

TABLE 2

Bottom 50 Mutual Fund Performers for 2024

Data as of December 31, 2024

Category	Fund	Ticker	Total Return (%)					Annual Return (%)			Total Risk Index (X)	Yield (%)	Exp Ratio (%)	Port Turn-over (%)	Total Assets (\$ Mil)	Closed
			2024	2023	2022	2021	2020	3-Yr	5-Yr	10-Yr						
Misc Sector	Fairholme	FAIRX	(17.4)	46.7	(20.5)	6.9	46.9	(1.2)	8.6	4.8	2.14	0.7	1.00	2	1,058	
Health	Fidelity Select Health Care Svcs Port	FSHCX	(13.2)	1.5	0.8	20.1	18.5	(3.9)	4.8	8.6	1.13	0.6	0.68	32	1,043	
Gbl Sm/Mid Stk	Guinness Atkinson Alternative Energy	GAAEX	(11.8)	(2.4)	(12.7)	8.4	86.4	(9.1)	8.7	4.0	1.78	0.3	1.10	16	18	
Fgn Sm/Mid Grth	Grandeur Peak Intl Stalwarts Inv	GISOX	(10.0)	14.6	(37.6)	24.4	38.2	(13.7)	2.0	0.0	1.64	0.5	1.17	54	1,506	✓
Global Real Est	Fidelity Intl Real Estate	FIREX	(9.5)	4.0	(26.7)	11.9	5.7	(11.6)	(4.0)	2.2	1.19	5.3	0.88	84	286	
Fgn Sm/Mid Grth	Royce International Premier Investment	RIPNX	(7.2)	7.8	(27.0)	6.1	16.0	(9.9)	(2.1)	5.5	1.24	5.4	1.19	36	182	
Equity Hedged	Hussman Strategic Market Cycle Fund	HSGFX	(7.0)	(11.6)	17.3	(0.2)	14.5	(1.2)	2.0	(3.7)	0.63	3.0	1.22	113	284	
Long Gov't	Vanguard Long-Term Treasury Idx Adm	VLGSX	(6.5)	3.6	(29.5)	(5.0)	17.7	(11.9)	(5.2)	(0.7)	1.06	4.3	0.07	21	14,301	
Gbl Sm/Mid Stk	New Alternatives Investor	NAEFX	(6.3)	(2.7)	(16.1)	(5.1)	68.9	(8.6)	4.1	7.2	1.48	1.8	1.21	7	244	
Long Gov't	Vanguard Long-Term Treasury Adm	VUSUX	(6.3)	3.4	(29.5)	(4.6)	18.4	(11.9)	(5.1)	(0.6)	1.06	4.1	0.10	136	3,220	
Natural Res	Fidelity Select Chemicals	FSCHX	(6.1)	12.7	(13.8)	32.0	17.5	(3.0)	7.2	5.8	1.47	1.0	0.70	19	515	
Divers Emg Mkts	Seafarer Overseas Gr & Inc Investor	SFGIX	(5.5)	14.2	(11.8)	(2.4)	22.2	(1.6)	2.6	4.2	1.03	3.3	0.96	5	2,991	✓
Systematic Trend	Goldman Sachs Managed Futs Strat Inv	GFIRX	(5.2)	(3.9)	20.4	4.8	6.9	3.2	4.2	3.3	0.81	0.0	1.30	529	225	
Global Bond	T. Rowe Price International Bond	RPIBX	(5.1)	7.1	(20.3)	(7.2)	11.5	(6.8)	(3.5)	(0.7)	0.80	3.2	0.67	68	826	
Misc Region	Fidelity Nordic	FNORX	(4.5)	20.8	(19.3)	13.1	43.0	(2.3)	8.5	7.7	1.35	4.1	0.87	21	292	
Long-Term Bond	Vanguard Long-Term Bond Index Adm	VLBAX	(4.2)	7.5	(27.2)	(2.7)	16.2	(9.1)	(3.2)	1.0	1.06	4.6	0.07	25	8,465	
Emg Loc-Curr Bd	TCW Emerging Markets Local Ccy Inc N	TGWNX	(3.8)	13.2	(12.4)	(9.4)	1.8	(1.5)	(2.5)	0.1	0.75	5.9	0.90	123	55	
Emg Loc-Curr Bd	Payden Emerg Mkts Local Bond Inv	PYELX	(3.5)	13.2	(11.3)	(7.8)	1.8	(1.0)	(1.9)	0.2	0.76	7.1	0.99	72	69	
Long-Term Bond	Russell Inv Long Duration Bond M	RMHTX	(3.0)	6.7	(12.5)	(1.5)	7.7	(3.3)	(0.8)	0.0	0.61	5.1	0.39	49	380	
Foreign Lg Blend	Vanguard International Dividend Gr Inv	VIDGX	(3.0)	—	—	—	—	—	—	—	—	1.6	0.54	—	107	
Natural Res	Fidelity Select Materials	FSDPX	(2.9)	7.3	(9.8)	31.7	21.8	(2.1)	8.5	5.3	1.50	1.1	0.71	51	738	
Long-Term Bond	Vanguard Lg-rm Invest-Grade Adm	VWETX	(2.7)	9.4	(25.5)	(2.3)	15.5	(7.5)	(2.2)	1.8	1.07	5.1	0.11	38	15,777	
Global Real Est	Vanguard Global ex-US RI Est Idx Adm	VGR LX	(2.5)	6.2	(22.4)	5.7	(6.9)	(7.0)	(4.6)	1.0	1.25	5.2	0.12	5	3,285	
Global Bond	TCW Global Bond N	TGGFX	(2.4)	6.9	(17.2)	(4.8)	12.2	(4.7)	(1.6)	0.2	0.72	2.9	0.73	221	19	
Fgn Sm/Mid Grth	VALIC Company I International Opps	VIOPX	(2.4)	14.3	(24.4)	6.6	16.9	(5.5)	1.0	5.1	1.28	1.0	1.00	41	374	
Long-Term Bond	Vanguard Long-Term Corp Bd Idx Adm	VLTCX	(1.9)	11.0	(25.7)	(1.2)	13.7	(6.8)	(1.9)	2.1	1.09	5.2	0.07	33	14,595	
Infrastructure	Impax Global Sustainable Infrs Inv	PAXDX	(1.6)	9.3	(13.4)	13.9	14.2	(2.3)	3.9	0.0	1.15	2.1	0.90	89	88	
Health	Vanguard Health Care Adm	VG HAX	(1.5)	5.5	(1.0)	14.4	12.7	0.9	5.8	7.3	0.91	0.9	0.30	16	44,837	
Mid-Cap Blend	Cambiar SMID Investor	CAMMX	(1.3)	12.9	(6.1)	23.4	9.6	1.5	7.2	8.3	1.16	1.1	0.93	38	125	
Foreign Lg Value	Touchstone International Value Y	SIIE X	(1.2)	18.1	(10.6)	4.3	7.8	1.4	3.2	4.8	1.10	4.2	0.90	112	95	
Global Bond	VALIC Company I Int'l Govt Bond	VCIFX	(1.0)	6.0	(16.2)	(5.9)	10.3	(4.2)	(1.8)	0.4	0.64	0.0	0.81	105	59	
Global Real Est	Northern Multi-Manager Gbl Real Est	NMMGX	(0.8)	9.9	(26.2)	28.8	(4.2)	(7.0)	(0.2)	2.9	1.32	2.4	0.93	56	100	
China Region	AMG Veritas China N	MMCFX	(0.6)	(18.4)	(26.3)	(1.2)	17.8	(15.8)	(7.0)	1.1	1.87	1.3	1.14	83	39	
Global Real Est	Janus Henderson Global Real Estate D	JNGSX	0.0	7.5	(25.2)	22.3	1.3	(7.0)	(0.1)	4.1	1.31	2.7	1.03	87	392	✓
Fgn Sm/Mid Bld	Fidelity International Small Cap	FISM X	0.1	19.6	(16.7)	13.5	10.0	(0.1)	4.5	6.9	1.07	2.6	1.00	17	4,662	
Fgn Sm/Mid Grth	Vanguard International Explorer Inv	VINEX	0.2	15.3	(27.6)	9.6	15.1	(5.8)	1.1	3.9	1.31	4.2	0.52	46	1,331	
Interm Gov't	American Century Gov't Bond Inv	CPTNX	0.3	3.5	(12.5)	(1.1)	6.7	(3.2)	(0.9)	0.6	0.50	4.2	0.47	145	602	
Interm Core+ Bd	Elfun Income	EINFX	0.3	5.8	(13.5)	(1.2)	8.0	(2.8)	(0.4)	1.4	0.57	4.1	0.34	53	133	
Gbl Lg Stock Grth	Vanguard Global Environ'l Opp StkInv	VEOIX	0.3	6.0	—	—	—	—	—	—	—	0.9	0.77	35	78	
Interm Gov't	Northern US Treasury Index	BTIAX	0.4	3.9	(12.6)	(2.4)	7.8	(3.0)	(0.8)	0.7	0.44	2.9	0.16	24	67	
Interm Gov't	Columbia US Treasury Index A	LUTAX	0.4	3.8	(12.7)	(2.7)	7.6	(3.1)	(1.0)	0.5	0.44	3.3	0.32	53	862	
Muni Nat'l Intrm	Old Westbury Municipal Bond	OWMBX	0.4	4.0	(5.4)	(0.6)	4.1	(0.4)	0.4	1.2	0.36	2.5	0.57	52	4,067	
Interm Core Bd	State Street Income Fund	SSASX	0.4	5.9	(13.4)	(1.1)	8.2	(2.7)	(0.3)	1.5	0.57	4.2	0.20	52	912	
Interm Gov't	American Century Ginnie Mae Inv	BGNMX	0.5	4.7	(11.5)	(1.7)	3.7	(2.4)	(1.0)	0.4	0.55	3.7	0.55	68	374	
Muni Sgl-St Intrm	Commerce MO Tax-Free Int Bd	CFMOX	0.5	4.9	(7.0)	0.7	3.9	(0.7)	0.5	1.6	0.47	2.3	0.68	11	225	
Global Bond	Dodge & Cox Global Bond I	DODLX	0.6	12.3	(8.2)	(0.8)	11.9	1.2	2.8	3.5	0.59	4.7	0.45	52	3,305	
Interm Gov't	Fidelity Government Income	FGOVX	0.6	4.2	(12.8)	(2.1)	6.8	(2.9)	(0.9)	0.6	0.49	3.8	0.44	393	1,889	
Muni Sgl-St Intrm	Commerce KS Tax Free Interm Bd	KTXIX	0.6	4.0	(7.3)	0.2	4.3	(1.0)	0.3	1.4	0.46	2.4	0.70	22	114	
Interm Gov't	T. Rowe Price US Treasury Interm Idx	PRTIX	0.6	3.0	(12.3)	(3.0)	8.1	(3.1)	(1.0)	0.6	0.46	3.9	0.27	141	456	
Interm Core+ Bd	Morgan Stanley Pathway Core F/ I	TIUUX	0.6	5.9	(14.7)	(1.7)	8.7	(3.1)	(0.6)	1.3	0.56	4.5	0.52	229	1,844	