

Results by fund category

| TYPE OF FUND | RETURN | | |
|---------------------------------------|---------------|---------------|--------------|
| | 4TH QTR | 1 YEAR | 5 YEAR* |
| US STOCK FUNDS (AVG.) | -23.2% | -37.5% | -2.4% |
| Equity Income | -19.5 | -33.8 | -0.7 |
| Large-Cap Growth | -23.3 | -40.7 | -3.7 |
| Large-Cap Core | -22.0 | -37.2 | -2.9 |
| Large-Cap Value | -21.7 | -37.4 | -1.9 |
| Multi-Cap Growth | -24.0 | -41.9 | -2.7 |
| Multi-Cap Core | -22.9 | -38.8 | -2.6 |
| Multi-Cap Value | -22.5 | -38.2 | -2.1 |
| Mid-Cap Growth | -27.0 | -44.5 | -2.6 |
| Mid-Cap Core | -25.1 | -38.5 | -1.3 |
| Mid-Cap Value | -25.0 | -38.3 | -1.0 |
| Small-Cap Growth | -26.6 | -42.1 | -3.8 |
| Small-Cap Core | -26.0 | -36.2 | -1.5 |
| Small-Cap Value | -25.9 | -33.5 | -0.9 |
| Short Bias | 4.6 | 27.3 | -1.3 |
| S&P 500 Index | -22.0 | -37.3 | -2.7 |
| SECTOR FUNDS (AVG.) | -25.6% | -39.7% | -0.8% |
| Financial Services | -28.2 | -43.8 | -9.6 |
| Health/Biotechnology | -15.3 | -23.0 | 1.1 |
| Natural Resources | -35.5 | -47.8 | 8.4 |
| Real Estate | -38.7 | -39.9 | -0.7 |
| Science & Technology | -25.1 | -43.8 | -5.4 |
| Telecommunication | -22.5 | -48.3 | -4.1 |
| Utility | -13.5 | -33.5 | 6.9 |
| Gold | -5.4 | -28.2 | 5.7 |
| WORLD STOCK FUNDS (AVG.) | -22.6% | -45.8% | 1.8% |
| Global Multi-Cap Core | -21.5 | -38.7 | -0.6 |
| Global Large-Cap Core | -20.3 | -39.9 | -0.3 |
| Global Small/Mid-Cap Core | -25.4 | -45.1 | -0.7 |
| International Multi-Cap Core | -20.4 | -43.0 | 1.6 |
| International Large-Cap Core | -21.2 | -44.5 | 0.6 |
| International Small/Mid-Cap Core | -22.5 | -46.7 | 1.7 |
| Emerging Markets | -29.9 | -55.5 | 6.0 |
| Europe | -23.2 | -47.0 | 1.7 |
| Latin America | -39.5 | -57.3 | 15.1 |
| China | -16.9 | -52.7 | 6.5 |
| Japan | -12.7 | -33.5 | -3.5 |
| Pacific (except Japan) | -20.7 | -50.1 | 5.4 |
| MIXED STOCK/BOND FUNDS (AVG.) | -15.6% | -28.2% | -0.4% |
| Mixed Asset Target Alloc Growth | -16.1 | -29.9 | -0.7 |
| Mixed Asset Target Alloc Moderate | -13.5 | -25.4 | -0.4 |
| Mixed Asset Target Alloc Conservative | -9.3 | -17.2 | 0.6 |
| US LONG-TERM BOND (AVG.) | -4.3% | -7.7% | 1.5% |
| WORLD INCOME (AVG.) | -2.8% | -6.5% | 3.3% |

KEY:

Large-Cap – Funds with at least 75 percent of their holdings in companies whose total stock value is at least \$9.1 billion.
 Mid-Cap – Funds with at least 75 percent of their holdings in companies whose total stock value is less than \$9.1 billion.
 Small-Cap – Funds with at least 75 percent of their holdings in companies whose total stock value is less than \$3.8 billion.
 Multi-Cap – Funds that invest in a mixture of large-, mid-, and small-cap stocks, without a 75 percent concentration in any category.

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.
 Core – Funds that contain a blend of growth and value stocks.
 Equity Income – Funds that invest in stocks that produce high dividend income.