

Expense Ratio Changes

Year	Domestic Equity			Balanced			International Equity			Alternative		
	Ast-Wgt Expense Ratio	Average Expense Ratio	# of Funds	Ast-Wgt Expense Ratio	Average Expense Ratio	# of Funds	Ast-Wgt Expense Ratio	Average Expense Ratio	# of Funds	Ast-Wgt Expense Ratio	Average Expense Ratio	# of Funds
1990	0.97	1.60	646	1.02	1.57	143	1.19	1.95	103	1.28	2.09	33
1991	0.99	1.55	705	1.00	1.54	146	1.26	1.96	128	1.36	1.98	35
1992	0.99	1.53	768	0.97	1.50	166	1.29	1.91	157	1.35	1.95	33
1993	1.00	1.51	1073	0.98	1.47	221	1.34	1.92	236	1.32	1.79	36
1994	1.03	1.53	1372	1.02	1.52	299	1.38	1.95	380	1.24	1.64	41
1995	1.03	1.59	1622	1.00	1.55	378	1.36	2.02	492	1.30	1.64	43
1996	1.01	1.58	1932	0.98	1.56	437	1.33	2.09	668	1.31	1.73	49
1997	0.96	1.59	2303	0.95	1.49	499	1.31	2.04	816	1.37	1.78	48
1998	0.94	1.62	2855	0.92	1.48	572	1.29	2.10	979	1.52	1.96	57
1999	0.94	1.64	3234	0.91	1.49	612	1.33	2.14	1087	1.55	1.96	53
2000	0.99	1.64	3568	0.92	1.49	631	1.27	2.06	1090	1.40	2.19	70
2001	1.01	1.69	3778	0.90	1.47	688	1.27	2.12	1125	1.35	2.15	65
2002	1.03	1.75	4733	0.89	1.46	773	1.26	2.14	1262	1.48	2.08	92
2003	1.03	1.77	5100	0.89	1.53	884	1.26	2.15	1262	1.56	2.24	110
2004	0.97	1.72	5226	0.85	1.45	979	1.20	2.05	1201	1.49	2.11	125
2005	0.93	1.68	5281	0.81	1.34	1090	1.13	1.95	1197	1.39	2.02	137
2006	0.90	1.64	5410	0.79	1.27	1244	1.08	1.89	1325	1.41	2.07	185
2007	0.87	1.60	5372	0.82	1.19	1433	1.04	1.82	1433	1.27	2.01	215
2008	0.88	1.61	5413	0.82	1.16	1594	0.99	1.80	1582	1.29	1.99	234
Prospectus ER*	0.89	1.66	5416	0.85	1.53	1670	1.03	1.85	1584	1.40	2.10	234

Year	Taxable Bonds			Municipal Bonds			All Funds		
	Ast-Wgt Expense Ratio	Average Expense Ratio	# of Funds	Ast-Wgt Expense Ratio	Average Expense Ratio	# of Funds	Ast-Wgt Expense Ratio	Average Expense Ratio	# of Funds
1990	1.06	1.15	422	0.71	0.80	372	0.96	1.34	1719
1991	1.07	1.15	491	0.69	0.78	434	0.97	1.31	1939
1992	1.03	1.11	574	0.69	0.78	516	0.95	1.28	2214
1993	0.99	1.14	856	0.72	0.85	827	0.96	1.27	3249
1994	1.02	1.22	1106	0.74	0.94	1249	1.01	1.33	4447
1995	1.02	1.30	1198	0.77	1.03	1495	1.01	1.40	5228
1996	1.00	1.30	1231	0.76	1.09	1485	1.00	1.45	5802
1997	0.98	1.28	1289	0.74	1.11	1333	0.98	1.48	6288
1998	0.98	1.31	1432	0.75	1.12	1509	0.96	1.51	7404
1999	0.97	1.30	1417	0.74	1.14	1464	0.96	1.54	7867
2000	0.94	1.33	1435	0.73	1.17	1451	0.99	1.55	8245
2001	0.91	1.35	1415	0.72	1.16	1390	1.00	1.59	8461
2002	0.88	1.32	1603	0.73	1.17	1471	0.99	1.62	9934
2003	0.88	1.32	1770	0.75	1.19	1616	0.99	1.64	10742
2004	0.86	1.32	1805	0.74	1.19	1625	0.95	1.59	10961
2005	0.82	1.29	1806	0.73	1.17	1588	0.91	1.54	11099
2006	0.79	1.28	1815	0.74	1.17	1551	0.89	1.52	11530
2007	0.77	1.26	1826	0.75	1.18	1504	0.88	1.48	11783
2008	0.74	1.27	1816	0.72	1.18	1432	0.87	1.48	12071
Prospectus ER*	0.74	1.29	1816	0.76	1.20	1432	0.88	1.57	12152

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Fund Name	Ticker	2008 Expense Ratio	2008 Prospectus Expense Ratio	Difference	Fund Name	Ticker	2008 Expense Ratio	2008 Prospectus Expense Ratio	Difference
Aegis Value	AVALX	1.43	1.44	-0.01	Artisan International Value	ARTKX	1.23	1.25	-0.02
Allianz NFJ Small Cap Value D	PNVDX	1.22	1.22	0.00	Artisan Mid Cap Inv	ARTMX	1.24	1.24	0.00
Allianz RCM Technology Instl	DRGTX	1.25	1.25	0.00	Artisan Mid Cap Value	ARTQX	1.21	1.21	0.00
Amana Trust Growth	AMAGX	1.29	1.36	-0.07	Artisan Opportunistic Value Inv	ARTLX	1.23	1.23	0.00
American Beacon Intl Equity Inv	AAIPX	0.92	0.92	0.00	Artisan Small Cap	ARTSX	1.22	1.38	-0.16
American Beacon Lg Cap Value Inv	AAGPX	0.83	0.84	-0.01	Artisan Small Cap Value	ARTVX	1.20	1.20	0.00
American Century Capital Val Inv	ACTIX	1.10	1.10	0.00	Aston/Montag & Caldwell Growth N	MCGFX	1.08	1.08	0.00
American Century Equity Income Inv	TWEIX	0.97	0.97	0.00	Aston/River Road Small Cap Value N	ARSVX	1.45	1.47	-0.02
American Century Ginnie Mae Inv	BGNMX	0.52	0.49	0.03	Aston/TAMRO Small Cap N	ATASX	1.30	1.34	-0.04
American Century Global Gold Inv	BGEIX	0.68	0.68	0.00	Baird Aggregate Bond Inst	BAGIX	0.30	0.30	0.00
American Century Global Growth Inv	TWGGX	1.26	1.30	-0.04	Baird Intermediate Muni Bd Inst	BMBIX	0.30	0.30	0.00
American Century Growth Inv	TWCGX	1.00	1.00	0.00	Baron Asset	BARAX	1.33	1.33	0.00
American Century Intl Discovery Inv	TWEGX	1.37	1.53	-0.16	Baron Fifth Avenue Growth	BFTHX	1.40	1.40	0.00
American Century Small Cap Value Inv	ASVIX	1.26	1.49	-0.23	Baron Growth	BGRFX	1.32	1.32	0.00
American Century Tax-Free Bond Inv	TWTIX	0.49	0.49	0.00	Baron Partners	BPTRX	1.35	1.31	0.04
American Century Ultra Inv	TWCUX	0.99	0.99	0.00	Baron Small Cap	BSCFX	1.32	1.32	0.00
American Century Value Inv	TWVLX	1.00	1.00	0.00	BlackRock Engy & Resrcs Inv A	SSGRX	1.25	1.27	-0.02
American Century Vista Inv	TWCVX	1.00	1.00	0.00	BlackRock Global Allocation A	MDLOX	1.12	1.14	-0.02
American Funds AMCAP A	AMCPX	0.65	0.65	0.00	Bogle Small Cap Growth Inv	BOGLX	1.35	1.35	0.00
American Funds American Balanced A	ABALX	0.59	0.61	-0.02	Brandywine	BRWIX	1.08	1.08	0.00
American Funds American Hi Inc Tr A	AHITX	0.67	0.67	0.00	Brandywine Blue	BLUEX	1.13	1.13	0.00
American Funds American Mutual A	AMRMX	0.57	0.57	0.00	Bridgeway Aggressive Investors 2	BRAIX	1.17	1.17	0.00
American Funds Capital Inc Bldr A	CAIBX	0.55	0.56	-0.01	Bridgeway Balanced	BRBPX	0.88	0.88	0.00
American Funds Capital World Bond A	CWBFX	0.86	0.85	0.01	Bridgeway Blue-Chip 35 Index	BRLIX	0.15	0.15	0.00
American Funds Capital World G/I A	CWGX	0.71	0.75	-0.04	Bridgeway Large-Cap Growth	BRLGX	0.71	0.71	0.00
American Funds EuroPacific Gr A	AEPGX	0.74	0.75	-0.01	Bridgeway Small-Cap Growth	BRSGX	0.87	0.87	0.00
American Funds Fundamental Investors A	ANCFX	0.61	0.63	-0.02	Bridgeway Small-Cap Value	BRSVX	0.83	0.83	0.00
American Funds Growth Fund of Amer A	AGTHX	0.62	0.62	0.00	Bridgeway Ultra-Small Company Market	BRSIX	0.66	0.66	0.00
American Funds Inc Fund of Amer A	AMECX	0.54	0.55	-0.01	Brown Capital Mgmt Small Co Instl	BCSIX	1.22	1.22	0.00
American Funds Invt Co of Amer A	AIVSX	0.57	0.59	-0.02	Buffalo Micro Cap	BUFOX	1.50	1.50	0.00
American Funds New Economy A	ANEFX	0.79	0.83	-0.04	Buffalo Mid Cap	BUFMX	1.01	1.01	0.00
American Funds New Perspective A	ANWPX	0.71	0.71	0.00	Buffalo Small Cap	BUFSX	1.00	1.00	0.00
American Funds New World A	NEWFX	0.95	0.95	0.00	Calamos Convertible A	CCVIX	1.14	1.15	-0.01
American Funds SMALLCAP World A	SMCWX	1.01	1.01	0.00	Calamos Growth & Income A	CVTRX	1.06	1.07	-0.01
American Funds Tax-Exempt Bond A	AFTEX	0.53	0.53	0.00	Calamos Growth A	CVGRX	1.21	1.22	-0.01
American Funds Washington Mutual A	AWSHX	0.58	0.57	0.01	Calamos Market Neutral Income A	CVSIX	1.12	1.14	-0.02
Ameristock	AMSTX	0.83	0.83	0.00	Caldwell & Orkin Market Opportunity	COAGX	1.08	2.37	-1.29
Ariel	ARGFX	1.07	1.07	0.00	Causeway International Value Inv	CIVVX	1.15	1.15	0.00
Ariel Appreciation	CAAPX	1.19	1.19	0.00	Century Small Cap Select Inv	CSMVX	1.50	1.50	0.00
Ariel Focus	ARFFX	1.25	1.25	0.00	CGM Focus	CGMFX	0.97	0.99	-0.02
Artio International Equity A	BJBIX	1.13	1.25	-0.12	CGM Realty	CGMRX	0.86	0.86	0.00
Artio International Equity II A	JETAX	1.21	1.28	-0.07	Champlain Mid Cap Adv	CIPMX	1.30	1.30	0.00
Artio Total Return Bond A	BJBGX	0.69	0.69	0.00	Champlain Small Company Adv	CIPSX	1.40	1.40	0.00
Artisan Global Value Investor	ARTGX	1.44	1.50	-0.06	Chase Growth	CHASX	1.17	1.20	-0.03
Artisan International Inv	ARTIX	1.22	1.22	0.00	Chesapeake Core Growth	CHCGX	1.39	1.40	-0.01
Artisan International Small Cap	ARTJX	1.51	1.51	0.00	Clipper	CFIMX	0.76	0.69	0.07

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Columbia Acorn International Z	ACINX	0.96	0.91	0.05	Fidelity Inflation-Protected Bond	FINPX	0.45	0.45	0.00
Columbia Acorn Select Z	ACTWX	0.95	0.91	0.04	Fidelity Intermediate Bond	FTHRX	0.44	0.45	-0.01
Columbia Acorn USA Z	AUSAX	1.01	0.98	0.03	Fidelity Intermediate Government	FSTGX	0.45	0.45	0.00
Columbia Acorn Z	ACRNX	0.76	0.74	0.02	Fidelity Intermediate Municipal Income	FLTMX	0.38	0.42	-0.04
Columbia Value & Restructuring Z	UMBIX	1.02	0.99	0.03	Fidelity International Discovery	FIGRX	1.05	1.09	-0.04
Davis Appreciation & Income A	RPFCX	1.07	1.01	0.06	Fidelity International Real Estate	FIREX	1.07	1.11	-0.04
Davis Financial A	RPFGX	1.06	0.97	0.09	Fidelity International Small Cap	FISMX	1.44	1.49	-0.05
Davis NY Venture A	NYVTX	0.85	0.85	0.00	Fidelity Investment Grade Bond	FBNDX	0.45	0.45	0.00
Delafield	DEFIX	1.28	1.28	0.00	Fidelity Leveraged Company Stock	FLVCX	0.82	0.83	-0.01
DFA U.S. Micro Cap I	DFSCX	0.53	0.53	0.00	Fidelity Low-Priced Stock	FLPSX	0.98	0.99	-0.01
Diamond Hill Large Cap A	DHLAX	1.16	1.16	0.00	Fidelity Magellan	FMAGX	0.72	0.73	-0.01
Diamond Hill Small Cap A	DHSCX	1.35	1.37	-0.02	Fidelity Mid-Cap Stock	FMCSX	0.94	0.95	-0.01
Dodge & Cox Balanced	DODBX	0.53	0.53	0.00	Fidelity Mortgage Secs	FMSFX	0.45	0.45	0.00
Dodge & Cox Global Stock	DODWX	0.87	0.90	-0.03	Fidelity Municipal Income	FHIGX	0.46	0.47	-0.01
Dodge & Cox Income	DODIX	0.43	0.44	-0.01	Fidelity New Markets Income	FNMIX	0.90	0.92	-0.02
Dodge & Cox International Stock	DODFX	0.64	0.65	-0.01	Fidelity New Millennium	FMILX	1.09	0.94	0.15
Dodge & Cox Stock	DODGX	0.52	0.52	0.00	Fidelity Overseas	FOSFX	1.10	1.13	-0.03
Domini Social Equity Inv	DSEFX	1.15	1.20	-0.05	Fidelity Puritan	FPURX	0.60	0.61	-0.01
Eaton Vance Floating Rate A	EVBLX	1.19	1.19	0.00	Fidelity Real Estate Investment	FRESX	0.88	0.88	0.00
Eaton Vance Income Fund of Boston A	EVIBX	1.07	1.07	0.00	Fidelity Select Energy Service	FSESX	0.83	0.83	0.00
Fairholme	FAIRX	1.01	1.02	-0.01	Fidelity Select Health Care	FSPHX	0.84	0.85	-0.01
FAM Value Inv	FAMVX	1.24	1.44	-0.20	Fidelity Select Technology	FSPTX	0.88	0.89	-0.01
FBR Focus	FBRVX	1.42	1.43	-0.01	Fidelity Short-Intermediate Muni Income	FSTFX	0.47	0.49	-0.02
Fidelity	FFIDX	0.55	0.56	-0.01	Fidelity Small Cap Independence	FDSCX	0.94	0.95	-0.01
Fidelity Advisor Small Cap T	FSCTX	1.53	1.50	0.03	Fidelity Small Cap Retirement	FSCRX	1.03	1.04	-0.01
Fidelity Asset Manager 50%	FASMX	0.70	0.71	-0.01	Fidelity Small Cap Stock	FSLCX	1.07	1.08	-0.01
Fidelity Balanced	FBALX	0.61	0.61	0.00	Fidelity Small Cap Value	FCPVX	1.13	1.14	-0.01
Fidelity Blue Chip Growth	FBGRX	0.57	0.58	-0.01	Fidelity Spartan 500 Index Investor	FSMKX	0.09	0.10	-0.01
Fidelity Capital & Income	FAGIX	0.74	0.75	-0.01	Fidelity Spartan Extended Mkt Index Inv	FSEMXX	0.09	0.10	-0.01
Fidelity Capital Appreciation	FDCAX	0.82	0.82	0.00	Fidelity Spartan International Index Inv	FSIIX	0.10	0.10	0.00
Fidelity Contrafund	FCNTX	0.94	0.95	-0.01	Fidelity Spartan Total Market Index Inv	FSTMXX	0.10	0.10	0.00
Fidelity Convertible Securities	FCVXX	0.78	0.79	-0.01	Fidelity Strategic Income	FSICX	0.73	0.73	0.00
Fidelity Disciplined Equity	FDEQX	0.87	0.87	0.00	Fidelity Strategic Real Return	FSRRX	0.73	0.73	0.00
Fidelity Diversified International	FDIVX	1.02	1.04	-0.02	Fidelity Tax-Free Bond	FTABX	0.18	0.25	-0.07
Fidelity Dividend Growth	FDGFX	0.63	0.64	-0.01	Fidelity Total Bond	FTBFX	0.45	0.45	0.00
Fidelity Equity-Income	FEQIX	0.66	0.66	0.00	Fidelity U.S. Bond Index	FBIDX	0.32	0.32	0.00
Fidelity Equity-Income II	FEQTX	0.67	0.65	0.02	Fidelity Value	FVLXX	0.76	0.76	0.00
Fidelity Export & Multinational	FEXPX	0.81	0.82	-0.01	Fidelity Value Discovery	FVDFX	0.93	0.94	-0.01
Fidelity Floating Rate High Income	FFRHXX	0.73	0.73	0.00	Fidelity Worldwide	FWWFX	1.19	1.21	-0.02
Fidelity Freedom 2010	FFFCX	0.00	0.65	-0.65	First Eagle Fund of America Y	FEAFX	1.41	1.42	-0.01
Fidelity Ginnie Mae	FGMNX	0.45	0.45	0.00	First Eagle Global A	SGENX	1.14	1.14	0.00
Fidelity Government Income	FGOVX	0.45	0.45	0.00	First Eagle Overseas A	SGOVX	1.15	1.15	0.00
Fidelity Growth Company	FDGRX	0.96	0.94	0.02	FMI Large Cap	FMIHX	1.00	1.00	0.00
Fidelity Growth Discovery	FDSVX	0.90	0.91	-0.01	Forward International Small Co Inv	PISRXX	1.58	1.62	-0.04
Fidelity High Income	SPHIX	0.74	0.75	-0.01	Forward Small Cap Equity	FFSCX	1.65	1.71	-0.06
Fidelity Independence	FDFFX	0.90	0.90	0.00	FPA Capital	FPPTX	0.88	0.88	0.00

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FPA Crescent	FPACX	1.34	1.34	0.00	Loomis Sayles Global Bond Retail	LSGLX	1.00	1.00	0.00
FPA New Income	FPNIX	0.61	0.61	0.00	Loomis Sayles Small Cap Growth Retail	LCGRX	1.25	1.25	0.00
FPA Paramount	FPRAX	0.89	0.89	0.00	Lord Abbett Affiliated A	LAFFX	0.82	0.82	0.00
Franklin Balance Sheet Investment A	FRBSX	0.93	0.98	-0.05	Madison Mosaic Investors	MINVX	1.05	0.94	0.11
Franklin Federal Tax-Free Income A	FKTIX	0.60	0.60	0.00	MainStay ICAP Equity I	ICAEX	0.80	0.80	0.00
Franklin High Yield Tax-Free Inc A	FRHIX	0.62	0.62	0.00	MainStay ICAP International I	ICEUX	0.80	0.80	0.00
Franklin Income A	FKINX	0.62	0.62	0.00	MainStay ICAP Select Equity I	ICSLX	0.80	0.80	0.00
Gabelli Asset AAA	GABAX	1.38	1.36	0.02	MainStay MAP I	MUBFX	0.96	0.96	0.00
Gateway A	GATEX	0.94	0.94	0.00	Mairs & Power Balanced	MAPOX	0.80	0.77	0.03
Greenspring retail	GRSPX	1.06	1.21	-0.15	Mairs & Power Growth	MPGFX	0.70	0.68	0.02
Harbor Bond Instl	HABDX	0.55	0.60	-0.05	Managers Fremont Bond	MBDFX	0.58	0.59	-0.01
Harbor Capital Appreciation Instl	HACAX	0.67	0.70	-0.03	Managers Fremont Micro-Cap	MMCFX	1.54	1.58	-0.04
Harbor Commodity Real Return ST Instl	HACMX	0.94	0.94	0.00	Manning & Napier Equity	EXEYX	1.05	1.05	0.00
Harbor International Growth Inv	HIIGX	1.26	1.27	-0.01	Manning & Napier Pro-Blend Mod Term S	EXBAX	1.10	1.10	0.00
Harbor International Instl	HAINX	0.79	0.79	0.00	Manning & Napier World Opportunities A	EXWAX	1.16	1.15	0.01
Harbor Real Return Instl	HARRX	0.57	0.60	-0.03	Marsico 21st Century	MXXIX	1.29	1.31	-0.02
Hartford Global Health A	HGHAX	1.41	1.41	0.00	Marsico Focus	MFOCX	1.21	1.22	-0.01
Homestead Value	HOVLX	0.70	0.66	0.04	Marsico Global	MGLBX	0.75	1.63	-0.88
Hussman Strategic Growth	HSGFX	1.11	1.15	-0.04	Marsico Growth	MGRIX	1.24	1.25	-0.01
Hussman Strategic Total Return	HSTRX	0.90	0.91	-0.01	Marsico International Opportunities	MIOFX	1.35	1.36	-0.01
Janus	JANSX	0.87	0.88	-0.01	Masters Select Equity	MSEFX	1.24	1.21	0.03
Janus Balanced	JABAX	0.79	0.79	0.00	Masters Select Focused Opportunities	MSFOX	1.28	1.26	0.02
Janus Contrarian	JSVAX	1.00	1.01	-0.01	Masters Select International	MSILX	1.07	1.03	0.04
Janus Enterprise	JAENX	0.92	0.92	0.00	Masters Select Smaller Companies	MSSFY	1.39	1.32	0.07
Janus Global Life Sciences	JAGLX	0.97	0.98	-0.01	Masters Select Value	MSVFX	1.27	1.21	0.06
Janus Global Opportunities	JGVAX	1.24	1.25	-0.01	Matrix Advisors Value	MAVFX	0.98	1.10	-0.12
Janus Growth & Income	JAGIX	0.86	0.88	-0.02	Matthews Asia Pacific Equity Income	MAPIX	1.32	1.41	-0.09
Janus High-Yield	JAHYX	0.89	0.91	-0.02	Matthews Asian Growth & Income	MACSX	1.16	1.15	0.01
Janus Orion	JORNX	0.94	0.92	0.02	Matthews China	MCHFX	1.23	1.17	0.06
Janus Overseas	JAOSX	0.89	0.90	-0.01	Matthews India	MINDX	1.29	1.28	0.01
Janus Research	JAMRX	1.05	1.06	-0.01	Matthews Pacific Tiger	MAPTX	1.12	1.10	0.02
Janus Twenty	JAVLX	0.84	0.86	-0.02	Merger	MERFX	1.47	1.47	0.00
Janus Venture	JAVTX	0.90	0.89	0.01	Meridian Growth	MERDX	0.84	0.84	0.00
Janus Worldwide	JAWWX	0.83	0.83	0.00	Meridian Value	MVALX	1.09	1.09	0.00
Jensen J	JENSX	0.85	0.85	0.00	Metropolitan West High Yield Bond M	MWHYX	0.80	0.80	0.00
JPMorgan U.S. Real Estate A	SUSIX	1.18	1.18	0.00	Metropolitan West Total Return Bond M	MWTRX	0.65	0.65	0.00
Kalmar Growth-with-Value Small Cap	KGSCX	1.40	1.34	0.06	MFS Total Return A	MSFRX	0.87	0.87	0.00
Lazard Emerging Markets Equity Open	LZOEX	1.53	1.48	0.05	Muhlenkamp	MUHLX	1.18	1.18	0.00
Legg Mason Partners Aggressive Growth A	SHRAX	1.19	1.21	-0.02	Mutual Beacon A	TEBIX	1.13	1.14	-0.01
Legg Mason Value C	LMVTX	1.68	1.73	-0.05	Mutual Discovery A	TEDIX	1.30	1.32	-0.02
LKCM Equity	LKEQX	0.80	0.80	0.00	Mutual European A	TEMIX	1.38	1.34	0.04
LKCM Small Cap Equity Instl	LKSCX	0.97	0.94	0.03	Mutual Qualified A	TEQIX	1.11	1.14	-0.03
Longleaf Partners	LLPFX	0.90	0.89	0.01	Mutual Shares A	TESIX	1.07	1.07	0.00
Longleaf Partners International	LLINX	1.60	1.57	0.03	Neuberger Berman Genesis Inv	NBGNX	1.02	1.04	-0.02
Longleaf Partners Small-Cap	LLSCX	0.93	0.91	0.02	Neuberger Berman International Inv	NBISX	1.25	1.28	-0.03
Loomis Sayles Bond Retail	LSBRX	0.94	0.94	0.00	Neuberger Berman Partners Inv	NPRTX	0.80	0.81	-0.01

Expense Ratio Changes

Fund Name	Ticker	2008 Expense Ratio	2008 Prospectus Expense Ratio	Difference	Fund Name	Ticker	2008 Expense Ratio	2008 Prospectus Expense Ratio	Difference
Nicholas	NICSX	0.75	0.75	0.00	Schneider Value	SCMLX	0.85	0.92	-0.07
Oak Value	OAKVX	1.37	1.37	0.00	Selected American Shares D	SLADX	0.59	0.57	0.02
Oakmark Equity & Income I	OAKBX	0.81	0.81	0.00	Selected Special Shares D	SLSDX	0.86	0.81	0.05
Oakmark Global I	OAKGX	1.16	1.16	0.00	Sequoia	SEQUX	1.00	1.00	0.00
Oakmark Global Select I	OAKWX	1.35	1.35	0.00	Sextant Growth	SSGFX	1.24	1.22	0.02
Oakmark I	OAKMX	1.10	1.10	0.00	Skyline Special Equities	SKSEX	1.32	1.32	0.00
Oakmark International I	OAKIX	1.10	1.10	0.00	Sound Shore	SSHFX	0.92	0.92	0.00
Oakmark International Small Cap I	OAKEX	1.41	1.41	0.00	SSgA Emerging Markets	SSEMEX	1.24	1.26	-0.02
Oakmark Select I	OAKLX	1.08	1.08	0.00	Stratton Small-Cap Value	STSCX	1.22	1.13	0.09
Oppenheimer Global A	OPPAX	1.09	1.09	0.00	T. Rowe Price Balanced	RPBAX	0.67	0.66	0.01
Oppenheimer Global Opportunities A	OPGIX	1.18	1.18	0.00	T. Rowe Price Blue Chip Growth	TRBCX	0.80	0.77	0.03
Oppenheimer International Growth A	OIGAX	1.25	1.20	0.05	T. Rowe Price Capital Appreciation	PRWCX	0.72	0.71	0.01
Osterweis	OSTFX	1.18	1.25	-0.07	T. Rowe Price Corporate Income	PRPIX	0.74	0.75	-0.01
Pax World Balanced	PAXWX	0.95	0.96	-0.01	T. Rowe Price Dividend Growth	PRDGX	0.73	0.69	0.04
Payden Core Bond	PYCBX	0.55	0.55	0.00	T. Rowe Price Emerging Markets Stock	PRMSX	1.24	1.24	0.00
Payden GNMA	PYGNX	0.50	0.51	-0.01	T. Rowe Price Equity Income	PRFDX	0.69	0.67	0.02
Payden Limited Maturity	PYLMX	0.47	0.51	-0.04	T. Rowe Price Financial Services	PRISX	1.00	0.91	0.09
Perkins Mid Cap Value Investor	JMCVX	1.06	1.07	-0.01	T. Rowe Price Global Stock	PRGSX	0.86	0.87	-0.01
Perkins Small Cap Value Instl	JSIVX	0.81	0.82	-0.01	T. Rowe Price Global Technology	PRGTX	1.32	1.19	0.13
PIMCO All Asset D	PASDX	0.81	1.36	-0.55	T. Rowe Price GNMA	PRGMX	0.62	0.63	-0.01
PIMCO Commodity Real Ret Strat D	PCRDY	1.24	1.24	0.00	T. Rowe Price Growth & Income	PRGIX	0.73	0.70	0.03
PIMCO Emerging Markets Bond D	PEMDX	1.25	1.25	0.00	T. Rowe Price Growth Stock	PRGFX	0.71	0.67	0.04
PIMCO Foreign Bond (Unhedged) D	PFBDX	0.95	0.90	0.05	T. Rowe Price Health Sciences	PRHSX	0.86	0.83	0.03
PIMCO Foreign Bond (USD-Hedged) D	PFODX	0.95	0.90	0.05	T. Rowe Price High-Yield	PRHYX	0.76	0.76	0.00
PIMCO High Yield D	PHYDX	0.90	0.90	0.00	T. Rowe Price International Bond	RPIBX	0.81	0.82	-0.01
PIMCO Low Duration D	PLDDX	0.75	0.75	0.00	T. Rowe Price International Discovery	PRIDX	1.24	1.24	0.00
PIMCO Real Return D	PRRDY	0.90	0.85	0.05	T. Rowe Price International Stock	PRITX	0.87	0.87	0.00
PIMCO Short-Term D	PSHDX	0.75	0.75	0.00	T. Rowe Price Intl Gr & Inc	TRIGX	0.89	0.90	-0.01
PIMCO Total Return D	PTTDY	0.75	0.75	0.00	T. Rowe Price Latin America	PRLAX	1.22	1.22	0.00
Pioneer A	PIODX	1.18	1.11	0.07	T. Rowe Price Media & Telecommunications	PRMTX	0.90	0.83	0.07
Polaris Global Value	PGVFX	1.43	1.19	0.24	T. Rowe Price Mid-Cap Growth	RPMGX	0.82	0.78	0.04
Presidio	PRSDX	1.50	1.53	-0.03	T. Rowe Price Mid-Cap Value	TRMCX	0.83	0.79	0.04
PRIMECAP Odyssey Aggressive Growth	POAGX	0.78	0.80	-0.02	T. Rowe Price New America Growth	PRWAX	0.91	0.86	0.05
PRIMECAP Odyssey Growth	POGRX	0.71	0.73	-0.02	T. Rowe Price New Asia	PRASX	0.96	0.96	0.00
PRIMECAP Odyssey Stock	POSKX	0.79	0.81	-0.02	T. Rowe Price New Era	PRNEX	0.66	0.64	0.02
Rainier Small/Mid Cap Equity	RIMSX	1.16	1.16	0.00	T. Rowe Price New Horizons	PRNHX	0.84	0.80	0.04
Robeco Boston Partners Sm Cap Val II Inv	BPSCX	1.64	1.55	0.09	T. Rowe Price New Income	PRCIX	0.64	0.64	0.00
Royce Opportunity Invnt	RYPNX	1.17	1.10	0.07	T. Rowe Price Personal Strat Income	PRSIX	0.62	0.66	-0.04
Royce Pennsylvania Mutual Invnt	PENNX	0.89	0.88	0.01	T. Rowe Price Real Estate	TRREX	0.75	0.74	0.01
Royce Premier Invnt	RYPRX	1.12	1.10	0.02	T. Rowe Price Retirement 2015	TRRGX	0.00	0.65	-0.65
Royce Special Equity Invnt	RYSEX	1.15	1.11	0.04	T. Rowe Price Science & Tech	PRSCX	1.00	0.94	0.06
Royce Total Return Invnt	RYTRX	1.12	1.08	0.04	T. Rowe Price Short-Term Bond	PRWBX	0.55	0.55	0.00
Royce Value Plus Svc	RYVPX	1.43	1.40	0.03	T. Rowe Price Small-Cap Stock	OTCFX	0.93	0.89	0.04
Royce Value Svc	RYVFX	1.45	1.43	0.02	T. Rowe Price Small-Cap Value	PRSVX	0.85	0.82	0.03
RS Value A	RSVAX	1.40	1.33	0.07	T. Rowe Price Spectrum Growth	PRSGX	0.00	0.78	-0.78
Schneider Small Cap Value	SCMVX	1.10	1.17	-0.07	T. Rowe Price Spectrum Income	RPSIX	0.00	0.68	-0.68

Expense Ratio Changes

Fund Name	Ticker	2008 Expense Ratio	2008 Prospectus Expense Ratio	Difference	Fund Name	Ticker	2008 Expense Ratio	2008 Prospectus Expense Ratio	Difference
T. Rowe Price Tax-Free High-Yield	PRFHX	0.72	0.72	0.00	Vanguard European Stock Index	VEURX	0.22	0.29	-0.07
T. Rowe Price Tax-Free Income	PRTAX	0.52	0.52	0.00	Vanguard Explorer	VEXPX	0.44	0.51	-0.07
T. Rowe Price Tax-Free Short-Interm	PRFSX	0.51	0.51	0.00	Vanguard Extended Market Idx	VEXMX	0.25	0.24	0.01
T. Rowe Price U.S. Treasury Long-Term	PRULX	0.53	0.53	0.00	Vanguard FTSE All-World ex-US Index Inv	VFWIX	0.35	0.40	-0.05
T. Rowe Price Value	TRVLX	0.89	0.85	0.04	Vanguard FTSE Social Index Inv	VFTSX	0.24	0.31	-0.07
TCW Dividend Focused N	TGIGX	1.18	1.18	0.00	Vanguard Global Equity	VHGEX	0.51	0.58	-0.07
TCW Total Return Bond I	TGLMX	0.44	0.44	0.00	Vanguard GNMA	VFIIX	0.21	0.21	0.00
TCW Value Opportunities I	TGVOX	0.95	0.95	0.00	Vanguard Growth & Income	VQNPX	0.31	0.37	-0.06
Templeton World A	TEMWX	1.05	1.05	0.00	Vanguard Growth Equity	VGEOX	0.72	0.60	0.12
Third Avenue International Value	TAVIX	1.48	1.48	0.00	Vanguard Growth Index	VIGRX	0.23	0.22	0.01
Third Avenue Real Estate Value	TAREX	1.12	1.12	0.00	Vanguard Health Care	VGHCX	0.26	0.26	0.00
Third Avenue Small-Cap Value	TASCX	1.10	1.10	0.00	Vanguard High-Yield Corporate	VWEHX	0.25	0.25	0.00
Third Avenue Value	TAVFX	1.11	1.11	0.00	Vanguard High-Yield Tax-Exempt	VWAHX	0.15	0.20	-0.05
Thompson Plumb Growth	THPGX	1.27	1.13	0.14	Vanguard Inflation-Protected Secs	VIPSX	0.20	0.20	0.00
Thornburg International Value A	TGVAX	1.28	1.36	-0.08	Vanguard Inter-Term Bond Index	VBIIX	0.19	0.18	0.01
Thornburg Value A	TVAFX	1.27	1.37	-0.10	Vanguard Inter-Term Investment-Grade	VFICX	0.21	0.21	0.00
Torrey	TORYX	1.13	1.09	0.04	Vanguard Inter-Term Tax-Ex	VWITX	0.15	0.20	-0.05
Touchstone Sands Capital Select Growth Z	PTSGX	1.41	1.41	0.00	Vanguard Inter-Term Treasury	VFITX	0.26	0.26	0.00
Transamerica Premier Equity Inv	TEQUX	1.15	1.15	0.00	Vanguard International Explorer	VINEX	0.36	0.42	-0.06
Turner Midcap Growth Investor	TMGFX	1.18	1.18	0.00	Vanguard International Growth	VWIGX	0.47	0.54	-0.07
Turner Small Cap Growth	TSCEX	1.25	1.25	0.00	Vanguard International Value	VTRIX	0.42	0.47	-0.05
Tweedy Browne Global Value	TBGVX	1.37	1.39	-0.02	Vanguard LifeStrategy Conservative Gr	VSCGX	0.00	0.22	-0.22
Tweedy Browne Value	TWEBX	1.37	1.40	-0.03	Vanguard LifeStrategy Growth	VASGX	0.00	0.21	-0.21
UMB Scout International	UMBWX	0.96	0.96	0.00	Vanguard LifeStrategy Income	VASIX	0.00	0.22	-0.22
Undiscovered Mgrs Behavioral Growth Inv	UBRRX	1.65	1.63	0.02	Vanguard LifeStrategy Moderate Growth	VSMGX	0.00	0.22	-0.22
USAA Aggressive Growth	USAUX	1.00	1.06	-0.06	Vanguard Long-Term Investment-Grade	VWESX	0.22	0.22	0.00
USAA Income	USAIX	0.63	0.63	0.00	Vanguard Long-Term Tax-Exempt	VWLTX	0.15	0.20	-0.05
USAA International	USIFX	1.14	1.14	0.00	Vanguard Long-Term U.S. Treasury	VUSTX	0.26	0.26	0.00
USAA Tax Exempt Intermediate-Term	USATX	0.51	0.51	0.00	Vanguard Ltd-Term Tax-Ex	VMLTX	0.15	0.20	-0.05
USAA Tax Exempt Long-Term	USTEX	0.48	0.48	0.00	Vanguard Mid Cap Growth	VMGRX	0.55	0.61	-0.06
USAA Tax Exempt Short-Term	USSTX	0.55	0.55	0.00	Vanguard Mid Capitalization Index	VIMSX	0.22	0.21	0.01
Van Kampen Capital Growth A	ACPAX	0.94	0.94	0.00	Vanguard Morgan Growth	VMRGX	0.38	0.46	-0.08
Van Kampen Comstock A	ACSTX	0.84	0.78	0.06	Vanguard Precious Metals and Mining	VGPMX	0.28	0.28	0.00
Van Kampen Equity and Income A	ACEIX	0.79	0.76	0.03	Vanguard PRIMECAP	VPMCX	0.43	0.50	-0.07
Van Kampen Growth and Income A	ACGIX	0.79	0.77	0.02	Vanguard PRIMECAP Core	VPCCX	0.50	0.55	-0.05
Vanguard 500 Index Investor	VFINX	0.16	0.15	0.01	Vanguard REIT Index	VGSIX	0.20	0.20	0.00
Vanguard Asset Allocation	VAAPX	0.31	0.39	-0.08	Vanguard Selected Value	VASVX	0.38	0.45	-0.07
Vanguard Balanced Index	VBINX	0.20	0.19	0.01	Vanguard Short-Term Bond Index	VBISX	0.19	0.18	0.01
Vanguard Capital Opportunity	VHCOX	0.45	0.52	-0.07	Vanguard Short-Term Federal	VSGBX	0.20	0.20	0.00
Vanguard Capital Value	VCVLX	0.45	0.52	-0.07	Vanguard Short-Term Investment-Grade	VFSTX	0.20	0.21	-0.01
Vanguard Convertible Securities	VCVSX	0.71	0.77	-0.06	Vanguard Short-Term Tax-Ex	VWSTX	0.15	0.20	-0.05
Vanguard Developed Markets Index	VDMIX	0.00	0.29	-0.29	Vanguard Short-Term Treasury	VFISX	0.22	0.22	0.00
Vanguard Dividend Growth	VDIGX	0.32	0.32	0.00	Vanguard Small Cap Growth Index	VISGX	0.23	0.22	0.01
Vanguard Emerging Mkts Stock Idx	VEIEX	0.32	0.39	-0.07	Vanguard Small Cap Index	NAESX	0.23	0.22	0.01
Vanguard Energy	VGENX	0.25	0.25	0.00	Vanguard Small Cap Value Index	VISVX	0.23	0.22	0.01
Vanguard Equity-Income	VEIPX	0.30	0.37	-0.07	Vanguard STAR	VGSTX	0.00	0.32	-0.32

Expense Ratio Changes

Fund Name	Ticker	2008 Expense Ratio	2008 Prospectus Expense Ratio	Difference
Vanguard Strategic Equity	VSEQX	0.25	0.32	-0.07
Vanguard Target Retirement 2025	VTTVX	0.00	0.18	-0.18
Vanguard Tax-Managed Balanced	VTMFY	0.13	0.12	0.01
Vanguard Tax-Managed Capital App	VMCAX	0.16	0.15	0.01
Vanguard Tax-Managed Growth & Inc	VTGIX	0.16	0.15	0.01
Vanguard Tax-Managed Intl	VTMGX	0.15	0.15	0.00
Vanguard Tax-Managed Small Cap Inv	VTMSX	0.14	0.13	0.01
Vanguard Total Bond Market Index	VBMFX	0.20	0.19	0.01
Vanguard Total Intl Stock Index	VGTSX	0.03	0.34	-0.31
Vanguard Total Stock Mkt Idx	VTSMX	0.16	0.15	0.01
Vanguard U.S. Growth	VWUSX	0.43	0.50	-0.07
Vanguard U.S. Value	VUVLX	0.37	0.46	-0.09
Vanguard Value Index	VIVAX	0.21	0.20	0.01
Vanguard Wellesley Income	VWINX	0.25	0.33	-0.08
Vanguard Wellington	VWELX	0.29	0.27	0.02
Vanguard Windsor	VWNDX	0.30	0.37	-0.07
Wasatch Core Growth	WGROX	1.21	1.21	0.00
Wasatch Heritage Growth	WAHGX	0.38	0.95	-0.57
Wasatch Small Cap Growth	WAAEX	1.21	1.21	0.00
Wasatch Small Cap Value	WMCVX	1.76	1.81	-0.05
Wasatch Ultra Growth	WAMCX	1.53	1.55	-0.02
Wasatch-1st Source Income Equity	FMIEX	1.13	1.16	-0.03
Weitz Hickory	WEHIX	1.21	1.23	-0.02
Weitz Partners Value	WPVLX	1.15	1.16	-0.01
Weitz Value	WVALX	1.15	1.16	-0.01
Wells Fargo Advantage S/T Muni Bd Inv	STSMX	0.66	0.66	0.00
Westcore MIDCO Growth	WTMGX	1.03	1.04	-0.01
Western Asset Core Bond Institutional	WATFX	0.44	0.46	-0.02
Western Asset Core Plus Bond Instl	WACPX	0.43	0.46	-0.03
Westport R	WPFRX	1.37	1.49	-0.12
Westport Select Cap R	WPSRX	1.37	1.33	0.04
WHG Balanced Instl	WHGBX	1.00	1.01	-0.01
WHG Large Cap Value Instl	WHGLX	1.00	1.01	-0.01
William Blair International Growth N	WBIGX	1.39	1.40	-0.01
William Blair Small Cap Growth N	WBSNX	1.50	1.49	0.01