

Results by fund category

TYPE OF FUND	RETURN		
	3RD QTR	1 YEAR	5 YEAR*
US STOCK FUNDS (AVG.)	-10.5%	-22.2%	5.7%
Large-Cap Growth	-13.8	-23.2	4.0
Large-Cap Blend	-10.1	-22.4	4.8
Large-Cap Value	-7.9	-24.0	5.5
Mid-Cap Growth	-16.4	-24.9	5.9
Mid-Cap Blend	-11.4	-21.5	6.8
Mid-Cap Value	-8.9	-21.5	7.2
Small-Cap Growth	-9.8	-23.0	5.3
Small-Cap Blend	-5.6	-18.9	7.7
Small-Cap Value	-1.3	-15.9	7.9
SECTOR FUNDS (AVG.)	-11.1%	-20.2%	7.6%
Financial Services	-1.3	-31.4	0.3
Healthcare	-0.4	-10.1	5.9
Natural Resources	-32.7	-17.4	19.3
Real Estate	2.1	-14.6	11.7
Technology	-15.1	-27.6	2.8
Telecommunication	-19.0	-38.6	4.7
Utility	-20.5	-20.0	12.1
INTERNATIONAL STOCK FUNDS (AVG.)	-20.5%	-31.2%	10.3%
Foreign Large-Cap Growth	-22.7	-31.4	8.7
Foreign Large-Cap Blend	-20.8	-30.3	9.2
Foreign Large-Cap Value	-18.0	-29.4	9.7
Foreign Small/Mid-Cap Growth	-24.5	-35.2	11.5
Foreign Small/Mid-Cap Value	-23.1	-35.6	9.5
Emerging Markets	-27.4	-33.5	17.7
Europe	-23.5	-32.8	11.4
Latin America	-37.9	-28.0	30.2
Japan	-20.5	-33.1	1.6
Pacific/Asia	-21.4	-32.5	10.2
Pacific/Asia except Japan	-21.9	-41.8	13.5
World	-16.9	-27.3	7.5
BALANCED FUNDS (AVG.)	-9.3%	-16.2%	4.2%
Conservative Allocation	-6.7	-10.8	2.9
Moderate Allocation	-9.0	-16.5	4.3
World Allocation	-11.8	-17.4	8.8
BOND FUNDS (AVG.)	-3.8%	-2.8%	2.8%
Short Term	-2.3	-1.4	1.7
Intermediate Term	-3.7	-2.5	2.1
Long Term	-7.0	-6.1	1.9
World	-5.0	-1.1	3.8
ALTERNATIVE FUNDS (AVG.)	-6.0%	-1.7%	4.5%
Bear Market	7.2	22.0	-5.0
Long-Short	-5.5	-7.9	3.8
Precious Metals	-31.7	-23.2	12.0

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.