

## How the Star Rating Has Performed

Domestic Equity	2004					2005					2006					2007				
	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★
Total Return	-0.61	-1.33	-1.62	-2.18	-3.43	-4.00	-3.53	-4.07	-4.67	-5.94	-8.64	-8.55	-8.65	-9.10	-9.19	-19.44	-19.76	-20.05	-20.11	-21.06
Total Return Rank	41	47	51	56	58	49	46	50	55	56	52	50	49	51	52	51	50	49	50	52
Total Return Success Ratio	56.10	44.64	33.62	24.57	20.58	50.49	48.06	38.67	28.70	25.12	44.55	46.96	42.90	37.32	25.41	48.02	48.50	44.92	39.24	34.23
3yr Rating for Ensuing 3 Years	3.37	3.04	2.84	2.64	2.55	3.05	3.11	2.91	2.63	2.60	2.86	2.96	2.96	2.85	2.78					
5yr Rating as of 06-30-2009	3.17	3.04	2.91	2.64	2.50															

International Equity	2004					2005					2006					2007				
	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★
Total Return	4.41	3.38	3.95	3.92	3.67	1.13	0.63	1.08	0.37	1.36	-8.03	-6.37	-6.22	-6.66	-5.86	21.47	-21.08	-19.99	-20.89	-20.27
Total Return Rank	38	48	49	57	56	43	45	49	57	59	58	45	50	55	57	53	53	48	52	50
Total Return Success Ratio	61.95	47.54	38.20	23.04	25.29	59.66	56.52	43.93	28.51	23.39	37.96	54.45	45.54	33.55	33.73	45.39	44.62	52.54	44.19	44.44
3yr Rating for Ensuing 3 Years	3.25	3.11	2.91	2.61	2.47	3.38	3.02	2.89	2.64	2.55	2.51	3.14	2.96	2.74	2.82					
5yr Rating as of 06-30-2009	3.40	2.92	2.91	2.63	2.62															

Balanced	2004					2005					2006					2007				
	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★
Total Return	1.73	0.78	0.55	-0.16	0.35	-0.84	-0.90	-0.77	-1.52	-1.84	-3.13	-3.58	-3.50	-3.35	-4.24	-14.12	-10.91	-10.96	-11.06	-9.34
Total Return Rank	36	47	52	63	58	53	47	49	55	56	52	49	50	51	45	68	49	47	49	34
Total Return Success Ratio	66.67	54.03	37.01	19.46	11.59	36.23	51.69	45.23	29.69	15.15	45.68	47.19	47.45	39.87	28.57	26.36	46.06	52.73	45.82	41.10
3yr Rating for Ensuing 3 Years	3.67	3.23	2.77	2.41	2.32	3.07	3.06	2.85	2.39	1.74	2.73	2.96	2.86	2.77	2.78					
5yr Rating as of 06-30-2009	3.30	2.97	2.71	2.32	2.48															

Taxable Bond	2004					2005					2006					2007				
	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★
Total Return	4.09	3.57	3.13	3.02	2.68	2.65	2.51	2.40	2.44	2.22	2.43	3.04	3.14	2.95	3.11	-0.98	1.07	1.48	1.68	2.77
Total Return Rank	33	42	50	59	57	43	44	49	54	56	49	47	47	54	54	59	52	47	52	47
Total Return Success Ratio	68.68	61.38	46.17	29.76	29.77	60.00	58.28	50.44	41.05	34.27	56.61	54.76	53.20	41.69	38.67	41.92	51.16	58.08	48.89	52.01
3yr Rating for Ensuing 3 Years	3.90	3.31	2.73	2.14	1.76	3.30	3.18	2.75	2.26	2.22	2.84	2.97	2.93	2.54	2.42					
5yr Rating as of 06-30-2009	3.52	3.10	2.74	2.35	2.39															

Municipal Bond	2004					2005					2006					2007				
	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★	5★	4★	3★	2★	1★
Total Return	2.96	2.93	2.72	2.36	2.32	0.94	1.78	1.64	1.68	1.78	0.28	2.10	2.02	2.10	2.24	-2.65	1.20	1.15	1.28	1.76
Total Return Rank	32	38	46	62	69	50	46	49	52	53	61	41	49	49	50	67	46	49	48	45
Total Return Success Ratio	61.69	55.97	50.40	28.01	12.86	51.48	52.42	46.27	34.77	30.69	42.74	62.24	52.37	48.42	42.11	37.72	60.48	58.22	56.32	53.38
3yr Rating for Ensuing 3 Years	4.17	3.33	2.69	2.16	1.58	3.47	3.06	2.60	2.23	2.07	2.63	3.18	2.73	2.54	2.36					
5yr Rating as of 06-30-2009	3.81	3.16	2.70	2.17	1.96															

Data is for the time period through June 30, 2009. Success Ratio based on total number of funds that beat category average subsequently divided by total number of funds with rating as of the beginning of the time period.