.6 | 24.8 | 1.3 | 12.3 | 0.4 | 1.1 | 0.0 | 1.7 | 0.0 |
| | | Fidelity Government Inc (FGOVX) | 0.6 | 2.2 | 1.0 | 0.5 | 5.4 | 26.3 | 2.8 | 12.5 | 0.6 | 1.2 | 0.1 | 1.9 | 0.2 |
| | | Fidelity Interm Govt Inc (FSTGX) | 1.1 | 0.9 | 0.8 | 0.8 | 2.5 | 18.9 | (4.6) | 11.9 | 0.0 | 1.0 | (0.1) | 1.2 | (0.5) |
| | | T. Rowe Price US Treas Interm (PRTIX) | 1.0 | 1.3 | 0.6 | 1.0 | 4.3 | 25.4 | 1.9 | 15.6 | 3.7 | 1.0 | (0.1) | 1.6 | (0.1) |

| 10-Year Annual Return (%) | | Yield | Tax-Cost Ratio | Risk Index | | Total Assets | Portfolio (%) | | | | % of Port in Foreign | Portfolio Turnover Ratio | Number of | % of Port in Top 10 | Expense Ratio | Max Load | 12b-1 Fee |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Fund | Cat +/- | (%) | (%) | Cat | Total | ($ Mil) | Stock | Bond | Other | Cash | Issues | (%) | Holdings | Holdings | (%) | (%) | (%) |
| 10.2 | 0.1 | 2.4 | 0.7 | 1.03 | 0.89 | 21,636 | 88.2 | 10.0 | 0.3 | 1.6 | 37.7 | 7 | 5 | 100.0 | **0.15** | — | — |
| **10.3** | **0.0** | **2.0** | **1.1** | **1.00** | **0.89** | **3,789** | **85.6** | **10.9** | **0.3** | **3.1** | **32.3** | **15** | **18** | **86.6** | **0.60** | **—** | **—** |
| 9.9 | (0.4) | 1.6 | 1.6 | 1.04 | 0.93 | 10,515 | 85.5 | 6.8 | 0.8 | 7.0 | 35.1 | 1 | 32 | 75.0 | 0.75 | — | — |
| — | — | 2.2 | 0.6 | 0.99 | 0.89 | 1,970 | 89.2 | 9.9 | 0.0 | 1.0 | 26.4 | 6 | 5 | 100.0 | **0.14** | — | — |
| — | — | 2.2 | 0.6 | 0.99 | 0.89 | 792 | 89.2 | 9.9 | 0.0 | 1.0 | 26.4 | 6 | 4 | 100.0 | **0.14** | — | — |
| **11.6** | **1.3** | 1.4 | 1.3 | 0.99 | 0.89 | 6,866 | 85.4 | 10.9 | 0.3 | 3.3 | 33.3 | 30 | 21 | 82.7 | 0.72 | — | — |
| **11.6** | **1.3** | 1.3 | 1.2 | 1.00 | 0.90 | 3,347 | 86.2 | 11.1 | 0.3 | 2.3 | 33.7 | 36 | 21 | 83.5 | 0.72 | — | — |
| — | — | 1.4 | 1.1 | **0.95** | 0.85 | 91 | 80.6 | 16.3 | 0.4 | 2.7 | 33.7 | 27 | 21 | 81.1 | 0.75 | — | — |
| 10.2 | (0.1) | 2.4 | 0.7 | 0.99 | 0.89 | 15,081 | 88.2 | 9.9 | 0.3 | 1.6 | 37.7 | 7 | 5 | 100.0 | 0.15 | — | — |
| — | — | 2.4 | 0.6 | 0.99 | 0.89 | 7,366 | 88.1 | 10.0 | 0.3 | 1.6 | 37.6 | 5 | 5 | 99.9 | **0.15** | — | — |
| **—** | **—** | **1.8** | **0.7** | **1.00** | **0.88** | **855** | **86.1** | **10.6** | **0.3** | **3.0** | **34.0** | **16** | **14** | **91.5** | **0.46** | **—** | **—** |
| — | — | 1.5 | — | 1.05 | 0.93 | 1,027 | 85.5 | 6.8 | 0.8 | 7.0 | 35.2 | 11 | 32 | 75.2 | 0.75 | — | — |
| — | — | 1.3 | — | 1.00 | 0.89 | 562 | 86.0 | 11.0 | 0.3 | 2.7 | 33.6 | 35 | 21 | 83.3 | 0.72 | — | — |
| — | — | 2.3 | 0.5 | 1.00 | 0.89 | 3,014 | 88.3 | 9.9 | 0.3 | 1.6 | 37.5 | 3 | 5 | 100.0 | 0.15 | — | — |
| — | — | 1.9 | — | — | — | 221 | 88.0 | 9.9 | 0.3 | 1.9 | 37.4 | 1 | 5 | 99.7 | 0.15 | — | — |
| **8.5** | **0.0** | **5.1** | **2.1** | **1.00** | **0.39** | **2,162** | **1.7** | **86.2** | **2.8** | **9.3** | **13.4** | **123** | **298** | **18.9** | **0.94** | **—** | **—** |
| — | — | 6.1 | 2.4 | 1.00 | 0.39 | 1,082 | 1.0 | 99.5 | 3.4 | (3.9) | 30.8 | 50 | 94 | 19.9 | 1.14 | — | 0.00 |
| **11.3** | **2.8** | 5.7 | 2.1 | 1.21 | 0.48 | 718 | 7.1 | 90.1 | 0.5 | 2.3 | 10.2 | 30 | 447 | 9.3 | 0.98 | 2.00R | — |
| **11.9** | **3.4** | 5.2 | 2.1 | 1.38 | 0.54 | 10,569 | 20.9 | 67.5 | 2.0 | 9.6 | 13.8 | 39 | 640 | 10.0 | **0.67** | — | — |
| 5.9 | (2.6) | 4.7 | 1.7 | **0.69** | 0.27 | 10,920 | 0.8 | 91.3 | 0.0 | 7.9 | 9.6 | 47 | 478 | 12.9 | **0.69** | — | — |
| 8.0 | (0.5) | 5.0 | 2.0 | 0.88 | 0.35 | 276 | 0.0 | 96.1 | 2.3 | 1.6 | 13.7 | 47 | 215 | 15.7 | 0.80 | — | — |
| **9.9** | **1.4** | 6.0 | 2.4 | 1.17 | 0.46 | 4,580 | 1.5 | 91.2 | 2.0 | 5.3 | 17.1 | 51 | 443 | 9.9 | **0.70** | — | — |
| 9.0 | 0.5 | 5.7 | 2.5 | 0.88 | 0.35 | 1,332 | 1.4 | 91.5 | 2.9 | 4.3 | 9.7 | 114 | 196 | 14.0 | 0.88 | — | — |
| — | — | 5.3 | 2.4 | 0.93 | 0.36 | 115 | 0.0 | 93.3 | 0.0 | 6.7 | 22.1 | 106 | 66 | 22.7 | 0.91 | — | — |
| 8.3 | (0.2) | 6.6 | 2.6 | 1.07 | 0.42 | 3,401 | 0.0 | 88.9 | 5.6 | 5.5 | 16.2 | 96 | 195 | 7.6 | 0.79 | 2.00R | — |
| — | — | 5.5 | 2.5 | 1.02 | 0.40 | 477 | 0.8 | 88.3 | 0.6 | 10.3 | 10.3 | 66 | 1,129 | 6.6 | 0.87 | 2.00R | — |
| **9.5** | **1.0** | 5.7 | 2.3 | 0.93 | 0.36 | 1,933 | 0.0 | 95.7 | 0.5 | 3.8 | 12.1 | 62 | 422 | 8.1 | 0.85 | — | — |
| 6.8 | (1.7) | 4.7 | 2.1 | **0.76** | 0.30 | 5,399 | 2.1 | 76.5 | 6.4 | 15.1 | 7.2 | 53 | 142 | 15.4 | 0.88 | — | — |
| **10.0** | **1.5** | 6.3 | 2.5 | 0.98 | 0.38 | 6,299 | 1.3 | 91.8 | 5.4 | 1.6 | 17.3 | 63 | 405 | 9.6 | **0.73** | 2.00R | — |
| 9.2 | 0.7 | 5.8 | 2.3 | 1.12 | 0.44 | 3,700 | 0.7 | 95.0 | 2.1 | 2.2 | 13.3 | 40 | 451 | 8.0 | **0.62** | — | 0.25 |
| **10.4** | **1.9** | 6.3 | 2.4 | 1.17 | 0.46 | 1,986 | 3.5 | 88.7 | 6.4 | 1.4 | 15.4 | 22 | 478 | 13.1 | 0.83 | 1.00R | — |
| 9.0 | 0.5 | 5.9 | 2.3 | 0.88 | 0.35 | 21,703 | 0.0 | 95.5 | 1.5 | 3.1 | 17.3 | 27 | 486 | 8.8 | **0.23** | — | — |
| **10.4** | **0.0** | **2.8** | **1.9** | **1.00** | **0.69** | **1,076** | **7.3** | **5.6** | **84.2** | **2.9** | **0.7** | **152** | **205** | **18.5** | **0.39** | **—** | **—** |
| **11.6** | **1.2** | 3.6 | 2.2 | 1.15 | 0.79 | 1,257 | 11.7 | 10.0 | 78.1 | 0.2 | 0.0 | 174 | 209 | 24.6 | 0.45 | — | — |
| 9.3 | (1.1) | 2.1 | 1.7 | 0.84 | 0.58 | 897 | 2.8 | 1.3 | 90.3 | 5.5 | 1.3 | 130 | 201 | 12.3 | 0.35 | — | — |
| **2.9** | **0.0** | **2.6** | **1.0** | **1.00** | **0.17** | **2,889** | **0.0** | **96.7** | **(4.4)** | **7.8** | **0.1** | **201** | **1,481** | **43.6** | **0.62** | **—** | **—** |
| 2.7 | (0.2) | 2.7 | 1.0 | 1.11 | 0.19 | 822 | 0.0 | 90.5 | 0.0 | 9.5 | 0.0 | 300 | 418 | 41.4 | 0.55 | — | — |
| **3.3** | **0.4** | 2.2 | 0.9 | 1.11 | 0.19 | 4,050 | 0.0 | 119.3 | (19.3) | 0.0 | 0.0 | 270 | 226 | 102.7 | **0.45** | — | — |
| **3.8** | **0.9** | 2.6 | 1.0 | 1.22 | 0.21 | 973 | 0.0 | 105.2 | (5.3) | 0.1 | 1.9 | 363 | 354 | 63.8 | 0.45 | — | — |
| 2.9 | 0.0 | 2.8 | 1.2 | 0.94 | 0.16 | 1,275 | 0.0 | 97.5 | (0.0) | 2.5 | 0.1 | 754 | 1,222 | 28.5 | 0.60 | — | — |
| **5.7** | **2.8** | 3.3 | 1.2 | 1.56 | 0.26 | 6,571 | 0.0 | 95.3 | 0.0 | 4.7 | 0.1 | 242 | 509 | 29.0 | 0.79 | — | 0.25 |
| 2.5 | (0.4) | 2.3 | 0.9 | 1.11 | 0.19 | 1,043 | 0.0 | 98.9 | 0.0 | 1.1 | 0.0 | 15 | 254 | 23.0 | 0.48 | — | — |
| 3.2 | 0.3 | 2.9 | 1.1 | 1.17 | 0.20 | 21,249 | 0.0 | 92.6 | 0.0 | 7.4 | 0.0 | 620 | 15,967 | 45.6 | **0.21** | — | — |
| — | — | 2.7 | 0.9 | 1.22 | 0.21 | 8,413 | 0.0 | 95.5 | 0.0 | 4.5 | 0.0 | 279 | 2,842 | 7.3 | **0.07** | — | — |
| **1.1** | **0.0** | **1.8** | **0.5** | **1.00** | **0.10** | **1,587** | **0.0** | **83.1** | **0.0** | **16.9** | **1.7** | **109** | **111** | **49.0** | **0.49** | **—** | **—** |
| 0.8 | (0.3) | 1.7 | 0.3 | 0.80 | 0.07 | 186 | 0.0 | 98.9 | 0.0 | 1.1 | 0.4 | 101 | 136 | 64.0 | 0.55 | — | — |
| 0.8 | (0.3) | 1.6 | 0.4 | **0.40** | 0.04 | 169 | 0.0 | 70.9 | 0.0 | 29.1 | 6.8 | 46 | 154 | 22.0 | 0.39 | — | — |
| **1.4** | **0.3** | 1.9 | 0.5 | 1.10 | 0.10 | 4,589 | 0.0 | 97.0 | 0.0 | 3.0 | 2.0 | 211 | 601 | 37.7 | **0.20** | — | — |
| — | — | 1.8 | 0.4 | 0.80 | 0.07 | 7,635 | 0.0 | 99.5 | 0.0 | 0.5 | 0.0 | 67 | 94 | 20.2 | **0.07** | — | — |
| 1.0 | (0.1) | 2.1 | 0.4 | 1.10 | 0.10 | 7,556 | 0.0 | 93.6 | 0.0 | 6.5 | 0.2 | 280 | 86 | 32.5 | **0.20** | — | — |
| **2.1** | **0.0** | **2.1** | **0.7** | **1.00** | **0.27** | **1,603** | **0.0** | **97.6** | **(0.0)** | **2.4** | **1.1** | **106** | **179** | **35.9** | **0.40** | **—** | **—** |
| 2.3 | 0.2 | 2.5 | 0.8 | 0.93 | 0.25 | 724 | 0.0 | 96.6 | 0.0 | 3.5 | 0.3 | 160 | 216 | 24.7 | 0.47 | — | — |
| **2.3** | **0.2** | 2.1 | 0.8 | 1.00 | 0.27 | 3,607 | 0.0 | 98.4 | (0.6) | 2.3 | 5.1 | 123 | 577 | 25.2 | 0.45 | — | — |
| 1.8 | (0.3) | 1.8 | 0.6 | **0.72** | 0.20 | 526 | 0.0 | 97.9 | 0.1 | 2.0 | 4.6 | 149 | 257 | 38.2 | 0.45 | — | — |
| 2.2 | 0.1 | 1.9 | 0.8 | 1.21 | 0.33 | 421 | 0.0 | 99.0 | 0.0 | 1.0 | 0.0 | 37 | 68 | 51.9 | 0.35 | — | — |

## BOND FUNDS

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | Bull Market Return (%) Fund | Cat +/- | Bear Market Return (%) Fund | Cat +/- | 3-Year Annual Return (%) Fund | Cat +/- | 5-Year Annual Return (%) Fund | Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| I | | Vanguard Intmdt-Term Trs Idx Adm (VSIGX) | 1.3 | 1.6 | 1.1 | 1.6 | 4.2 | — | — | — | — | 1.3 | 0.2 | 1.9 | 0.2 |
| | | Vanguard IntTm Treas Inv (VFITX) | 1.0 | 1.5 | 1.1 | 1.5 | 4.3 | 28.0 | 4.5 | 14.0 | 2.1 | 1.2 | 0.1 | 1.9 | 0.2 |
| | | **Gov't: Long-Term Bond Cat Average** | (2.6) | 7.8 | 0.4 | (2.1) | 26.5 | 54.9 | 0.0 | 24.8 | 0.0 | 1.8 | 0.0 | 5.4 | 0.0 |
| | | T. Rowe Price US Treas LgTm (PRULX) | (1.9) | 8.2 | 0.7 | (1.9) | 23.6 | 56.5 | 1.6 | 17.2 | (7.6) | 2.2 | 0.4 | 5.3 | (0.1) |
| I | | Vanguard LgTm US Try Idx Adm (VLGSX) | (1.7) | 8.6 | 1.2 | (1.4) | 25.0 | — | — | — | — | 2.6 | 0.8 | 5.9 | 0.5 |
| | | Wasatch-Hoisington US Tr (WHOSX) | (3.9) | 10.4 | 0.4 | (2.9) | 32.5 | 65.2 | 10.3 | 24.2 | (0.6) | 2.1 | 0.3 | 6.5 | 1.1 |
| | | **Inflation-Protected Bond Cat Average** | (0.8) | 1.7 | 3.4 | (1.2) | 1.2 | 35.1 | 0.0 | 1.0 | 0.0 | 1.4 | 0.0 | 0.9 | 0.0 |
| | | AmCent ShDur Inf-Prot Bd Inv (APOIX) | 0.0 | 0.7 | 3.2 | (0.5) | (1.8) | 33.4 | (1.7) | 1.8 | 0.8 | 1.3 | (0.1) | 0.3 | (0.6) |
| I | | Schwab Treas Infl Prot Idx (SWRSX) | (1.4) | 2.9 | 4.4 | (1.7) | 3.4 | 41.1 | 6.0 | (0.1) | (1.1) | 2.0 | 0.6 | 1.5 | 0.6 |
| | | T. Rowe Price Ltd Dur Infl Focus Bd (TRBFX) | 0.2 | 0.8 | 2.1 | (0.5) | (1.2) | 14.6 | (20.5) | 3.2 | 2.2 | 1.0 | (0.4) | 0.3 | (0.6) |
| | | TIAA-CREF InflLk Rtl (TCILX) | (0.9) | 1.4 | 3.3 | (2.0) | 3.1 | 36.5 | 1.4 | 0.1 | (0.9) | 1.3 | (0.1) | 1.0 | 0.1 |
| | | Vanguard Infl-Prot Secs Inv (VIPSX) | (1.5) | 2.8 | 4.5 | (1.9) | 3.8 | 42.8 | 7.7 | 0.1 | (0.9) | 1.9 | 0.5 | 1.5 | 0.6 |
| I | | Vanguard ST Infl-Prot Sec Idx Adm (VTAPX) | 0.5 | 0.8 | 2.7 | (0.2) | (1.2) | — | — | — | — | 1.3 | (0.1) | 0.5 | (0.4) |
| | | **General Bond: Short-Term Cat Average** | 1.0 | 1.6 | 2.1 | 0.2 | 1.1 | 33.6 | 0.0 | (3.1) | 0.0 | 1.6 | 0.0 | 1.2 | 0.0 |
| | | AmCent Short Duration Inv (ACSNX) | 1.3 | 1.4 | 1.9 | 0.8 | 0.5 | 19.3 | (14.3) | 7.7 | 10.8 | 1.5 | (0.1) | 1.2 | 0.0 |
| | | Fidelity Consrv Inc Bd (FCONX) | 1.7 | 1.2 | 0.9 | 0.3 | 0.2 | — | — | — | — | 1.3 | (0.3) | 0.9 | (0.3) |
| | | Fidelity Limited Term Bond (FJRLX) | 0.7 | 1.8 | 2.5 | 0.7 | 2.0 | — | — | — | — | 1.7 | 0.1 | 1.5 | 0.3 |
| | | Fidelity Sh-Term Bond (FSHBX) | 1.1 | 1.1 | 1.4 | 0.6 | 0.9 | 21.9 | (11.7) | (3.0) | 0.1 | 1.2 | (0.4) | 1.0 | (0.2) |
| | | Northern Ultra-Short Fix Inc (NUSFX) | 1.5 | 1.5 | 1.5 | 0.5 | 0.5 | — | — | — | — | 1.5 | (0.1) | 1.1 | (0.1) |
| | | Payden Limited Maturity (PYLMX) | 1.7 | 1.6 | 1.3 | 0.3 | 0.5 | 14.3 | (19.3) | (1.6) | 1.5 | 1.5 | (0.1) | 1.1 | (0.1) |
| | | Payden Low Duration (PYSBX) | 1.0 | 1.4 | 1.8 | 0.4 | 0.7 | 22.4 | (11.2) | 3.0 | 6.1 | 1.4 | (0.2) | 1.0 | (0.2) |
| | | Russell Inv Short Dur Bond S (RFBSX) | 1.2 | 1.3 | 2.4 | 0.3 | 0.9 | 33.3 | (0.3) | (2.1) | 1.0 | 1.6 | 0.0 | 1.2 | 0.0 |
| | | T. Rowe Price S/T Bond (PRWBX) | 1.3 | 1.3 | 1.5 | 0.6 | 0.6 | 21.6 | (12.0) | 3.9 | 7.0 | 1.4 | (0.2) | 1.1 | (0.1) |
| | | T. Rowe Price Ult Short-Tm Bd (TRBUX) | 1.8 | 1.8 | 2.0 | 0.4 | 0.2 | — | — | — | — | 1.9 | 0.3 | 1.2 | 0.0 |
| | | TIAA-CREF ShTm Bd Rtl (TCTRX) | 1.1 | 1.5 | 1.7 | 0.6 | 0.6 | 23.1 | (10.5) | 3.5 | 6.6 | 1.4 | (0.2) | 1.1 | (0.1) |
| | | USAA Short-Term Bond (USSBX) | 1.2 | 2.2 | 3.0 | 0.0 | 1.6 | 36.7 | 3.1 | 0.3 | 3.4 | 2.1 | 0.5 | 1.6 | 0.4 |
| | | USAA Ultra Sh-Tm Bd (UUSTX) | 1.4 | 1.5 | 1.7 | 0.0 | 0.9 | — | — | — | — | 1.5 | (0.1) | 1.1 | (0.1) |
| I | | Vanguard Sht-Tm Corp Bd Idx Adm (VSCSX) | 0.8 | 2.4 | 2.6 | 1.2 | 1.9 | — | — | — | — | 1.9 | 0.3 | 1.8 | 0.6 |
| I | | Vanguard ShtTm Bd Idx Adm (VBIRX) | 1.3 | 1.1 | 1.4 | 0.9 | 1.2 | 20.3 | (13.3) | 7.5 | 10.6 | 1.3 | (0.3) | 1.2 | 0.0 |
| | | Vanguard ShtTm Inv-Grd Inv (VFSTX) | 0.8 | 2.0 | 2.7 | 1.0 | 1.7 | 37.3 | 3.7 | (2.1) | 1.0 | 1.8 | 0.2 | 1.6 | 0.4 |
| | | Vanguard UltShrt Bnd Inv (VUBFX) | 1.9 | 1.2 | 1.2 | — | — | — | — | — | — | 1.4 | (0.2) | — | — |
| | | **General Bond: Intermed-Term Cat Avg** | (0.8) | 3.9 | 3.7 | (0.2) | 5.1 | 54.5 | 0.0 | 0.0 | 0.0 | 2.3 | 0.0 | 2.3 | 0.0 |
| | | AmCent Divers Bond Inv (ADFIX) | (1.5) | 3.3 | 2.5 | 0.2 | 6.0 | 38.6 | (15.9) | 8.7 | 8.7 | 1.4 | (0.9) | 2.0 | (0.3) |
| | | Ave Maria Bond (AVEFX) | 0.4 | 4.1 | 4.5 | 0.6 | 2.1 | 59.0 | 4.5 | (2.4) | (2.4) | 3.0 | 0.7 | 2.3 | 0.0 |
| | | Baird Aggregate Bond Inv (BAGSX) | (0.6) | 3.9 | 3.3 | 0.2 | 6.7 | 57.2 | 2.7 | (3.0) | (3.0) | 2.2 | (0.1) | 2.6 | 0.3 |
| | | Baird Core Plus Bond Inv (BCOSX) | (0.8) | 4.4 | 4.4 | (0.2) | 6.2 | 66.1 | 11.6 | (1.3) | (1.3) | 2.7 | 0.4 | 2.8 | 0.5 |
| | | Bernstein Interm Duration (SNIDX) | (0.4) | 3.8 | 4.1 | 0.3 | 6.5 | 63.0 | 8.5 | (4.1) | (4.1) | 2.5 | 0.2 | 2.8 | 0.5 |
| | | Commerce Bond (CFBNX) | (0.6) | 4.5 | 3.9 | 0.1 | 5.8 | 58.5 | 4.0 | 4.0 | 4.0 | 2.6 | 0.3 | 2.7 | 0.4 |
| | | Dodge & Cox Inc (DODIX) | (0.4) | 4.3 | 5.6 | (0.6) | 5.4 | 64.0 | 9.5 | (0.3) | (0.3) | 3.1 | 0.8 | 2.8 | 0.5 |
| I | | Dreyfus Bond Mkt Idx I (DBIRX) | (0.2) | 3.3 | 2.3 | 0.4 | 5.7 | 36.7 | (17.8) | 6.6 | 6.6 | 1.8 | (0.5) | 2.3 | 0.0 |
| | | Fidelity Corporate Bd (FCBFX) | (2.6) | 6.8 | 6.5 | (1.5) | 8.0 | — | — | — | — | 3.4 | 1.1 | 3.3 | 1.0 |
| | | Fidelity Interm Bond (FTHRX) | 0.4 | 2.3 | 2.7 | 0.6 | 3.3 | 50.6 | (3.9) | (3.8) | (3.8) | 1.8 | (0.5) | 1.9 | (0.4) |
| | | Fidelity Invt Grade Bond (FBNDX) | (0.4) | 3.9 | 5.3 | (1.6) | 5.8 | 59.5 | 5.0 | (5.7) | (5.7) | 2.9 | 0.6 | 2.5 | 0.2 |
| | | Fidelity Total Bond (FTBFX) | (0.7) | 4.1 | 5.8 | (0.5) | 5.5 | 68.0 | 13.5 | (3.3) | (3.3) | 3.0 | 0.7 | 2.8 | 0.5 |
| | | Janus Henderson Flexible Bond T (JAFIX) | (1.2) | 3.5 | 2.4 | 0.0 | 4.7 | 52.5 | (2.0) | 8.1 | 8.1 | 1.5 | (0.8) | 1.9 | (0.4) |
| | | Loomis Sayles Bond Retl (LSBRX) | (3.2) | 7.1 | 8.3 | (7.1) | 4.4 | 123.4 | 68.9 | (24.3) | (24.3) | 4.0 | 1.7 | 1.7 | (0.6) |
| | | Loomis Sayles Securitized Asset (LSSAX) | 2.4 | 3.4 | 3.0 | 1.9 | 6.4 | 88.5 | 34.0 | (5.8) | (5.8) | 2.9 | 0.6 | 3.4 | 1.1 |
| | | Madison Core Bnd Y (MBOYX) | (0.8) | 3.2 | 3.5 | 0.3 | 4.9 | 29.6 | (24.9) | 6.1 | 6.1 | 2.0 | (0.3) | 2.2 | (0.1) |
| | | Metro West Totl Ret Bd M (MWTRX) | (0.1) | 3.0 | 2.3 | (0.1) | 5.8 | 71.5 | 17.0 | (0.3) | (0.3) | 1.7 | (0.6) | 2.2 | (0.1) |
| I | | Northern Bond Idx (NOBOX) | (0.2) | 3.4 | 2.3 | 0.5 | 5.9 | 37.3 | (17.2) | 6.7 | 6.7 | 1.8 | (0.5) | 2.3 | 0.0 |
| I | | Schwab US Aggregate Bond Index (SWAGX) | (0.2) | — | — | — | — | — | — | — | — | — | — | — | — |
| | | Segall Bryant & Hamill Plus Bond (WTIBX) | (0.2) | 4.7 | 3.8 | 0.0 | 5.9 | 50.4 | (4.1) | 0.7 | 0.7 | 2.7 | 0.4 | 2.8 | 0.5 |
| | | T. Rowe Price New Inc (PRCIX) | (0.7) | 4.0 | 2.6 | 0.1 | 5.7 | 48.1 | (6.4) | 3.1 | 3.1 | 1.9 | (0.4) | 2.3 | 0.0 |
| | | T. Rowe Price Spect Inc (RPSIX) | (2.7) | 7.0 | 8.1 | (2.1) | 3.8 | 89.7 | 35.2 | (13.1) | (13.1) | 4.0 | 1.7 | 2.7 | 0.4 |
| | | T. Rowe Price US Bd Enh Idx (PBDIX) | (0.1) | 3.8 | 2.6 | 0.3 | 6.1 | 41.3 | (13.2) | 6.4 | 6.4 | 2.1 | (0.2) | 2.5 | 0.2 |
| | | TIAA-CREF Bd Pl Rtl (TCBPX) | (0.6) | 4.4 | 4.3 | 0.3 | 5.4 | 56.8 | 2.3 | (2.3) | (2.3) | 2.7 | 0.4 | 2.7 | 0.4 |

| 10-Year Annual Return (%) Fund | Cat +/- | Yield (%) | Tax-Cost Ratio (%) | Risk Index Cat | Risk Index Total | Total Assets ($ Mil) | Portfolio (%) Stock | Bond | Other | Cash | % of Port in Foreign Issues | Portfolio Turnover Ratio (%) | Number of Holdings | % of Port in Top 10 Holdings | Expense Ratio (%) | Max Load (%) | 12b-1 Fee (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| — | — | 2.1 | 0.7 | 1.10 | 0.30 | 5,347 | 0.0 | 99.7 | 0.0 | 0.3 | 0.0 | 31 | 118 | 20.9 | 0.07 | — | — |
| 2.4 | 0.3 | 2.3 | 0.9 | 1.14 | 0.31 | 5,837 | 0.0 | 99.6 | 0.0 | 0.4 | 2.0 | 181 | 124 | 20.4 | 0.20 | — | — |
| 2.9 | 0.0 | 2.0 | 0.9 | 1.00 | 0.98 | 1,420 | 0.1 | 74.2 | 8.1 | 17.6 | 0.5 | 420 | 32 | 58.5 | 0.70 | — | — |
| 3.7 | 0.8 | 2.6 | 1.3 | 0.91 | 0.90 | 5,442 | 0.0 | 97.9 | 0.0 | 2.1 | 0.0 | 16 | 94 | 38.7 | 0.34 | — | — |
| — | — | 2.7 | 1.1 | 0.92 | 0.91 | 2,004 | 0.0 | 99.2 | 0.0 | 0.8 | 0.0 | 19 | 50 | 32.9 | 0.07 | — | — |
| 3.5 | 0.6 | 2.2 | 1.5 | 1.15 | 1.13 | 296 | 0.0 | 99.8 | 0.0 | 0.2 | 0.0 | 6 | 9 | 99.8 | 0.72 | 2.00R | — |
| 2.8 | 0.0 | 2.1 | 0.6 | 1.00 | 0.21 | 9,711 | 0.0 | 98.4 | 0.5 | 1.1 | 1.4 | 41 | 109 | 63.2 | 0.36 | — | — |
| 2.7 | (0.1) | 2.3 | 0.4 | 0.64 | 0.13 | 1,613 | 0.0 | 97.0 | 0.0 | 3.0 | 2.6 | 31 | 181 | 79.7 | 0.57 | — | — |
| 3.1 | 0.3 | 2.9 | 0.8 | 1.36 | 0.28 | 772 | 0.0 | 100.0 | 0.0 | 0.1 | 0.0 | 18 | 40 | 38.2 | 0.05 | — | — |
| 1.4 | (1.4) | 0.5 | 0.4 | 0.64 | 0.13 | 8,078 | 0.0 | 99.1 | 0.1 | 0.9 | 4.5 | 97 | 376 | 73.5 | 0.40 | — | — |
| 2.9 | 0.1 | 2.3 | 0.6 | 1.05 | 0.21 | 2,982 | 0.0 | 99.2 | 0.6 | 0.2 | 0.8 | 17 | 45 | 45.2 | 0.59 | — | 0.25 |
| 3.4 | 0.6 | 3.0 | 0.8 | 1.41 | 0.29 | 26,778 | 0.0 | 99.9 | 0.0 | 0.1 | 0.0 | 22 | 44 | 39.5 | 0.20 | — | — |
| — | — | 2.5 | 0.4 | 0.55 | 0.11 | 26,903 | 0.0 | 97.3 | 0.0 | 2.7 | 0.0 | 25 | 16 | 79.3 | 0.06 | — | — |
| 2.9 | 0.0 | 2.2 | 0.7 | 1.00 | 0.08 | 6,353 | 0.0 | 92.6 | 0.7 | 6.6 | 12.6 | 68 | 577 | 23.8 | 0.51 | — | — |
| 1.8 | (1.1) | 2.5 | 0.8 | 0.67 | 0.06 | 394 | 0.0 | 94.2 | 3.9 | 1.9 | 10.4 | 89 | 371 | 51.5 | 0.59 | — | — |
| — | — | 2.1 | 0.4 | 0.22 | 0.02 | 11,042 | 0.0 | 50.2 | 2.8 | 47.0 | 15.6 | 45 | 320 | 8.6 | 0.35 | — | — |
| — | — | 2.3 | 0.8 | 1.44 | 0.12 | 2,359 | 0.0 | 99.3 | 0.3 | 0.5 | 15.4 | 37 | 858 | 8.7 | 0.45 | — | — |
| 2.1 | (0.8) | 1.8 | 0.5 | 0.78 | 0.07 | 5,469 | 0.0 | 95.1 | 0.2 | 4.7 | 11.3 | 56 | 441 | 26.1 | 0.45 | — | — |
| — | — | 2.1 | 0.5 | 0.44 | 0.04 | 2,290 | 0.0 | 96.6 | 1.1 | 2.3 | 25.5 | 54 | 369 | 10.2 | 0.25 | — | — |
| 1.4 | (1.5) | 2.3 | 0.5 | 0.33 | 0.03 | 760 | 0.0 | 94.0 | 0.3 | 5.7 | 23.4 | 72 | 301 | 17.6 | 0.25 | — | — |
| 2.1 | (0.8) | 2.3 | 0.6 | 0.67 | 0.06 | 1,282 | 0.0 | 97.7 | 0.2 | 2.2 | 18.1 | 85 | 306 | 46.0 | 0.43 | — | — |
| 3.0 | 0.1 | 2.3 | 0.7 | 0.78 | 0.07 | 588 | 0.0 | 93.4 | 0.0 | 6.6 | 11.2 | — | 696 | 10.9 | 0.58 | — | — |
| 2.2 | (0.7) | 2.2 | 0.7 | 0.78 | 0.07 | 5,393 | 0.0 | 95.8 | 0.3 | 4.0 | 15.9 | 58 | 916 | 11.8 | 0.47 | — | — |
| — | — | 2.4 | 0.5 | 0.33 | 0.03 | 1,114 | 0.0 | 92.7 | 0.2 | 7.1 | 21.1 | 42 | 527 | 8.1 | 0.35 | — | — |
| 2.1 | (0.8) | 2.1 | 0.6 | 0.67 | 0.06 | 1,822 | 0.0 | 95.6 | 1.8 | 2.6 | 19.9 | 77 | 356 | 26.8 | 0.57 | — | 0.25 |
| 3.3 | 0.4 | 2.4 | 0.8 | 1.11 | 0.09 | 3,245 | 0.0 | 93.8 | 0.9 | 5.4 | 12.5 | 31 | 588 | 8.2 | 0.58 | — | — |
| — | — | 2.2 | 0.6 | 0.56 | 0.05 | 298 | 0.0 | 96.1 | 0.7 | 3.2 | 26.9 | 58 | 203 | 10.1 | 0.58 | — | — |
| — | — | 2.7 | 0.9 | 1.56 | 0.13 | 25,275 | 0.0 | 99.4 | 0.6 | 0.0 | 17.4 | 56 | 2,230 | 2.8 | 0.07 | — | — |
| 1.9 | (1.0) | 2.0 | 0.6 | 1.44 | 0.12 | 53,234 | 0.0 | 98.6 | 0.2 | 1.2 | 11.9 | 0 | 2,554 | 14.1 | 0.07 | — | — |
| 3.4 | 0.5 | 2.7 | 0.9 | 1.33 | 0.11 | 57,794 | 0.0 | 93.8 | 0.4 | 5.8 | 25.5 | 86 | 1,893 | 9.7 | 0.20 | — | — |
| — | — | 2.1 | — | 0.33 | 0.03 | 5,362 | 0.0 | 80.3 | 1.1 | 18.7 | 19.2 | 70 | 528 | 9.9 | 0.20 | — | — |
| 4.3 | 0.0 | 2.9 | 1.2 | 1.00 | 0.25 | 14,589 | 0.8 | 95.0 | 1.2 | 3.1 | 10.5 | 106 | 1,487 | 25.4 | 0.55 | — | — |
| 3.3 | (1.0) | 2.6 | 1.0 | 1.04 | 0.26 | 4,197 | 0.0 | 96.0 | 2.9 | 1.1 | 10.4 | 179 | 832 | 33.3 | 0.60 | — | — |
| 4.2 | (0.1) | 1.7 | 0.9 | 0.74 | 0.19 | 324 | 17.7 | 73.8 | 0.0 | 8.5 | 4.5 | 19 | 114 | 15.3 | 0.50 | — | — |
| 4.5 | 0.2 | 2.5 | 0.9 | 1.04 | 0.26 | 15,653 | 0.0 | 97.5 | 0.7 | 1.7 | 12.9 | 28 | 1,105 | 23.2 | 0.55 | — | 0.25 |
| 5.1 | 0.8 | 2.8 | 1.1 | 1.00 | 0.25 | 17,820 | 0.0 | 96.5 | 1.1 | 2.3 | 14.5 | 30 | 1,319 | 14.9 | 0.55 | — | 0.25 |
| 4.9 | 0.6 | 2.8 | 1.4 | 1.04 | 0.26 | 3,207 | 0.1 | 119.0 | 1.0 | (20.1) | 9.5 | 201 | 671 | 56.2 | 0.57 | — | — |
| 4.7 | 0.4 | 3.3 | 1.4 | 0.93 | 0.23 | 1,061 | 0.0 | 97.5 | 0.2 | 2.2 | 5.7 | 17 | 452 | 9.6 | 0.66 | — | — |
| 5.0 | 0.7 | 3.0 | 1.3 | 0.89 | 0.22 | 55,717 | 0.0 | 96.9 | 1.3 | 1.9 | 13.3 | 19 | 1,096 | 10.0 | 0.43 | — | — |
| 3.1 | (1.2) | 2.8 | 1.2 | 1.07 | 0.27 | 1,128 | 0.0 | 92.5 | 0.1 | 7.4 | 7.4 | 179 | 2,382 | 8.3 | 0.15 | — | — |
| — | — | 3.6 | 1.3 | 1.37 | 0.35 | 1,286 | 0.0 | 97.5 | 0.7 | 1.9 | 19.0 | 47 | 379 | 9.0 | 0.45 | — | — |
| 4.3 | 0.0 | 2.5 | 1.0 | 0.74 | 0.19 | 2,682 | 0.0 | 97.6 | 0.5 | 1.9 | 8.5 | 49 | 706 | 37.4 | 0.45 | — | — |
| 4.8 | 0.5 | 2.9 | 1.1 | 1.04 | 0.26 | 7,252 | 0.0 | 95.0 | (0.1) | 5.1 | 6.6 | 56 | 1,088 | 40.6 | 0.45 | — | — |
| 5.4 | 1.1 | 3.2 | 1.3 | 1.00 | 0.25 | 20,118 | 0.1 | 100.0 | (1.5) | 1.5 | 12.1 | 109 | 2,518 | 25.0 | 0.45 | — | — |
| 4.3 | 0.0 | 3.0 | 1.1 | 0.89 | 0.22 | 6,476 | 0.0 | 97.4 | 0.0 | 2.6 | 6.7 | 96 | 502 | 15.4 | 0.68 | — | — |
| 7.8 | 3.5 | 3.2 | 1.7 | 1.74 | 0.44 | 10,628 | 3.1 | 68.7 | 6.8 | 21.5 | 22.2 | 7 | 398 | 20.6 | 0.91 | — | 0.25 |
| 6.7 | 2.4 | 5.6 | 2.2 | 0.78 | 0.20 | 1,124 | 0.0 | 105.0 | (12.9) | 7.9 | 4.6 | 259 | 554 | 33.5 | 0.00 | — | 0.00 |
| 2.5 | (1.8) | 2.7 | 1.1 | 0.93 | 0.23 | 163 | 0.0 | 98.8 | 0.0 | 1.2 | 0.9 | 27 | 259 | 15.0 | 0.65 | — | — |
| 5.5 | 1.2 | 2.5 | 1.0 | 0.96 | 0.24 | 69,443 | 0.0 | 98.0 | 0.1 | 1.9 | 3.0 | 291 | 1,984 | 20.4 | 0.67 | — | 0.21 |
| 3.1 | (1.2) | 2.8 | 1.1 | 1.07 | 0.27 | 3,058 | 0.0 | 95.5 | 0.1 | 4.4 | 6.8 | 45 | 3,507 | 14.5 | 0.15 | — | — |
| — | — | 2.8 | — | — | — | 2,387 | 0.0 | 96.0 | 0.1 | 3.9 | 7.0 | 97 | 2,727 | 4.3 | 0.04 | — | — |
| 4.3 | 0.0 | 3.3 | 1.4 | 0.96 | 0.24 | 1,225 | 0.0 | 96.2 | 0.1 | 3.7 | 5.6 | 38 | 211 | 15.9 | 0.55 | — | — |
| 4.0 | (0.3) | 3.0 | 1.1 | 1.00 | 0.25 | 26,010 | 0.0 | 97.4 | 0.6 | 2.0 | 16.2 | 96 | 1,674 | 11.9 | 0.53 | — | — |
| 5.9 | 1.6 | 3.6 | 1.6 | 1.19 | 0.30 | 6,372 | 9.8 | 85.7 | 1.3 | 3.2 | 28.6 | 13 | 15 | 92.0 | 0.65 | — | — |
| 3.5 | (0.8) | 2.9 | 1.2 | 1.07 | 0.27 | 1,143 | 0.0 | 96.6 | 0.4 | 3.0 | 9.1 | 107 | 1,045 | 16.0 | 0.30 | 0.50R | — |
| 4.5 | 0.2 | 3.1 | 1.4 | 0.96 | 0.24 | 4,151 | 0.1 | 96.5 | 2.3 | 1.2 | 11.8 | 156 | 1,373 | 12.4 | 0.62 | — | 0.25 |

## BOND FUNDS

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | 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) | (1.4) | 5.6 | 5.8 | (1.2) | 5.8 | 71.6 | 17.1 | (4.2) | (4.2) | 3.3 | 1.0 | 2.9 | 0.6 |
| | | USAA Interm-Tm Bond (USIBX) | (1.0) | 5.9 | 6.6 | (2.3) | 5.7 | 107.4 | 52.9 | (15.4) | (15.4) | 3.8 | 1.5 | 2.9 | 0.6 |
| | | Vanguard Core Bnd Inv (VCORX) | (1.0) | 3.7 | — | — | — | — | — | — | — | — | — | — | — |
| I | | Vanguard Intm-Tm Corp Bd Idx Adm (VICSX) | (1.8) | 5.5 | 5.3 | 0.9 | 7.4 | — | — | — | — | 2.9 | 0.6 | 3.4 | 1.1 |
| I | | Vanguard Intm Bd Idx Adm (VBILX) | (0.2) | 3.8 | 2.8 | 1.2 | 6.9 | 56.5 | 2.0 | 5.0 | 5.0 | 2.1 | (0.2) | 2.9 | 0.6 |
| | | Vanguard IntTm Inv-Gr Fd Inv (VFICX) | (0.6) | 4.1 | 3.8 | 1.5 | 5.8 | 74.8 | 20.3 | (5.7) | (5.7) | 2.4 | 0.1 | 2.9 | 0.6 |
| I | | Vanguard Total Bd Idx Adm (VBTLX) | (0.1) | 3.5 | 2.5 | 0.4 | 5.8 | 40.0 | (14.5) | 6.2 | 6.2 | 2.0 | (0.3) | 2.4 | 0.1 |
| I | | Vanguard Total Bd II Idx Inv (VTBIX) | (0.1) | 3.5 | 2.5 | 0.2 | 5.9 | 38.7 | (15.8) | — | — | 1.9 | (0.4) | 2.4 | 0.1 |
| | | **General Bond: Long-Term Cat Average** | (3.9) | 8.8 | 7.7 | (2.5) | 11.6 | 96.7 | 0.0 | (7.2) | 0.0 | 4.0 | 0.0 | 4.1 | 0.0 |
| | | BMO TCH Corp Inc Y (MCIYX) | (2.8) | 6.3 | 12.6 | (4.5) | 6.9 | 97.1 | 0.4 | — | — | 5.2 | 1.2 | 3.5 | (0.6) |
| | | PIA BBB Bond (PBBBX) | (3.1) | 7.1 | 7.4 | (3.2) | 8.6 | 89.4 | (7.3) | (6.2) | 1.0 | 3.7 | (0.3) | 3.2 | (0.9) |
| I | | Vanguard LgTm Bd Idx Inv (VBLTX) | (4.6) | 10.7 | 6.4 | (3.5) | 19.7 | 91.2 | (5.5) | 2.2 | 9.4 | 4.0 | 0.0 | 5.4 | 1.3 |
| I | | Vanguard LgTm Corp Bd Idx Adm (VLTCX) | (6.9) | 12.4 | 10.6 | (4.7) | 16.7 | — | — | — | — | 5.0 | 1.0 | 5.2 | 1.1 |
| | | Vanguard LgTm InvGrd Inv (VWESX) | (6.0) | 11.9 | 7.8 | (2.3) | 18.1 | 113.5 | 16.8 | (4.9) | 2.3 | 4.3 | 0.3 | 5.5 | 1.4 |
| | | **Muni Nat'l: Short-Term Bond Cat Average** | 1.3 | 1.6 | (0.1) | 0.9 | 1.6 | 17.4 | 0.0 | 5.3 | 0.0 | 0.9 | 0.0 | 1.0 | 0.0 |
| | | AB Divers Muni (SNDPX) | 0.9 | 3.0 | (0.4) | 2.0 | 4.1 | 28.2 | 10.8 | 5.7 | 0.4 | 1.2 | 0.3 | 1.9 | 0.9 |
| | | Fidelity Conservative Inc Muni Bd (FCRDX) | 1.4 | 1.0 | 0.2 | 0.3 | 0.3 | — | — | — | — | 0.8 | (0.1) | 0.6 | (0.4) |
| | | Fidelity Ltd Term Muni Inc (FSTFX) | 1.2 | 2.3 | (0.5) | 1.1 | 2.1 | 20.0 | 2.6 | 6.2 | 0.9 | 1.0 | 0.1 | 1.3 | 0.3 |
| | | T. Rowe Price T/F Sh-Int (PRFSX) | 1.1 | 1.7 | (0.4) | 1.0 | 1.8 | 20.8 | 3.4 | 6.1 | 0.8 | 0.8 | (0.1) | 1.1 | 0.1 |
| | | Vanguard LtdTm T/E (VMLTX) | 1.5 | 2.0 | (0.2) | 1.3 | 1.7 | 19.0 | 1.6 | 5.6 | 0.3 | 1.1 | 0.2 | 1.3 | 0.3 |
| | | Vanguard Sht-Tm TE Inv (VWSTX) | 1.5 | 0.9 | 0.3 | 0.4 | 0.6 | 10.1 | (7.3) | 5.6 | 0.3 | 0.9 | 0.0 | 0.8 | (0.2) |
| | | **Muni Nat'l: Intermed-Term Bond Cat Avg** | 0.8 | 4.5 | (0.2) | 2.6 | 6.9 | 42.8 | 0.0 | 2.7 | 0.0 | 1.7 | 0.0 | 2.9 | 0.0 |
| | | AmCent Int-Trm Tax-Fr Inv (TWTIX) | 0.9 | 4.7 | (0.4) | 2.4 | 5.7 | 39.5 | (3.3) | 3.8 | 1.1 | 1.7 | 0.0 | 2.6 | (0.3) |
| | | BMO Interm T/F Y (MITFX) | 0.8 | 4.7 | 0.1 | 2.6 | 7.3 | 48.6 | 5.8 | 5.9 | 3.2 | 1.9 | 0.2 | 3.1 | 0.2 |
| | | Fidelity Interm Muni Inc (FLTMX) | 1.1 | 4.4 | (0.1) | 2.2 | 6.7 | 38.5 | (4.3) | 4.6 | 1.9 | 1.8 | 0.1 | 2.8 | (0.1) |
| | | Northern Interm Tax-Ex (NOITX) | 0.8 | 3.9 | (0.1) | 2.7 | 6.8 | 37.5 | (5.3) | 4.4 | 1.7 | 1.5 | (0.2) | 2.8 | (0.1) |
| | | Russell Inv Tax-Exempt Bond S (RLVSX) | 1.4 | 4.6 | 0.1 | 2.7 | 6.2 | 39.5 | (3.3) | 4.6 | 1.9 | 2.0 | 0.3 | 3.0 | 0.1 |
| | | Schwab Tax-Fr Bd (SWNTX) | 0.8 | 4.4 | (0.4) | 2.6 | 6.5 | 44.6 | 1.8 | 4.5 | 1.8 | 1.6 | (0.1) | 2.7 | (0.2) |
| | | T. Rowe Price Sum Muni Intm (PRSMX) | 0.8 | 4.1 | (0.1) | 2.8 | 7.0 | 42.3 | (0.5) | 4.4 | 1.7 | 1.6 | (0.1) | 2.9 | 0.0 |
| | | USAA Tax Ex Interm-Term (USATX) | 1.2 | 5.7 | (0.6) | 2.6 | 7.3 | 56.3 | 13.5 | (1.9) | (4.6) | 2.1 | 0.4 | 3.2 | 0.3 |
| | | Vanguard IntTm T/E Inv (VWITX) | 1.2 | 4.5 | 0.0 | 2.8 | 7.2 | 43.6 | 0.8 | 4.3 | 1.6 | 1.9 | 0.2 | 3.1 | 0.2 |
| I | | Vanguard T/E Bond Idx Adm (VTEAX) | 0.9 | 4.9 | 0.3 | — | — | — | — | — | — | 2.0 | 0.3 | — | — |
| | | **Muni Nat'l: Long-Term Bond Cat Average** | 0.5 | 5.3 | 0.2 | 3.2 | 10.2 | 54.6 | 0.0 | (0.3) | 0.0 | 2.0 | 0.0 | 3.8 | 0.0 |
| | | Fidelity Municipal Inc (FHIGX) | 0.7 | 6.6 | (0.1) | 3.3 | 10.5 | 56.9 | 2.3 | 0.3 | 0.6 | 2.4 | 0.4 | 4.2 | 0.4 |
| | | Fidelity Tax-Free Bond (FTABX) | 0.8 | 6.4 | 0.3 | 3.2 | 10.7 | 57.6 | 3.0 | 1.5 | 1.8 | 2.5 | 0.5 | 4.2 | 0.4 |
| | | Northern Tax-Exempt (NOTEX) | 0.6 | 4.8 | 0.3 | 3.6 | 10.4 | 51.5 | (3.1) | 2.8 | 3.1 | 1.9 | (0.1) | 3.9 | 0.1 |
| | | T. Rowe Price Sum Muni Inc (PRINX) | 0.3 | 5.9 | 0.4 | 3.4 | 11.5 | 65.5 | 10.9 | (2.8) | (2.5) | 2.2 | 0.2 | 4.2 | 0.4 |
| | | T. Rowe Price T/F Inc Inv (PRTAX) | 0.6 | 5.1 | 0.3 | 3.1 | 10.5 | 56.7 | 2.1 | (0.5) | (0.2) | 2.0 | 0.0 | 3.9 | 0.1 |
| | | USAA Tax Ex Long-Term (USTEX) | 0.8 | 5.8 | 0.6 | 3.3 | 10.5 | 70.7 | 16.1 | (7.5) | (7.2) | 2.3 | 0.3 | 4.1 | 0.3 |
| | | Vanguard LongTm T/E (VWLTX) | 0.9 | 6.4 | 0.6 | 3.9 | 11.0 | 58.9 | 4.3 | 0.1 | 0.4 | 2.6 | 0.6 | 4.5 | 0.7 |
| | | **Muni Nat'l: High-Yield Bond Cat Average** | 0.9 | 8.2 | 0.7 | 4.5 | 12.8 | 90.1 | 0.0 | (16.0) | 0.0 | 3.2 | 0.0 | 5.3 | 0.0 |
| | | AmCent High-Yield Mn Inv (ABHYX) | 1.4 | 9.2 | 0.4 | 5.0 | 12.4 | 92.8 | 2.7 | (19.7) | (3.7) | 3.6 | 0.4 | 5.6 | 0.3 |
| | | Northern High Yield Muni (NHYMX) | 0.3 | 6.9 | (0.1) | 4.5 | 12.3 | 77.5 | (12.6) | (18.2) | (2.2) | 2.3 | (0.9) | 4.7 | (0.6) |
| | | T. Rowe Price T/F Hi-Yld (PRFHX) | 0.6 | 7.3 | 1.3 | 3.8 | 14.9 | 102.0 | 11.9 | (17.1) | (1.1) | 3.0 | (0.2) | 5.5 | 0.2 |
| | | Vanguard Hi-Yld T/E (VWAHX) | 1.2 | 7.8 | 0.8 | 4.1 | 11.6 | 74.1 | (16.0) | (5.1) | 10.9 | 3.2 | 0.0 | 5.0 | (0.3) |
| | | **Muni: State-Specific** | | | | | | | | | | | | | |
| | | Fidelity AZ Muni Inc (FSAZX) | 0.6 | 5.4 | 0.0 | 3.5 | 10.4 | 52.6 | 2.5 | 0.9 | (1.4) | 1.9 | (0.1) | 3.9 | 0.2 |
| | | Northern AZ Tax-Exempt (NOAZX) | 1.1 | 4.7 | 0.2 | 3.0 | 8.7 | 47.7 | (2.4) | 3.7 | 1.4 | 2.0 | 0.0 | 3.5 | (0.2) |
| | | AmCent CA Int Trm T/F Inv (BCITX) | 0.7 | 4.6 | (0.3) | 2.6 | 6.2 | 42.4 | (8.4) | 3.2 | 2.5 | 1.6 | (0.2) | 2.7 | (0.8) |
| | | Bernstein CA Municipal (SNCAX) | 1.0 | 3.0 | (0.4) | 2.0 | 4.0 | 29.2 | (21.6) | 4.6 | 3.9 | 1.2 | (0.6) | 1.9 | (1.6) |
| | | Fidelity CA LtdTm Tx-Fr Bond (FCSTX) | 1.2 | 2.2 | (0.5) | 1.7 | 3.2 | 23.5 | (27.3) | 6.8 | 6.1 | 1.0 | (0.8) | 1.5 | (2.0) |
| | | Fidelity California Muni Inc (FCTFX) | 0.6 | 5.8 | (0.2) | 3.5 | 10.5 | 57.9 | 7.1 | (0.9) | (1.6) | 2.0 | 0.2 | 4.0 | 0.5 |
| | | Northern CA Interm Tax-Ex (NCITX) | 1.2 | 4.1 | (0.7) | 3.2 | 8.0 | 42.9 | (7.9) | 2.7 | 2.0 | 1.5 | (0.3) | 3.1 | (0.4) |
| | | Schwab CA Tax-Fr Bond (SWCAX) | 1.1 | 4.5 | (0.6) | 2.8 | 7.1 | 43.9 | (6.9) | 2.5 | 1.8 | 1.6 | (0.2) | 3.0 | (0.5) |
| | | T. Rowe Price CA T/F Bd (PRXCX) | 0.7 | 5.5 | 0.0 | 3.8 | 11.4 | 60.3 | 9.5 | (0.8) | (1.5) | 2.0 | 0.2 | 4.2 | 0.7 |

| 10-Year Annual Return (%) Fund | 10-Year Annual Return (%) Cat +/- | Yield (%) | Tax-Cost Ratio (%) | Risk Index Cat | Risk Index Total | Total Assets ($ Mil) | Portfolio (%) Stock | Portfolio (%) Bond | Portfolio (%) Other | Portfolio (%) Cash | % of Port in Foreign Issues | Portfolio Turnover Ratio (%) | Number of Holdings | % of Port in Top 10 Holdings | Expense Ratio (%) | Max Load (%) | 12b-1 Fee (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **5.5** | **1.2** | 3.5 | 1.4 | 1.11 | 0.28 | 7,715 | 0.3 | 96.5 | 3.0 | 0.3 | 16.6 | 8 | 1,047 | 6.5 | 0.52 | — | — |
| **7.4** | **3.1** | 3.7 | 1.6 | 1.04 | 0.26 | 3,629 | 0.1 | 95.5 | 3.6 | 0.9 | 18.3 | 15 | 668 | 8.4 | 0.63 | — | — |
| — | — | 3.0 | — | — | — | 1,004 | 0.0 | 91.6 | 1.7 | 6.7 | 13.8 | 263 | 985 | 11.1 | **0.25** | — | — |
| — | — | 3.6 | 1.4 | 1.30 | 0.33 | 19,627 | 0.0 | 98.3 | 1.4 | 0.3 | 11.9 | 65 | 1,757 | 3.9 | **0.07** | — | — |
| 4.4 | 0.1 | 2.9 | 1.2 | 1.33 | 0.34 | 31,376 | 0.0 | 98.4 | 0.6 | 1.0 | 9.9 | 55 | 1,860 | 20.3 | **0.07** | — | — |
| **5.6** | **1.3** | 3.2 | 1.4 | 1.07 | 0.27 | 29,057 | 0.0 | 97.0 | 1.4 | 1.6 | 21.8 | 63 | 1,871 | 8.4 | **0.20** | — | — |
| 3.4 | (0.9) | 2.8 | 1.1 | 1.07 | 0.27 | 203,989 | 0.0 | 98.6 | 0.2 | 1.2 | 8.2 | 55 | 17,374 | 4.1 | **0.05** | — | — |
| — | — | 2.7 | 1.0 | 1.07 | 0.27 | 154,107 | 0.0 | 98.6 | 0.2 | 1.2 | 8.2 | 80 | 14,013 | 4.9 | **0.09** | — | — |
| **6.5** | **0.0** | **3.8** | **1.7** | **1.00** | **0.47** | **4,244** | **0.0** | **93.9** | **1.2** | **4.9** | **17.5** | **45** | **750** | **14.1** | **0.39** | **—** | **—** |
| **6.9** | **0.4** | 3.4 | 1.5 | 0.86 | 0.41 | 261 | 0.0 | 93.8 | 1.5 | 4.7 | 19.6 | — | 163 | 10.2 | 0.59 | — | — |
| 6.5 | 0.0 | 4.2 | 1.6 | 0.82 | 0.39 | 148 | 0.0 | 99.4 | 0.0 | 0.6 | 20.4 | 11 | 211 | 11.5 | 0.17 | — | — |
| 5.7 | (0.8) | 3.9 | 1.6 | 1.47 | 0.70 | 11,194 | 0.0 | 99.1 | 0.1 | 0.9 | 9.4 | 41 | 2,158 | 13.2 | **0.15** | — | — |
| — | — | 4.6 | 1.8 | 1.41 | 0.67 | 3,210 | 0.0 | 98.9 | 0.1 | 0.9 | 10.7 | 48 | 1,881 | 4.2 | **0.07** | — | — |
| 6.8 | 0.3 | 4.3 | 2.1 | 1.35 | 0.64 | 16,218 | 0.0 | 97.3 | 0.6 | 2.1 | 8.7 | 27 | 911 | 9.4 | 0.22 | — | — |
| **1.8** | **0.0** | **1.5** | **0.0** | **1.00** | **0.12** | **4,647** | **0.0** | **96.1** | **0.0** | **3.9** | **0.1** | **50** | **858** | **16.7** | **0.41** | **—** | **—** |
| **2.8** | **1.0** | 2.3 | 0.0 | 1.85 | 0.22 | 6,507 | 0.0 | 99.1 | 0.0 | 1.0 | 0.3 | 23 | 790 | 11.4 | 0.47 | — | — |
| — | — | 1.3 | 0.0 | **0.31** | 0.04 | 1,854 | 0.0 | 94.6 | 0.0 | 5.5 | 0.0 | 33 | 554 | 17.1 | 0.35 | — | — |
| 2.0 | 0.2 | 1.6 | 0.0 | 1.31 | 0.16 | 2,888 | 0.0 | 98.6 | 0.0 | 1.4 | 0.0 | 33 | 824 | 9.9 | 0.47 | — | — |
| **2.1** | **0.3** | 1.5 | 0.0 | 1.38 | 0.17 | 1,842 | 0.0 | 96.4 | 0.0 | 3.6 | 0.0 | 25 | 624 | 9.2 | 0.51 | — | — |
| 1.9 | 0.1 | 1.8 | 0.0 | 1.23 | 0.15 | 26,113 | 0.0 | 96.7 | 0.0 | 3.3 | 0.3 | 28 | 5,026 | 6.2 | **0.19** | — | — |
| 1.1 | (0.7) | 1.5 | 0.0 | **0.46** | 0.06 | 16,729 | 0.0 | 94.0 | 0.0 | 6.0 | 0.1 | 42 | 2,244 | 8.5 | **0.19** | — | — |
| **4.0** | **0.0** | **2.5** | **0.0** | **1.00** | **0.28** | **4,206** | **0.0** | **97.8** | **0.2** | **2.0** | **0.5** | **35** | **1,034** | **11.3** | **0.55** | **—** | **—** |
| 3.7 | (0.3) | 2.7 | 0.0 | 1.00 | 0.28 | 3,479 | 0.0 | 99.8 | 0.0 | 0.2 | 0.2 | 36 | 1,466 | 5.2 | **0.47** | — | — |
| **4.5** | **0.5** | 2.7 | 0.0 | **0.87** | 0.24 | 1,695 | 0.0 | 99.6 | (0.0) | 0.4 | 0.2 | — | 1,196 | 5.0 | 0.57 | — | — |
| 3.6 | (0.4) | 2.6 | 0.0 | **0.93** | 0.26 | 6,339 | 0.0 | 99.6 | 0.0 | 0.4 | 0.0 | 26 | 1,346 | 9.8 | **0.36** | — | — |
| 3.6 | (0.4) | 2.3 | 0.1 | 1.03 | 0.29 | 2,706 | 0.0 | 86.9 | 0.0 | 13.1 | 0.0 | 121 | 502 | 11.1 | **0.47** | — | — |
| 3.7 | (0.3) | 2.9 | 0.0 | 0.93 | 0.26 | 2,432 | 0.0 | 98.4 | 0.0 | 1.7 | 5.6 | — | 1,411 | 6.8 | 0.52 | — | — |
| **4.2** | **0.2** | 2.4 | 0.1 | 1.00 | 0.28 | 687 | 0.0 | 97.6 | 0.0 | 2.4 | 0.0 | 82 | 553 | 9.2 | 0.49 | — | — |
| 4.0 | 0.0 | 2.5 | 0.0 | 0.97 | 0.27 | 5,330 | 0.0 | 99.8 | 0.0 | 0.2 | 0.0 | 18 | 1,071 | 6.1 | 0.50 | — | — |
| **5.2** | **1.2** | 3.0 | 0.0 | 1.10 | 0.31 | 4,665 | 0.0 | 99.7 | 0.0 | 0.3 | 0.5 | 11 | 1,032 | 7.5 | 0.51 | — | — |
| 4.1 | 0.1 | 2.8 | 0.0 | 1.00 | 0.28 | 58,976 | 0.0 | 99.1 | 0.0 | 0.9 | 0.3 | 15 | 7,949 | 3.0 | **0.19** | — | — |
| — | — | 2.2 | — | 1.07 | 0.30 | 4,210 | 0.0 | 98.5 | 0.0 | 1.5 | 0.0 | 22 | 4,185 | 2.2 | **0.09** | — | — |
| **4.9** | **0.0** | **3.1** | **0.0** | **1.00** | **0.31** | **3,225** | **0.0** | **99.2** | **0.0** | **0.8** | **0.1** | **26** | **719** | **10.8** | **0.50** | **—** | **—** |
| 5.1 | 0.2 | 3.0 | 0.1 | 1.15 | 0.36 | 4,789 | 0.0 | 99.3 | 0.0 | 0.7 | 0.0 | 37 | 1,435 | 8.1 | 0.46 | — | — |
| 5.2 | 0.3 | 3.0 | 0.0 | 1.12 | 0.35 | 3,576 | 0.0 | 99.5 | 0.0 | 0.5 | 0.0 | 17 | 1,171 | 6.3 | **0.25** | — | — |
| 4.7 | (0.2) | 3.3 | 0.0 | 1.00 | 0.31 | 1,216 | 0.0 | 95.9 | 0.0 | 4.1 | 0.0 | 103 | 301 | 12.6 | 0.46 | — | — |
| **5.7** | **0.8** | 3.1 | 0.0 | 1.00 | 0.31 | 1,952 | 0.0 | 99.9 | 0.0 | 0.1 | 0.0 | 7 | 604 | 8.4 | 0.50 | — | — |
| 5.1 | 0.2 | 3.6 | 0.0 | 0.91 | 0.28 | 2,432 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 11 | 505 | 8.1 | 0.53 | — | — |
| **6.1** | **1.2** | 3.8 | 0.0 | **0.88** | 0.27 | 2,294 | 0.0 | 100.0 | 0.0 | 0.0 | 0.1 | 14 | 516 | 11.4 | 0.47 | — | — |
| **5.3** | **0.4** | 3.5 | 0.0 | 1.15 | 0.36 | 11,907 | 0.0 | 100.0 | 0.0 | 0.0 | 0.1 | 16 | 1,854 | 3.5 | **0.19** | — | — |
| **7.3** | **0.0** | **4.0** | **0.0** | **1.00** | **0.36** | **2,985** | **0.1** | **99.6** | **0.0** | **0.3** | **0.8** | **24** | **675** | **10.5** | **0.59** | **—** | **—** |
| 7.3 | 0.0 | 3.9 | 0.0 | 1.03 | 0.37 | 640 | 0.0 | 100.0 | 0.0 | 0.1 | 0.2 | 49 | 361 | 11.3 | 0.60 | — | — |
| 6.6 | (0.7) | 4.3 | (0.1) | 0.95 | 0.35 | 420 | 0.0 | 98.3 | 0.0 | 1.8 | 0.0 | 10 | 138 | 13.5 | 0.60 | — | — |
| **7.9** | **0.6** | 3.7 | 0.0 | 0.90 | 0.33 | 4,891 | 0.4 | 99.3 | 0.3 | 0.0 | 1.1 | 9 | 1,068 | 8.2 | 0.71 | 2.00R | — |
| 6.3 | (1.0) | 3.8 | 0.0 | 0.97 | 0.36 | 12,874 | 0.0 | 99.4 | 0.0 | 0.6 | 0.6 | 17 | 2,271 | 3.3 | **0.19** | — | — |
| 4.9 | 0.2 | 2.6 | 0.0 | 1.03 | 0.33 | 162 | 0.0 | 100.0 | 0.0 | 0.0 | 0.4 | 12 | 115 | 23.2 | 0.55 | — | — |
| 4.5 | (0.2) | 3.0 | 0.1 | 1.00 | 0.32 | 110 | 0.0 | 94.5 | 0.0 | 5.5 | 0.0 | 86 | 79 | 29.9 | 0.47 | — | — |
| 4.0 | (0.6) | 2.6 | 0.0 | 0.94 | 0.29 | 1,730 | 0.0 | 99.5 | 0.0 | 0.5 | 0.4 | 52 | 800 | 7.9 | 0.47 | — | — |
| 2.8 | (1.8) | 2.2 | 0.0 | 0.73 | 0.22 | 1,249 | 0.0 | 99.6 | 0.0 | 0.4 | 0.3 | 38 | 284 | 16.2 | 0.55 | — | — |
| 2.3 | (2.3) | 1.7 | 0.0 | 0.58 | 0.18 | 706 | 0.0 | 98.8 | 0.0 | 1.2 | 0.2 | 20 | 338 | 17.2 | 0.47 | — | — |
| 5.2 | 0.6 | 3.0 | 0.0 | 1.09 | 0.34 | 1,865 | 0.0 | 99.8 | 0.0 | 0.2 | 0.1 | 20 | 713 | 8.1 | 0.46 | — | — |
| 4.0 | (0.6) | 2.7 | 0.0 | 1.06 | 0.33 | 454 | 0.0 | 96.8 | 0.0 | 3.2 | 0.0 | 52 | 176 | 20.8 | 0.46 | — | — |
| 4.0 | (0.6) | 2.5 | 0.1 | 0.97 | 0.30 | 394 | 0.0 | 99.1 | 0.0 | 0.9 | 0.0 | 59 | 371 | 12.8 | 0.49 | — | — |
| 5.4 | 0.8 | 3.1 | 0.0 | 1.09 | 0.34 | 661 | 0.0 | 99.9 | 0.0 | 0.1 | 0.1 | 6 | 310 | 11.3 | 0.53 | — | — |

## BOND FUNDS

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2018 | 2017 | 2016 | 2015 | 2014 | Bull Market Return (%) Fund | Cat +/- | Bear Market Return (%) Fund | Cat +/- | 3-Year Annual Return (%) Fund | Cat +/- | 5-Year Annual Return (%) Fund | Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | USAA CA Bond (USCBX) | 1.2 | 5.5 | 0.1 | 3.6 | 12.6 | 71.6 | 20.8 | (6.4) | (7.1) | 2.2 | 0.4 | 4.5 | 1.0 |
| | | Vanguard CA IT T/E Inv (VCAIX) | 1.1 | 4.8 | (0.2) | 3.1 | 8.0 | 48.4 | (2.4) | 2.0 | 1.3 | 1.9 | 0.1 | 3.3 | (0.2) |
| | | Vanguard CA Lg T/E Inv (VCITX) | 0.6 | 6.8 | 0.0 | 4.3 | 11.8 | 62.0 | 11.2 | (2.1) | (2.8) | 2.4 | 0.6 | 4.6 | 1.1 |
| | | Segall Bryant & Hamill CO TxFr Rt (WTCOX) | 0.6 | 5.1 | (0.1) | 3.0 | 7.2 | 41.5 | 0.0 | 2.8 | 0.0 | 1.8 | 0.0 | 3.1 | 0.0 |
| | | Fidelity CT Muni Inc (FICNX) | 0.9 | 4.1 | (0.4) | 3.3 | 8.4 | 42.1 | 4.3 | 4.2 | 0.2 | 1.5 | 0.1 | 3.2 | 0.4 |
| | | T. Rowe Price GA Tax-Fr (GTFBX) | 0.5 | 4.7 | (0.1) | 3.4 | 9.5 | 51.0 | 0.0 | (0.5) | 0.0 | 1.7 | 0.0 | 3.5 | 0.0 |
| | | Hawaii Municipal Inv (SURFX) | 0.3 | 3.5 | 0.2 | 2.4 | 8.8 | 41.4 | 0.0 | (1.3) | 0.0 | 1.3 | 0.0 | 3.0 | 0.0 |
| | | Dupree KY Tax-Fr Inc (KYTFX) | 0.9 | 4.1 | 0.2 | 2.5 | 7.6 | 41.8 | 10.1 | 5.3 | (0.5) | 1.7 | 0.4 | 3.0 | 0.9 |
| | | Dupree KY Tax-Fr Sh-Med (KYSMX) | 0.8 | 2.5 | (0.9) | 1.5 | 2.0 | 21.6 | (10.1) | 6.4 | 0.6 | 0.8 | (0.5) | 1.2 | (0.9) |
| | | Vanguard MA Tax-Ex Inv (VMATX) | 0.4 | 6.0 | (0.2) | 3.9 | 10.2 | 48.6 | 2.5 | 3.4 | 0.3 | 2.0 | 0.3 | 4.0 | 0.6 |
| | | Fidelity MD Muni Inc (SMDMX) | 0.2 | 5.9 | (0.2) | 3.3 | 8.7 | 45.4 | 8.6 | 1.2 | (0.7) | 1.9 | 0.4 | 3.5 | 0.9 |
| | | T. Rowe Price MD S/T T/F (PRMDX) | 0.9 | 1.0 | (0.3) | 0.4 | 0.6 | 8.7 | (28.1) | 5.7 | 3.8 | 0.6 | (0.9) | 0.5 | (2.1) |
| | | T. Rowe Price MD Tax-Fr (MDXBX) | 0.8 | 4.9 | 0.8 | 3.2 | 9.3 | 56.4 | 19.6 | (1.0) | (2.9) | 2.1 | 0.6 | 3.7 | 1.1 |
| | | Fidelity MI Muni Inc (FMHTX) | 0.8 | 5.5 | (0.2) | 3.6 | 9.2 | 46.7 | 0.0 | 3.4 | 0.0 | 2.0 | 0.0 | 3.7 | 0.0 |
| | | Fidelity MN Muni Inc (FIMIX) | 0.6 | 4.5 | 0.0 | 3.0 | 6.8 | 39.0 | (12.8) | 4.6 | 4.8 | 1.7 | (0.3) | 3.0 | (0.5) |
| | | Sit MN Tax-Free Inc (SMTFX) | 1.0 | 5.8 | 0.1 | 3.5 | 9.9 | 64.7 | 12.9 | (4.9) | (4.7) | 2.3 | 0.3 | 4.0 | 0.5 |
| | | Dupree NC Tax-Fr Inc (NTFIX) | 0.2 | 4.6 | 0.0 | 2.7 | 8.9 | 44.8 | 0.0 | 3.0 | 0.0 | 1.6 | 0.0 | 3.2 | 0.0 |
| | | Fidelity NJ Muni Inc (FNJHX) | 1.4 | 6.9 | 0.5 | 1.9 | 8.9 | 48.3 | (4.4) | 2.4 | 1.3 | 2.9 | 0.0 | 3.9 | (0.2) |
| | | T. Rowe Price NJ Tax-Fr (NJTFX) | 1.3 | 5.2 | 0.5 | 3.1 | 10.1 | 55.2 | 2.5 | (0.5) | (1.6) | 2.3 | (0.6) | 4.0 | (0.1) |
| | | Vanguard NJ Lg-Tm T/E Inv (VNJTX) | 1.5 | 8.3 | 0.8 | 2.6 | 9.8 | 54.8 | 2.1 | 1.5 | 0.4 | 3.5 | 0.6 | 4.5 | 0.4 |
| | | Bernstein NY Muni (SNNYX) | 0.7 | 3.0 | (0.2) | 2.4 | 4.1 | 28.7 | (19.2) | 4.9 | 3.9 | 1.2 | (0.6) | 2.0 | (1.5) |
| | | Dreyfus NY Tax-Ex Bond (DRNYX) | 0.0 | 5.1 | (0.1) | 3.6 | 8.9 | 46.1 | (1.8) | 0.7 | (0.3) | 1.7 | (0.1) | 3.4 | (0.1) |
| | | Fidelity NY Muni Inc (FTFMX) | 0.4 | 5.3 | 0.1 | 3.7 | 9.4 | 48.4 | 0.5 | 2.7 | 1.7 | 1.9 | 0.1 | 3.7 | 0.2 |
| | | T. Rowe Price NY Tax-Fr (PRNYX) | 0.7 | 4.6 | 0.3 | 3.6 | 10.3 | 53.6 | 5.7 | (0.3) | (1.3) | 1.9 | 0.1 | 3.9 | 0.4 |
| | | USAA NY Bond (USNYX) | 1.1 | 4.3 | 0.3 | 3.3 | 9.6 | 57.7 | 9.8 | (2.9) | (3.9) | 1.9 | 0.1 | 3.7 | 0.2 |
| | | Vanguard NY Lg-Tm T/E Inv (VNYTX) | 0.5 | 5.7 | 0.5 | 4.1 | 10.8 | 53.1 | 5.2 | 1.0 | 0.0 | 2.2 | 0.4 | 4.2 | 0.7 |
| | | Fidelity OH Muni Inc (FOHFX) | 0.3 | 6.0 | 0.1 | 4.2 | 10.2 | 50.5 | 5.2 | 3.3 | (1.2) | 2.1 | 0.1 | 4.1 | 0.4 |
| | | Johnson Muni Income (JMUNX) | 0.9 | 3.2 | 0.0 | 2.3 | 5.4 | 29.2 | (16.1) | 8.0 | 3.5 | 1.3 | (0.7) | 2.3 | (1.4) |
| | | Vanguard OH Lg-Tm TxEx (VOHIX) | 0.9 | 6.3 | 0.9 | 4.2 | 11.1 | 56.3 | 11.0 | 2.3 | (2.2) | 2.7 | 0.7 | 4.6 | 0.9 |
| | | Fidelity PA Muni Inc (FPXTX) | 0.8 | 5.4 | 0.3 | 3.3 | 9.3 | 48.5 | (3.4) | 3.2 | 1.3 | 2.1 | (0.3) | 3.7 | (0.4) |
| | | Vanguard PA Lg T/E Inv (VPAIX) | 1.1 | 6.5 | 0.6 | 4.0 | 10.7 | 55.3 | 3.4 | 0.6 | (1.3) | 2.7 | 0.3 | 4.5 | 0.4 |
| | | Dupree TN Tax-Fr Inc (TNTIX) | 0.2 | 3.9 | 0.1 | 2.3 | 8.6 | 43.6 | 0.0 | 1.8 | 0.0 | 1.4 | 0.0 | 3.0 | 0.0 |
| | | T. Rowe Price VA T/F Bd (PRVAX) | 0.6 | 4.7 | 0.6 | 3.3 | 9.8 | 52.2 | 6.1 | 1.1 | (0.4) | 2.0 | 0.3 | 3.8 | 0.4 |
| | | USAA VA Bond (USVAX) | 0.8 | 4.5 | 0.8 | 2.7 | 10.7 | 55.8 | 9.7 | (2.8) | (4.3) | 2.0 | 0.3 | 3.8 | 0.4 |
| | | **International Bond: General Cat Average** | **(1.3)** | **5.9** | **4.2** | **(2.1)** | **2.5** | **41.2** | **0.0** | **(3.8)** | **0.0** | **2.9** | **0.0** | **1.9** | **0.0** |
| | | Fidelity Strategic Income (FADMX) | (2.9) | — | — | — | — | — | — | — | — | — | — | — | — |
| | | Payden Global Fixed Inc (PYGFX) | (0.3) | 4.1 | 3.6 | **1.4** | **7.2** | 46.9 | 5.7 | **2.9** | **6.7** | 2.4 | (0.5) | **3.2** | **1.3** |
| | | T. Rowe Price Dyn Glbl Bd Inv (RPIEX) | **0.8** | (1.9) | 4.6 | — | — | — | — | — | — | 1.1 | (1.8) | — | — |
| | | T. Rowe Price Gbl Multi-Sec Bd Inv (PRSNX) | 0.4 | 6.4 | **6.8** | (0.1) | 4.3 | **78.0** | **36.8** | — | — | **4.5** | **1.6** | **3.5** | **1.6** |
| I | C | Vanguard Tot Intl Bd Idx Inv (VTIBX) | **2.9** | 2.4 | **4.6** | **1.0** | **8.8** | — | — | — | — | **3.3** | **0.4** | **3.9** | **2.0** |
| I | | Vanguard Total Intl Bd Idx Adm (VTABX) | **2.9** | 2.3 | 4.6 | **1.0** | **8.8** | — | — | — | — | 3.3 | 0.4 | **3.9** | **2.0** |
| | | **International Bond: Emerging Cat Average** | **(5.7)** | **9.2** | **11.6** | **(0.7)** | **3.2** | **106.6** | **0.0** | **(19.2)** | **0.0** | **4.7** | **0.0** | **3.3** | **0.0** |
| | | Fidelity New Markets Inc (FNMIX) | (7.8) | **10.1** | **14.7** | 0.2 | 4.3 | **138.7** | **32.1** | **(18.7)** | **0.5** | **5.2** | **0.5** | **4.0** | **0.7** |
| I | | Vanguard Emg Mkts Govt Bd Idx Adm (VGAVX) | **(2.8)** | 8.4 | 9.8 | **1.6** | **5.1** | — | — | — | — | 5.0 | 0.3 | **4.3** | **1.0** |
| | | **International Bond: Currency Cat Average** | **(2.1)** | **2.0** | **0.2** | **(4.7)** | **(1.4)** | **(14.7)** | **0.0** | **(2.2)** | **0.0** | **(0.4)** | **0.0** | **(1.7)** | **0.0** |
| | | Merk Hard Currency Inv (MERKX) | (6.4) | **9.0** | (0.4) | (12.1) | (8.5) | **5.4** | **20.1** | (10.1) | (7.9) | **0.6** | **1.0** | (3.9) | (2.2) |

*(continued from page 5)*
style. G = growth investing focus, V = value investing focus. For more on what these classifications mean, see the online edition of this Guide at www.aaii.com/guides/mfguide.

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

**Bull Market Return (%)—Fund and Category +/-:** Reflects the fund's performance in the most recent bull market, starting March 1, 2009, and continuing through August 31, 2018; 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

| 10-Year Annual Return (%) Fund | Cat +/- | Yield (%) | Tax-Cost Ratio (%) | Risk Index Cat | Risk Index Total | Total Assets ($ Mil) | Portfolio (%) Stock | Bond | Other | Cash | % of Port in Foreign Issues | Portfolio Turnover Ratio (%) | Number of Holdings | % of Port in Top 10 Holdings | Expense Ratio (%) | Max Load (%) | 12b-1 Fee (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6.3 | 1.7 | 3.2 | 0.0 | 0.94 | 0.29 | 675 | 0.0 | 100.0 | 0.0 | 0.0 | 2.3 | 6 | 173 | 20.0 | 0.51 | — | — |
| 4.4 | (0.2) | 2.6 | 0.0 | 1.00 | 0.31 | 13,644 | 0.0 | 99.9 | 0.0 | 0.1 | 0.2 | 11 | 3,739 | 4.0 | 0.19 | — | — |
| 5.5 | 0.9 | 3.3 | 0.0 | 1.27 | 0.39 | 4,020 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 16 | 945 | 5.8 | 0.19 | — | — |
| 3.9 | 0.0 | 3.1 | 0.0 | 1.00 | 0.26 | 272 | 0.0 | 94.6 | 0.0 | 5.5 | 1.4 | 64 | 216 | 17.6 | 0.66 | — | — |
| 4.0 | 0.3 | 2.5 | 0.1 | 1.09 | 0.33 | 320 | 0.0 | 100.0 | 0.0 | 0.0 | 0.3 | 8 | 121 | 27.7 | 0.48 | — | — |
| 4.7 | 0.0 | 2.9 | 0.0 | 1.00 | 0.30 | 350 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 6 | 172 | 17.6 | 0.55 | — | — |
| 3.9 | 0.0 | 2.3 | 0.0 | 1.00 | 0.23 | 162 | — | — | — | — | — | 10 | — | — | 1.08 | — | 0.15 |
| 3.9 | 0.8 | 3.0 | 0.0 | 1.07 | 0.27 | 921 | 0.0 | 99.7 | 0.0 | 0.3 | 0.0 | 17 | 261 | 18.6 | 0.56 | — | 0.00 |
| 2.2 | (0.9) | 1.8 | 0.0 | 0.96 | 0.24 | 60 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 5 | 69 | 35.0 | 0.75 | — | 0.00 |
| 4.5 | 0.2 | 3.1 | 0.0 | 1.15 | 0.36 | 1,779 | 0.0 | 100.0 | 0.0 | 0.0 | 0.3 | 18 | 531 | 7.8 | 0.15 | — | — |
| 4.4 | 0.9 | 2.3 | 0.1 | 1.40 | 0.33 | 206 | 0.0 | 100.0 | 0.0 | 0.0 | 0.2 | 25 | 110 | 28.0 | 0.55 | — | — |
| 1.0 | (2.5) | 1.2 | 0.0 | 0.48 | 0.11 | 175 | 0.0 | 99.1 | 0.0 | 0.9 | 0.0 | 29 | 159 | 21.1 | 0.54 | — | — |
| 5.2 | 1.7 | 3.1 | 0.0 | 1.12 | 0.26 | 2,217 | 0.0 | 99.6 | 0.0 | 0.4 | 0.0 | 11 | 553 | 13.0 | 0.47 | — | — |
| 4.2 | 0.0 | 2.7 | 0.0 | 1.00 | 0.32 | 598 | 0.0 | 99.9 | 0.0 | 0.1 | 0.9 | 12 | 288 | 18.9 | 0.49 | — | — |
| 3.8 | (1.0) | 2.5 | 0.0 | 1.03 | 0.30 | 522 | 0.0 | 100.0 | 0.0 | 0.0 | 0.4 | 11 | 245 | 19.3 | 0.49 | — | — |
| 5.8 | 1.0 | 3.2 | 0.0 | 1.00 | 0.29 | 572 | 0.0 | 98.4 | (0.3) | 1.9 | 1.7 | 13 | 404 | 10.5 | 0.82 | — | — |
| 4.2 | 0.0 | 2.7 | 0.0 | 1.00 | 0.30 | 130 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 12 | 151 | 18.7 | 0.71 | — | 0.00 |
| 4.5 | (0.3) | 2.9 | 0.0 | 1.03 | 0.35 | 505 | 0.0 | 100.0 | 0.0 | 0.0 | 0.6 | 17 | 190 | 18.5 | 0.47 | — | — |
| 5.0 | 0.2 | 3.1 | 0.0 | 0.86 | 0.29 | 425 | 0.0 | 100.0 | 0.0 | 0.0 | 0.4 | 8 | 208 | 13.4 | 0.54 | — | — |
| 4.9 | 0.1 | 3.5 | 0.1 | 1.11 | 0.37 | 2,120 | 0.0 | 99.9 | 0.0 | 0.1 | 0.3 | 19 | 532 | 9.9 | 0.19 | — | — |
| 2.8 | (1.6) | 2.3 | 0.0 | 0.81 | 0.23 | 1,808 | 0.0 | 100.0 | 0.0 | 0.0 | 0.7 | 23 | 283 | 16.3 | 0.53 | — | — |
| 4.3 | (0.1) | 3.0 | 0.0 | 1.06 | 0.31 | 1,031 | 0.0 | 100.0 | 0.0 | 0.0 | 0.7 | 10 | 170 | 20.6 | 0.74 | — | — |
| 4.5 | 0.1 | 2.7 | 0.1 | 1.13 | 0.33 | 1,591 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 14 | 358 | 15.4 | 0.46 | — | — |
| 4.9 | 0.5 | 3.2 | 0.0 | 0.97 | 0.28 | 471 | 0.0 | 100.0 | 0.0 | 0.0 | 0.3 | 10 | 244 | 13.6 | 0.52 | — | — |
| 5.2 | 0.8 | 3.5 | 0.0 | 0.87 | 0.25 | 220 | 0.0 | 99.4 | 0.0 | 0.6 | 4.6 | 6 | 154 | 25.0 | 0.59 | — | — |
| 4.8 | 0.4 | 3.2 | 0.0 | 1.16 | 0.34 | 4,337 | 0.0 | 100.0 | 0.0 | 0.0 | 0.2 | 16 | 1,037 | 6.8 | 0.19 | — | — |
| 4.6 | 0.4 | 2.7 | 0.1 | 1.12 | 0.35 | 617 | 0.0 | 100.0 | 0.0 | 0.0 | 0.3 | 24 | 249 | 17.4 | 0.48 | — | — |
| 2.9 | (1.3) | 1.9 | 0.0 | 0.73 | 0.22 | 179 | 0.0 | 95.4 | 0.0 | 4.6 | 0.0 | 12 | 315 | 8.7 | 0.66 | — | — |
| 5.1 | 0.9 | 3.3 | 0.1 | 1.12 | 0.35 | 1,187 | 0.0 | 100.0 | 0.0 | 0.0 | 0.2 | 34 | 452 | 10.9 | 0.15 | — | — |
| 4.4 | (0.3) | 2.9 | 0.0 | 0.94 | 0.30 | 453 | 0.0 | 100.0 | 0.0 | 0.0 | 0.2 | 12 | 214 | 17.2 | 0.48 | — | — |
| 5.0 | 0.3 | 3.5 | 0.0 | 1.06 | 0.34 | 3,466 | 0.0 | 99.8 | 0.0 | 0.2 | 0.0 | 22 | 775 | 7.3 | 0.19 | — | — |
| 4.1 | 0.0 | 2.7 | 0.0 | 1.00 | 0.26 | 100 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 16 | 108 | 25.4 | 0.71 | — | 0.00 |
| 4.8 | 0.5 | 3.2 | 0.0 | 1.04 | 0.26 | 1,225 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 9 | 287 | 16.4 | 0.50 | — | — |
| 5.1 | 0.8 | 3.0 | 0.0 | 1.00 | 0.25 | 664 | 0.0 | 100.0 | 0.0 | 0.0 | 4.1 | 11 | 183 | 19.6 | 0.56 | — | — |
| **3.0** | **0.0** | **2.8** | **0.9** | **1.00** | **0.34** | **14,665** | **0.4** | **99.2** | **3.2** | **(2.8)** | **69.9** | **80** | **1,001** | **28.3** | **0.69** | **—** | **—** |
| — | — | — | — | 0.92 | 0.32 | 16,190 | 5.6 | 88.6 | 0.5 | 5.4 | 29.2 | 121 | 1,708 | 9.4 | 0.68 | — | — |
| 3.9 | 0.9 | 5.4 | 1.1 | **0.57** | 0.20 | 125 | 0.0 | 95.2 | 0.4 | 4.4 | 68.8 | 49 | 293 | 32.8 | 0.73 | — | — |
| — | — | 2.5 | — | **0.57** | 0.20 | 4,405 | 0.0 | 97.3 | 0.6 | 2.2 | 67.8 | 110 | 283 | 43.7 | **0.60** | — | — |
| **5.9** | **2.9** | 3.6 | 1.6 | 0.76 | 0.26 | 824 | 0.0 | 95.0 | 0.4 | 4.6 | 55.8 | 112 | 476 | 22.5 | 0.64 | — | — |
| — | — | 3.0 | 0.8 | 0.65 | 0.22 | 110,800 | 0.0 | 99.7 | 0.1 | 0.2 | 96.8 | 22 | 5,404 | 5.2 | **0.13** | — | — |
| — | — | 3.0 | 0.8 | 0.65 | 0.22 | 110,800 | 0.0 | 99.7 | 0.1 | 0.2 | 96.8 | 22 | 5,404 | 5.2 | **0.11** | — | — |
| **7.3** | **0.0** | **4.7** | **2.1** | **1.00** | **0.52** | **2,922** | **0.4** | **92.2** | **0.6** | **6.8** | **93.7** | **62** | **388** | **21.3** | **0.76** | **—** | **—** |
| **9.0** | **1.7** | 4.7 | 2.3 | 1.21 | 0.64 | 8,584 | 2.3 | 93.1 | 0.0 | 4.6 | 89.6 | 54 | 315 | 17.5 | 0.82 | — | — |
| — | — | 4.5 | 1.9 | 0.86 | 0.45 | 1,350 | 0.0 | 97.9 | 1.8 | 0.4 | 96.1 | 19 | 1,066 | 4.5 | **0.32** | — | — |
| **(1.9)** | **0.0** | **0.4** | **0.2** | **1.00** | **0.77** | **23** | **0.1** | **21.6** | **0.8** | **77.5** | **17.6** | **491** | **16** | **21.6** | **1.60** | **—** | **—** |
| **(0.2)** | **1.7** | 2.0 | 0.2 | 0.86 | 0.66 | 85 | 0.0 | 33.4 | 7.4 | 59.2 | 33.4 | 35 | 29 | 40.2 | **1.30** | — | 0.25 |

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, 2016, the annual total compound return if held through

## MUTUAL FUND CONTACT INFORMATION

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877-862-9556
www.akrefund.com

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www.alliancebernstein.com

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888-732-6262
www.amanafunds.com

**American Beacon**
800-658-5811
www.americanbeaconfunds.com

**American Century Investments**
800-345-2021
www.americancentury.com

**AMG Funds**
800-835-3879
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**Arbitrage Funds**
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**Ariel Investments**
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www.arielinvestments.com

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www.bairdfunds.com

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**BMO Funds**
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December 31, 2018; 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, 2014, the annual total compound return if held through December 31, 2018; 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, 2009, the annual total compound return if held through December 31, 2018; and the difference in fund annual return for the period from the average return for the period for all funds in the same category. Return and difference from category numbers that are in the top 25% of all funds in the investment category are shown in bold.

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

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

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

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

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

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

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

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

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

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

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

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

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