

How the Average Investor's Returns Compare with the Average Fund's

Data through 12/31/2009

Category	Ast-Wgt 3-yr Investor Return	Average 3-yr Total Return	Ast-Wgt 5-yr Investor Return	Average 5-yr Total Return	Ast-Wgt 10-yr Investor Return	Average 10-yr Total Return
Large Growth	-3.56	-2.90	1.18	1.19	-2.66	-2.20
Mid-Cap Growth	-3.97	-3.09	1.52	1.79	-0.44	0.31
Small Growth	-4.58	-4.85	0.30	0.41	1.02	0.77
Large Blend	-5.44	-5.56	0.35	0.43	-0.17	-0.03
Mid-Cap Blend	-4.81	-4.54	1.21	1.40	5.05	4.19
Small Blend	-4.77	-6.14	0.98	0.40	5.47	5.84
Large Value	-8.08	-7.31	-0.90	-0.04	2.10	2.46
Mid-Cap Value	-6.56	-5.30	-0.42	1.31	4.07	7.12
Small Value	-5.03	-6.08	1.06	0.64	7.11	8.77
Industrials	-5.76	-5.40	1.06	1.03	3.16	5.13
Natural Resources	-1.13	2.35	6.22	11.52	8.12	12.61
Technology	2.08	0.79	4.22	3.05	-10.94	-6.89
Utilities	-3.83	-2.39	5.46	5.51	2.29	3.37
Health	-0.25	0.67	4.19	3.25	5.63	5.87
Financial	-14.38	-16.33	-4.56	-6.65	3.00	2.84
Real Estate	-12.93	-13.45	-0.15	-0.84	8.33	9.72
Communications	-1.17	-8.74	4.94	-1.93	-6.76	-5.84
Miscellaneous Sector	-1.93	-0.70	-0.12	2.86	2.01	6.37
Consumer Discretionary	-5.87	-8.36	-0.60	-2.42	0.35	-0.66
Consumer Staples	3.37	0.96	3.46	2.45	4.75	5.06
Equity Energy	0.05	0.72	9.63	10.33	12.49	12.95
World Stock	-5.04	-4.50	2.07	2.82	1.27	1.28
Europe Stock	-10.63	-6.95	0.33	4.70	0.57	4.47
Diversified Pacific/Asia	-9.33	-2.96	-0.45	6.22	-2.15	1.02
Pacific/Asia ex-Japan Stk	2.88	5.95	9.72	14.76	8.59	8.55
Japan Stock	-12.90	-15.33	-4.06	-4.85	-5.65	-5.50
Diversified Emerging Mkts	1.66	2.27	10.95	13.23	9.91	8.96
Latin America Stock	5.15	7.74	16.39	23.42	12.98	15.57
Foreign Large Growth	-6.50	-5.05	2.63	4.24	0.56	0.26
Foreign Large Blend	-5.40	-6.08	2.88	3.58	1.77	0.57
Foreign Large Value	-7.80	-6.59	1.55	2.97	4.57	3.14
Foreign Small/Mid Growth	-6.71	-6.13	5.41	6.12	2.97	2.61
Foreign Small/Mid Value	-5.22	-5.93	4.70	4.37	8.00	5.84
Global Real Estate	-16.55	-12.62	-6.68	1.49	0.65	10.74
Bank Loan	-3.03	-0.92	-0.12	1.46	0.70	3.21
Inflation-Protected Bond	4.15	5.34	2.61	3.61	3.72	6.55
Emerging Markets Bond	1.40	5.35	4.87	7.22	8.33	11.05
Long Government	4.40	5.24	3.36	4.27	6.10	7.66
Intermediate Government	4.71	5.22	3.64	4.21	4.32	5.28
Short Government	3.77	4.69	2.91	3.78	3.03	4.45
Long-Term Bond	5.21	4.82	3.26	4.26	5.37	6.91
Intermediate-Term Bond	4.49	4.41	3.56	3.80	4.42	5.51
Short-Term Bond	3.03	3.40	2.68	3.23	2.92	4.18
Ultrashort Bond	1.12	1.53	0.67	2.23	1.15	3.05
High Yield Bond	2.64	3.10	3.11	4.31	3.21	4.66
Multisector Bond	2.43	4.03	3.10	4.57	4.22	6.22
World Bond	5.03	6.28	3.90	4.12	5.05	6.24

Category	Ast-Wgt 3-yr Investor Return	Average 3-yr Total Return	Ast-Wgt 5-yr Investor Return	Average 5-yr Total Return	Ast-Wgt 10-yr Investor Return	Average 10-yr Total Return
Muni National Long	1.50	2.29	1.90	2.92	3.42	4.64
Muni National Interm	2.67	3.72	2.43	3.37	3.37	4.68
Muni Single State Long	1.75	2.19	2.08	3.22	3.49	4.83
Muni Single State Interm	2.29	3.50	2.04	3.24	3.33	4.51
Muni National Short	2.89	3.36	2.27	2.83	2.48	3.57
Muni New York Long	0.06	2.73	1.24	3.24	3.02	4.86
Muni California Long	0.12	1.59	1.23	2.70	3.27	4.61
Muni New York Int/Sh	1.93	3.45	2.11	3.13	2.77	4.52
Muni California Int/Sh	1.68	3.04	1.57	2.96	2.93	4.29
Muni Pennsylvania	0.96	2.64	1.50	3.10	3.29	4.67
Muni Massachusetts	2.16	2.86	2.23	3.35	3.59	4.86
Muni New Jersey	1.23	2.66	1.73	3.32	3.21	4.77
Muni Ohio	2.23	2.95	2.27	3.28	3.52	4.68
Muni Minnesota	2.29	3.07	2.30	3.48	3.56	4.86
High Yield Muni	-5.19	-1.94	-2.05	1.36	0.33	3.73
Muni Single State Short	2.92	3.88	2.00	3.06	2.30	3.89
Equity Precious Metals	9.64	9.32	16.12	17.31	15.88	18.57
Bear-Market	-0.58	-9.05	-2.64	-7.47	-2.93	-5.34
Long-Short	-1.57	-1.46	0.72	1.96	2.42	2.16
Currency	3.88	0.32	2.01	3.75	3.43	5.21
Convertibles	1.72	0.15	3.10	2.68	3.46	3.28
Conservative Allocation	-0.64	0.61	2.09	2.72	3.98	3.23
Moderate Allocation	-2.77	-1.98	1.49	1.96	3.14	2.38
World Allocation	-2.23	-0.24	2.05	4.68	4.44	5.30
Retirement Income	1.34	0.84	2.49	2.43	2.99	3.32
Target-Date 2000-2010	-1.23	-0.97	1.26	2.07	2.32	2.62
Target-Date 2011-2015	-0.90	-2.27	0.99	2.04	0.18	1.87
Target-Date 2016-2020	-2.05	-3.08	0.80	1.48	2.02	0.96
Target-Date 2021-2025	-1.70	-3.85	0.43	1.84	NA	NA
Target-Date 2026-2030	-2.71	-4.46	0.09	1.18	1.19	0.37
Target-Date 2031-2035	-1.93	-4.68	0.19	1.39	NA	NA
Target-Date 2036-2040	-2.15	-5.07	0.08	1.00	-0.85	-0.71
Target-Date 2041-2045	-0.14	-5.13	1.06	1.26	NA	NA
Target-Date 2050+	-0.02	-6.03	-1.47	0.96	NA	NA

Broad Asset Classes

Category	Ast-Wgt 3-yr Investor Return	Average 3-yr Total Return	Ast-Wgt 5-yr Investor Return	Average 5-yr Total Return	Ast-Wgt 10-yr Investor Return	Average 10-yr Total Return
US Equity Funds	-5.18	-4.96	0.64	0.91	0.22	1.59
Intl Equity Funds	-5.17	-4.55	3.27	5.23	2.64	3.15
Balanced	-2.15	-1.72	1.57	2.22	3.36	2.74
Alternative	2.36	-1.68	5.48	3.03	8.07	8.55
Taxable Bond	3.82	4.13	3.22	3.89	4.00	5.33
Municipal	1.01	2.50	1.45	3.02	2.96	4.57
All Funds	-2.71	-2.14	1.66	2.38	1.68	3.18