

How the Star Rating Has Performed

2003 Star Rating	Total Return %	Total Return Success % Rank	Total Return Success Ratio	3-yr Rating Rating as of June 2005	5yr Rating Rating as of 06/30/2008	2004 Star Rating	Total Return %	Total Return Success % Rank	Total Return Success Ratio	3-yr Rating Rating as of June 2005	2005 Star Rating	Total Return %	Total Return Success % Rank	Total Return Success Ratio	3-yr Rating Rating as of June 2005
Domestic Equity															
★★★★★	9.90	47	49.01	3.30	3.07	★★★★★	7.22	43	55.96	3.40	★★★★★	5.31	48	52.62	3.07
★★★★★	10.14	41	62.64	3.57	3.36	★★★★★	7.95	38	69.39	3.57	★★★★★	6.29	45	60.00	3.22
★★★★★	9.20	48	42.71	3.01	3.02	★★★★★	6.45	46	50.59	3.05	★★★★★	5.68	46	57.17	3.10
★★★★	9.04	52	33.13	2.90	2.86	★★★★	5.89	50	39.71	2.87	★★★★	5.00	50	47.24	2.91
★★★	9.22	53	30.69	2.75	2.76	★★★	5.49	55	32.35	2.65	★★★	4.85	54	41.45	2.64
★★	8.77	48	36.24	2.82	2.73	★★	5.12	56	28.85	2.58	★★	4.23	54	41.03	2.59
★						★					★				
International Equity															
★★★★★	18.57	43	53.54	3.33	3.30	★★★★★	16.04	40	62.26	3.27	★★★★★	15.46	39	70.64	3.33
★★★★★	19.01	40	65.79	3.63	3.42	★★★★★	15.02	39	72.97	3.38	★★★★★	16.08	33	83.33	3.74
★★★★★	18.00	49	44.79	2.90	2.82	★★★★★	14.09	49	45.24	3.11	★★★★★	13.24	48	51.63	3.02
★★★★	17.18	49	38.10	2.84	2.90	★★★★	15.06	49	41.70	2.89	★★★★	14.53	51	43.13	2.88
★★★	17.49	55	25.75	2.65	2.58	★★★	14.73	56	28.37	2.63	★★★	13.60	55	37.93	2.63
★★	17.94	52	31.45	2.59	2.65	★★	15.34	51	34.84	2.48	★★	16.11	56	41.84	2.53
★						★					★				
Balanced															
★★★★★	7.87	40	58.54	3.41	3.28	★★★★★	7.02	34	64.71	3.66	★★★★★	5.09	46	51.56	3.06
★★★★★	6.84	38	72.73	3.55	3.27	★★★★★	6.16	35	58.33	3.96	★★★★★	4.60	48	54.55	3.09
★★★★★	7.24	45	52.60	3.12	3.08	★★★★★	5.80	43	57.98	3.22	★★★★★	5.38	45	60.16	3.05
★★★★	6.69	49	42.41	2.82	2.80	★★★★	5.43	51	42.46	2.78	★★★★	5.01	47	49.71	2.86
★★★	6.56	53	32.24	2.78	2.71	★★★	4.54	62	24.49	2.42	★★★	4.15	57	34.98	2.38
★★	4.74	71	10.91	2.26	1.97	★★	4.48	63	20.41	2.56	★★	2.78	67	17.95	1.88
★						★					★				
Taxable Bond															
★★★★★	4.09	34	70.22	3.47	3.46	★★★★★	4.02	30	78.36	3.90	★★★★★	2.62	38	71.43	3.32
★★★★★	4.40	31	82.93	3.56	3.67	★★★★★	4.65	24	86.73	4.03	★★★★★	3.74	29	82.22	3.73
★★★★★	4.07	41	58.48	3.32	3.18	★★★★★	4.52	40	67.15	3.30	★★★★★	3.59	40	71.19	3.19
★★★★	4.05	49	49.92	2.76	2.78	★★★★	4.20	49	54.74	2.73	★★★★	3.42	49	59.77	2.75
★★★	3.33	58	32.18	2.18	2.28	★★★	3.69	60	34.80	2.10	★★★	3.13	58	47.76	2.26
★★	3.47	57	33.33	2.43	2.44	★★	3.39	60	28.22	1.77	★★	2.97	55	48.72	2.23
★						★					★				
Municipal Bond															
★★★★★	3.24	20	78.23	4.10	4.21	★★★★★	3.73	22	89.39	4.20	★★★★★	1.95	37	72.61	3.47
★★★★★	3.24	19	95.65	4.16	4.29	★★★★★	3.83	19	95.33	4.18	★★★★★	2.30	28	86.96	3.88
★★★★★	2.92	33	64.47	3.37	3.31	★★★★★	3.49	33	76.51	3.33	★★★★★	2.14	41	67.59	3.06
★★★★	2.69	47	48.20	2.82	2.68	★★★★	3.29	45	56.55	2.70	★★★★	1.98	48	58.35	2.60
★★★	2.43	60	28.42	2.46	2.2	★★★	2.89	63	26.25	2.19	★★★	1.86	57	43.94	2.23
★★	2.16	69	19.54	2.36	2.01	★★	2.56	77	7.04	1.62	★★	1.85	64	26.87	2.07
★						★					★				

Percentile Rank: 1=best 100=worst ★=Overall Rating ¹Cheapest Quartile