

## Results by fund category

TYPE OF FUND	RETURN		
	2RD QTR	1 YEAR	5 YEAR*
<b>US STOCK FUNDS (AVG.)</b>	<b>0.2%</b>	<b>-11.3%</b>	<b>9.1%</b>
Large-Cap Growth	1.5	-5.9	7.8
Large-Cap Blend	-1.6	-12.4	7.7
Large-Cap Value	-4.1	-17.9	7.8
Mid-Cap Growth	4.3	-6.7	11.1
Mid-Cap Blend	2.1	-13.2	10.8
Mid-Cap Value	-0.3	-16.9	10.7
Small-Cap Growth	3.3	-13.8	9.4
Small-Cap Blend	0.9	-17.0	10.7
Small-Cap Value	-1.8	-19.8	9.8
Bear Market	-1.3	10.9	-8.1
Long-Short	0.2	-2.6	4.7
<b>SECTOR FUNDS (AVG.)</b>	<b>0.8%</b>	<b>-4.6%</b>	<b>10.6%</b>
Financial Services	-13.4	-33.6	1.6
Healthcare	1.9	-5.8	6.6
Natural Resources	19.7	36.4	31.1
Precious Metals	3.5	33.4	27.3
Real Estate	-6.9	-17.3	13.5
Technology	2.9	-9.4	8.1
Telecommunication	2.2	-20.2	11.1
Utility	6.3	2.7	17.4
<b>INTERNATIONAL STOCK FUNDS (AVG.)</b>	<b>-1.6%</b>	<b>-7.5%</b>	<b>18.0%</b>
Foreign Large-Cap Growth	-1.4	-6.4	16.0
Foreign Large-Cap Blend	-1.5	-8.9	15.9
Foreign Large-Cap Value	-3.1	-13.4	15.6
Foreign Small/Mid-Cap Growth	-1.7	-12.5	22.2
Foreign Small/Mid-Cap Value	-2.9	-16.1	18.1
Emerging Markets	-0.2	2.5	28.3
Europe	-1.8	-8.9	19.2
Latin America	12.6	24.2	44.9
Japan	1.4	-16.8	10.6
Pacific/Asia	-1.5	-8.2	19.5
Pacific/Asia except Japan	-7.6	-9.3	23.9
World	-1.3	-10.0	13.0
<b>BALANCED FUNDS (AVG.)</b>	<b>-0.9%</b>	<b>-5.8%</b>	<b>6.6%</b>
Conservative Allocation	-0.9	-2.6	4.5
Moderate Allocation	-1.0	-6.5	6.6
World Allocation	-0.9	-1.9	12.3
<b>BOND FUNDS (AVG.)</b>	<b>0.0%</b>	<b>2.1%</b>	<b>3.2%</b>
Short Term	-0.5	2.4	2.3
Intermediate Term	-1.1	3.5	2.9
Long Term	-1.5	3.4	4.4
World	-2.8	8.4	5.3

### KEY:

Large-Cap - Funds with at least 75 percent of their holdings in large companies.

Mid-Cap - Funds with at least 75 percent of their holdings in medium-size companies.

Small-Cap - Funds with at least 75 percent of their holdings in small companies.

Bear Market - Funds that short the market, attempting to profit as stock values decline.

Long-Short - Funds that take both long and short positions on various stocks.

Growth - Funds that invest in companies whose earnings and revenues are expected to rise rapidly.

Value - Funds that invest in companies that have lost favor in the market, but are viewed as having strong earnings potential.

Blend - Funds that contain a blend of growth and value stocks.