

Current Morningstar Analyst Ratings for U.S. Funds  
(as of Nov. 15, 2011)

<b>Name</b>	<b>Ticker</b>	<b>Morningstar Rating Overall</b>	<b>Morningstar Category</b>	<b>Fund Size USD</b>	<b>Analyst Rating</b>
American Funds AMCAP A	AMCPX	4	US OE Large Growth	21,780,334,018	Gold
American Funds EuroPacific Gr A	AEPGX	4	US OE Foreign Large Blend	97,243,919,268	Gold
American Funds Fundamental Investors A	ANCFX	4	US OE Large Blend	47,510,647,335	Gold
American Funds New Perspective A	ANWPX	4	US OE World Stock	41,253,281,994	Gold
American Funds New World A	NEWFX	3	US OE Diversified Emerging Mkts	18,646,329,422	Gold
American Funds Washington Mutual A	AWSHX	3	US OE Large Value	50,154,675,966	Gold
Artisan International Small Cap Investor	ARTJX	3	US OE Foreign Small/Mid Growth	602,786,481	Gold
Artisan International Value Investor	ARTKX	5	US OE Foreign Large Blend	4,682,821,182	Gold
Artisan Mid Cap Value Investor	ARTQX	5	US OE Mid-Cap Value	7,022,431,997	Gold
ASTON/Montag & Caldwell Growth N	MCGFX	4	US OE Large Growth	3,432,924,683	Gold
BlackRock Global Allocation Inv A	MDLOX	3	US OE World Allocation	52,370,819,776	Gold
Bogle Small Cap Growth Inv	BOGLX	2	US OE Small Blend	100,705,411	Gold
Brown Capital Mgmt Small Co Inv	BCSIX	4	US OE Small Growth	1,390,900,000	Gold
Causeway International Value Inv	CIVVX	3	US OE Foreign Large Value	1,458,643,583	Gold
Clipper	CFIMX	1	US OE Large Blend	1,059,909,589	Gold
Davis Financial A	RPFGX	3	US OE Financial	496,274,455	Gold
Davis NY Venture A	NYVTX	2	US OE Large Blend	26,250,283,243	Gold
Diamond Hill Small Cap A	DHSCX	4	US OE Small Value	788,463,363	Gold
Dodge & Cox Balanced	DODBX	2	US OE Moderate Allocation	12,684,980,566	Gold
Dodge & Cox Global Stock	DODWX	3	US OE World Stock	1,937,422,911	Gold
Dodge & Cox Income	DODIX	4	US OE Intermediate-Term Bond	23,841,432,360	Gold
Dodge & Cox International Stock	DODFX	4	US OE Foreign Large Value	39,276,333,591	Gold
Dodge & Cox Stock	DODGX	3	US OE Large Value	37,789,000,634	Gold
Eaton Vance Floating Rate A	EVBLX	3	US OE Bank Loan	7,855,569,979	Gold
Fidelity CA S/I Tax-Free Bond	FCSTX	4	US OE Muni Short	714,406,422	Gold
Fidelity California Municipal Income	FCTFX	4	US OE Muni California Long	1,698,227,872	Gold
Fidelity Floating Rate High Income	FFRHX	4	US OE Bank Loan	10,122,710,829	Gold
Fidelity GNMA Fund	FGMNX	5	US OE Intermediate Government	8,731,883,062	Gold
Fidelity Government Income	FGOVX	4	US OE Intermediate Government	5,430,568,457	Gold
Fidelity High Income	SPHIX	5	US OE High Yield Bond	4,632,771,837	Gold
Fidelity Intermediate Municipal Income	FLTMX	4	US OE Muni National Interm	4,268,599,221	Gold
Fidelity Municipal Income	FHIGX	4	US OE Muni National Long	5,694,353,909	Gold
Fidelity New York Municipal Income	FTFMX	4	US OE Muni New York Long	1,823,416,890	Gold
Fidelity Short-Intermediate Muni Income	FSTFX	3	US OE Muni Short	3,949,211,728	Gold
Fidelity Spartan Extended Mkt Index Inv	FSEMX	4	US OE Mid-Cap Blend	5,689,031,835	Gold

Current Morningstar Analyst Ratings for U.S. Funds  
(as of Nov. 15, 2011)

<b>Name</b>	<b>Ticker</b>	<b>Morningstar Rating Overall</b>	<b>Morningstar Category</b>	<b>Fund Size USD</b>	<b>Analyst Rating</b>
Fidelity Tax-Free Bond	FTABX	4	US OE Muni National Long	1,979,506,880	Gold
Fidelity Total Bond	FTBFX	4	US OE Intermediate-Term Bond	13,642,132,813	Gold
FMI Large Cap	FMIHX	5	US OE Large Blend	4,371,089,498	Gold
FPA Crescent	FPACX	5	US OE Moderate Allocation	7,169,730,559	Gold
Franklin Federal Tax-Free Income A	FKTIX	4	US OE Muni National Long	10,550,697,906	Gold
Franklin High Yield Tax-Free Inc A	FRHIX	4	US OE High Yield Muni	7,641,572,434	Gold
Franklin Utilities A	FKUTX	4	US OE Utilities	3,452,619,348	Gold
Harbor Bond Instl	HABDX	5	US OE Intermediate-Term Bond	7,545,616,831	Gold
Harbor Capital Appreciation Instl	HACAX	4	US OE Large Growth	11,953,932,735	Gold
Harbor Commodity Real Return ST Instl	HACMX	5	US OE Commodities Broad Basket	302,666,731	Gold
Harbor International Instl	HAINX	5	US OE Foreign Large Blend	31,152,693,134	Gold
Harbor Real Return Instl	HARRX	4	US OE Inflation-Protected Bond	423,384,005	Gold
Jensen Quality Growth J	JENSX	4	US OE Large Growth	3,843,434,095	Gold
Litman Gregory Masters Intl Instl	MSILX	5	US OE Foreign Large Blend	1,634,202,342	Gold
Longleaf Partners	LLPFX	3	US OE Large Blend	8,289,408,495	Gold
Longleaf Partners Small-Cap	LLSCX	4	US OE Mid-Cap Value	3,021,230,406	Gold
Loomis Sayles Bond Retail	LSBRX	4	US OE Multisector Bond	19,777,045,697	Gold
Loomis Sayles Strategic Income A	NEFZX	4	US OE Multisector Bond	13,487,625,119	Gold
Manning & Napier Pro-Blend Cnsv Term S	EXDAX	4	US OE Conservative Allocation	1,090,928,282	Gold
Manning & Napier Pro-Blend Mod Term S	EXBAX	4	US OE Moderate Allocation	1,111,329,517	Gold
Manning & Napier World Opportunities A	EXWAX	4	US OE Foreign Large Blend	7,504,019,222	Gold
Matthews China Investor	MCHFX	5	US OE China Region	2,173,559,888	Gold
Matthews Pacific Tiger Investor	MAPTX	4	US OE Pacific/Asia ex-Japan Stk	5,020,509,772	Gold
Metropolitan West Total Return Bond M	MWTRX	5	US OE Intermediate-Term Bond	16,662,819,448	Gold
Morgan Stanley Focus Growth A	AMOAX	3	US OE Large Growth	1,613,671,068	Gold
Morgan Stanley Inst Mid Cap Growth I	MPEGX	5	US OE Mid-Cap Growth	6,993,723,909	Gold
Morgan Stanley Institutional Growth I	MSEQX	4	US OE Large Growth	835,198,906	Gold
Morgan Stanley Mid Cap Growth A	DGRAX	4	US OE Mid-Cap Growth	349,153,841	Gold
Morgan Stanley Small Company Growth I	MSSGX	4	US OE Small Growth	1,401,190,607	Gold
Mutual European A	TEMIX	4	US OE Europe Stock	1,750,853,426	Gold
Oakmark Global I	OAKGX	4	US OE World Stock	2,167,726,485	Gold
Oakmark I	OAKMX	4	US OE Large Blend	5,055,152,850	Gold
Oakmark International I	OAKIX	5	US OE Foreign Large Value	7,707,027,452	Gold
Oakmark Select I	OAKLX	3	US OE Large Blend	2,549,992,047	Gold
Osterweis	OSTFX	4	US OE Mid-Cap Blend	1,256,565,273	Gold

Current Morningstar Analyst Ratings for U.S. Funds  
(as of Nov. 15, 2011)

<b>Name</b>	<b>Ticker</b>	<b>Morningstar Rating Overall</b>	<b>Morningstar Category</b>	<b>Fund Size USD</b>	<b>Analyst Rating</b>
Perkins Mid Cap Value T	JMCVX	5	US OE Mid-Cap Value	13,289,273,912	Gold
Perkins Small Cap Value T	JSCVX	4	US OE Small Value	2,949,792,662	Gold
PIMCO Commodity Real Ret Strat Instl	PCRIX	5	US OE Commodities Broad Basket	24,588,602,548	Gold
PIMCO Emerging Local Bond Instl	PELBX	2	US OE Emerging Markets Bond	10,197,028,701	Gold
PIMCO Low Duration Instl	PTLDX	5	US OE Short-Term Bond	21,247,356,098	Gold
PIMCO Real Return Instl	PRRIX	4	US OE Inflation-Protected Bond	21,585,566,940	Gold
PIMCO Short-Term Instl	PTSHX	5	US OE Ultrashort Bond	11,195,983,379	Gold
PIMCO Total Return Instl	PTTRX	5	US OE Intermediate-Term Bond	244,267,301,636	Gold
PRIMECAP Odyssey Aggressive Growth	POAGX	4	US OE Mid-Cap Growth	1,132,933,757	Gold
PRIMECAP Odyssey Growth	POGRX	4	US OE Large Growth	1,822,271,519	Gold
PRIMECAP Odyssey Stock	POSKX	4	US OE Large Growth	901,069,794	Gold
Royce Premier Invmt	RYPRX	5	US OE Mid-Cap Growth	6,913,069,419	Gold
Royce Special Equity Invmt	RYSEX	5	US OE Small Blend	2,374,486,272	Gold
Scout International	UMBWX	4	US OE Foreign Large Growth	7,412,442,436	Gold
Selected American Shares D	SLADX	2	US OE Large Blend	6,137,663,732	Gold
Sequoia	SEQUX	5	US OE Large Blend	4,498,876,065	Gold
T. Rowe Price Capital Appreciation	PRWCX	5	US OE Moderate Allocation	11,032,620,137	Gold
T. Rowe Price Equity Income	PRFDX	3	US OE Large Value	21,352,305,825	Gold
T. Rowe Price Health Sciences	PRHSX	4	US OE Health	2,949,718,509	Gold
T. Rowe Price Mid-Cap Growth	RPMGX	5	US OE Mid-Cap Growth	18,117,240,120	Gold
T. Rowe Price Mid-Cap Value	TRMCX	5	US OE Mid-Cap Value	8,615,829,888	Gold
T. Rowe Price New America Growth	PRWAX	5	US OE Large Growth	2,396,480,919	Gold
T. Rowe Price Real Estate	TRREX	3	US OE Real Estate	2,859,035,136	Gold
T. Rowe Price Retirement 2005	TRRFX	4	US OE Target Date 2000-2010	1,190,374,903	Gold
T. Rowe Price Retirement 2010	TRRAX	4	US OE Target Date 2000-2010	5,504,048,438	Gold
T. Rowe Price Retirement 2015	TRRGX	4	US OE Target Date 2011-2015	6,237,822,823	Gold
T. Rowe Price Retirement 2020	TRRBX	4	US OE Target Date 2016-2020	13,381,295,818	Gold
T. Rowe Price Retirement 2025	TRRHX	4	US OE Target Date 2021-2025	7,075,614,285	Gold
T. Rowe Price Retirement 2030	TRRCX	4	US OE Target Date 2026-2030	10,845,037,131	Gold
T. Rowe Price Retirement 2035	TRRJX	4	US OE Target Date 2031-2035	4,675,708,131	Gold
T. Rowe Price Retirement 2040	TRRDY	4	US OE Target Date 2036-2040	7,122,192,669	Gold
T. Rowe Price Retirement 2045	TRRKX	4	US OE Target Date 2041-2045	2,435,962,727	Gold
T. Rowe Price Retirement 2050	TRRMX	5	US OE Target Date 2050+	1,401,634,452	Gold
T. Rowe Price Retirement 2055	TRRNK	5	US OE Target Date 2050+	318,713,881	Gold
T. Rowe Price Short-Term Bond	PRWBX	4	US OE Short-Term Bond	5,624,370,214	Gold

Current Morningstar Analyst Ratings for U.S. Funds  
(as of Nov. 15, 2011)

<b>Name</b>	<b>Ticker</b>	<b>Morningstar Rating Overall</b>	<b>Morningstar Category</b>	<b>Fund Size USD</b>	<b>Analyst Rating</b>
T. Rowe Price Tax-Free High-Yield	PRFHX	4	US OE High Yield Muni	1,765,370,207	Gold
T. Rowe Price Tax-Free Shrt-Interm	PRFSX	4	US OE Muni Short	1,541,388,755	Gold
Templeton Global Bond A	TPINX	5	US OE World Bond	61,172,539,725	Gold
Third Avenue Real Estate Value Instl	TAREX	3	US OE Global Real Estate	1,628,595,198	Gold
Thornburg International Value A	TGVAX	4	US OE Foreign Large Growth	26,952,301,495	Gold
Vanguard 500 Index Admiral	VFIAX	4	US OE Large Blend	101,886,368,997	Gold
Vanguard Capital Opportunity Inv	VHCOX	4	US OE Large Growth	7,498,894,754	Gold
Vanguard Convertible Securities Inv	VCVSX	4	US OE Convertibles	1,733,458,991	Gold
Vanguard Developed Markets Index Admiral	VDMAX		US OE Foreign Large Blend	10,691,750,339	Gold
Vanguard Developed Markets Index Inv	VDMIX	3	US OE Foreign Large Blend	10,691,750,339	Gold
Vanguard Dividend Growth Inv	VDIGX	5	US OE Large Blend	6,615,384,817	Gold
Vanguard Energy Inv	VGEXX	5	US OE Equity Energy	12,658,927,267	Gold
Vanguard European Stock Index Adm	VEUSX	3	US OE Europe Stock	6,844,317,851	Gold
Vanguard GNMA Inv	VFIIX	5	US OE Intermediate Government	37,396,778,188	Gold
Vanguard Health Care Inv	VGHCX	4	US OE Health	20,687,237,454	Gold
Vanguard Inflation-Protected Secs Inv	VIPSX	4	US OE Inflation-Protected Bond	37,812,527,725	Gold
Vanguard Institutional Index Instl	VINIX	4	US OE Large Blend	92,531,024,463	Gold
Vanguard Mid Cap Index Adm	VIMAX	3	US OE Mid-Cap Blend	26,454,813,890	Gold
Vanguard Precious Metals and Mining Inv	VGPMX	2	US OE Equity Precious Metals	4,648,063,297	Gold
Vanguard PRIMECAP Core Inv	VPCCX	4	US OE Large Growth	4,746,390,979	Gold
Vanguard PRIMECAP Inv	VPMCX	4	US OE Large Growth	28,208,580,093	Gold
Vanguard Selected Value Inv	VASVX	4	US OE Mid-Cap Value	3,956,327,273	Gold
Vanguard Short-Term Bond Index Adm	VBIRX	4	US OE Short-Term Bond	23,063,581,397	Gold
Vanguard Short-Term Federal Inv	VSGBX	4	US OE Short Government	5,767,753,028	Gold
Vanguard Small Cap Index Adm	VSMAX	3	US OE Small Blend	23,285,764,479	Gold
Vanguard Target Retirement 2005 Inv	VTOVX	5	US OE Target Date 2000-2010	2,292,058,704	Gold
Vanguard Target Retirement 2010 Inv	VTENX	4	US OE Target Date 2000-2010	5,029,674,987	Gold
Vanguard Target Retirement 2015 Inv	VTXVX	4	US OE Target Date 2011-2015	14,309,117,624	Gold
Vanguard Target Retirement 2020 Inv	VTWNX	4	US OE Target Date 2016-2020	11,971,262,065	Gold
Vanguard Target Retirement 2025 Inv	VTTVX	4	US OE Target Date 2021-2025	16,234,530,263	Gold
Vanguard Target Retirement 2030 Inv	VTHRX	4	US OE Target Date 2026-2030	9,113,728,700	Gold
Vanguard Target Retirement 2035 Inv	VTTTHX	4	US OE Target Date 2031-2035	11,285,516,691	Gold
Vanguard Target Retirement 2040 Inv	VFORX	4	US OE Target Date 2036-2040	5,561,637,763	Gold
Vanguard Target Retirement 2045 Inv	VTIVX	4	US OE Target Date 2041-2045	6,297,288,510	Gold
Vanguard Target Retirement 2050 Inv	VFIFX	4	US OE Target Date 2050+	2,326,838,686	Gold

Current Morningstar Analyst Ratings for U.S. Funds  
(as of Nov. 15, 2011)

Name	Ticker	Morningstar Rating Overall	Morningstar Category	Fund Size USD	Analyst Rating
Vanguard Target Retirement 2055 Inv	VFFVX		US OE Target Date 2050+	144,426,361	Gold
Vanguard Target Retirement Income Inv	VTINX	4	US OE Retirement Income	5,092,665,514	Gold
Vanguard Tax-Managed Balanced Adm	VTMFX	3	US OE Conservative Allocation	774,583,514	Gold
Vanguard Tax-Managed Capital App Adm	VTCLX	4	US OE Large Blend	3,630,051,378	Gold
Vanguard Tax-Managed Growth & Inc Adm	VTGLX	4	US OE Large Blend	2,264,287,636	Gold
Vanguard Tax-Managed Intl Adm	VTMGX	3	US OE Foreign Large Blend	8,346,616,847	Gold
Vanguard Tax-Managed Small Cap Adm	VTMSX	4	US OE Small Blend	1,978,452,437	Gold
Vanguard Total Bond Market Index Adm	VBTLX	4	US OE Intermediate-Term Bond	97,516,426,493	Gold
Vanguard Total Intl Stock Index Admiral	VTIAX		US OE Foreign Large Blend	57,301,747,394	Gold
Vanguard Total Stock Mkt Idx Adm	VTSAX	4	US OE Large Blend	160,933,539,306	Gold
Vanguard Wellesley Income Inv	VWINX	5	US OE Conservative Allocation	24,450,437,799	Gold
Vanguard Wellington Inv	VWELX	5	US OE Moderate Allocation	55,238,130,994	Gold
Wasatch Small Cap Growth	WAAEX	5	US OE Small Growth	1,466,471,956	Gold
Weitz Partners Value	WPVLX	4	US OE Large Blend	649,359,198	Gold
Yacktman	YACKX	5	US OE Large Value	5,909,480,998	Gold
Allianz NFJ Small Cap Value A	PCVAX	5	US OE Small Value	6,966,258,322	Silver
American Funds American Balanced A	ABALX	3	US OE Moderate Allocation	49,597,775,830	Silver
American Funds Capital Inc Bldr A	CAIBX	3	US OE World Allocation	74,303,521,496	Silver
American Funds Capital World G/I A	CWGIX	4	US OE World Stock	70,201,618,178	Silver
American Funds Growth Fund of Amer A	AGTHX	3	US OE Large Growth	132,451,597,976	Silver
American Funds Inc Fund of Amer A	AMECX	3	US OE Moderate Allocation	67,073,885,496	Silver
American Funds Invmt Co of Amer A	AIVSX	3	US OE Large Blend	55,791,559,422	Silver
American Funds Trgt Date Ret 2010 A	AAATX	2	US OE Target Date 2000-2010	902,122,277	Silver
American Funds Trgt Date Ret 2015 A	AABTX	2	US OE Target Date 2011-2015	1,391,218,177	Silver
American Funds Trgt Date Ret 2020 A	AACTX	2	US OE Target Date 2016-2020	1,853,602,143	Silver
American Funds Trgt Date Ret 2025 A	AADTX	2	US OE Target Date 2021-2025	1,548,186,254	Silver
American Funds Trgt Date Ret 2030 A	AAETX	2	US OE Target Date 2026-2030	1,552,742,681	Silver
American Funds Trgt Date Ret 2035 A	AAFTX	2	US OE Target Date 2031-2035	1,024,190,837	Silver
American Funds Trgt Date Ret 2040 A	AAGTX	2	US OE Target Date 2036-2040	908,833,365	Silver
American Funds Trgt Date Ret 2045 A	AAHTX	2	US OE Target Date 2041-2045	457,962,967	Silver
American Funds Trgt Date Ret 2050 A	AALTX	2	US OE Target Date 2050+	449,355,356	Silver
American Funds Trgt Date Ret 2055 A	AAMTX		US OE Target Date 2050+	52,039,033	Silver
Artio International Equity A	BJBIX	3	US OE Foreign Large Blend	5,799,823,002	Silver
Artio International Equity II A	JETAX	2	US OE Foreign Large Blend	4,985,227,204	Silver
Artisan International Inv	ARTIX	3	US OE Foreign Large Blend	8,839,485,649	Silver

Current Morningstar Analyst Ratings for U.S. Funds  
(as of Nov. 15, 2011)

<b>Name</b>	<b>Ticker</b>	<b>Morningstar Rating Overall</b>	<b>Morningstar Category</b>	<b>Fund Size USD</b>	<b>Analyst Rating</b>
BlackRock Equity Dividend Instl	MADVX	5	US OE Large Value	16,354,925,483	Silver
Buffalo Mid Cap	BUFMX	4	US OE Mid-Cap Growth	724,163,230	Silver
Calamos Convertible A	CCVIX	4	US OE Convertibles	2,641,588,464	Silver
Calamos Growth & Income A	CVTRX	5	US OE Aggressive Allocation	4,414,414,298	Silver
Eaton Vance Income Fund of Boston A	EVIBX	3	US OE High Yield Bond	2,925,484,890	Silver
Fairholme	FAIRX	4	US OE Large Value	9,497,338,231	Silver
Fidelity Advisor Leveraged Co Stk A	FLSAX	3	US OE Mid-Cap Blend	3,046,821,387	Silver
Fidelity Advisor Mid Cap II A	FIIAX	3	US OE Mid-Cap Growth	3,266,515,707	Silver
Fidelity Advisor Small Cap A	FSCDX	4	US OE Small Blend	4,448,420,654	Silver
Fidelity Advisor Strategic Income T	FSIAX	3	US OE Multisector Bond	9,980,889,169	Silver
Fidelity Capital & Income	FAGIX	5	US OE High Yield Bond	9,307,027,218	Silver
Fidelity Contrafund	FCNTX	5	US OE Large Growth	74,386,293,466	Silver
Fidelity Dividend Growth	FDGFX	3	US OE Large Blend	8,919,781,543	Silver
Fidelity Growth Company	FDGRX	4	US OE Large Growth	38,531,789,873	Silver
Fidelity Leveraged Company Stock	FLVCX	3	US OE Mid-Cap Blend	3,684,611,750	Silver
Fidelity Low-Priced Stock	FLPSX	5	US OE Mid-Cap Blend	32,702,328,757	Silver
Fidelity New Markets Income	FNMIX	4	US OE Emerging Markets Bond	4,128,507,248	Silver
Fidelity Spartan International Index Inv	FSIIX	3	US OE Foreign Large Blend	8,552,502,802	Silver
Fidelity Strategic Income	FSICX	4	US OE Multisector Bond	8,641,658,462	Silver
Franklin Federal Interm-Term T/F Inc A	FKITX	3	US OE Muni National Interm	2,637,475,416	Silver
Hartford Capital Appreciation A	ITHAX	2	US OE Large Blend	13,811,267,906	Silver
Invesco Van Kampen Comstock A	ACSTX	3	US OE Large Value	8,346,639,413	Silver
Invesco Van Kampen Growth and Income A	ACGIX	3	US OE Large Value	6,886,188,444	Silver
Janus Overseas T	JAOSX	4	US OE Foreign Large Growth	9,694,545,851	Silver
JPMorgan Core Bond Select	WOBDX	4	US OE Intermediate-Term Bond	21,769,622,922	Silver
JPMorgan SmartRetirement 2010 Instl	JSWIX	4	US OE Target Date 2000-2010	321,983,263	Silver
JPMorgan SmartRetirement 2015 Instl	JSFIX	4	US OE Target Date 2011-2015	578,121,005	Silver
JPMorgan SmartRetirement 2020 Instl	JTTIX	5	US OE Target Date 2016-2020	1,145,504,875	Silver
JPMorgan SmartRetirement 2025 Instl	JNSIX	5	US OE Target Date 2021-2025	526,821,656	Silver
JPMorgan SmartRetirement 2030 Instl	JSMIX	4	US OE Target Date 2026-2030	990,069,694	Silver
JPMorgan SmartRetirement 2035 Instl	SRJIX	4	US OE Target Date 2031-2035	331,862,530	Silver
JPMorgan SmartRetirement 2040 Instl	SMTIX	5	US OE Target Date 2036-2040	694,470,518	Silver
JPMorgan SmartRetirement 2045 Instl	JSAIX	4	US OE Target Date 2041-2045	148,552,318	Silver
JPMorgan SmartRetirement 2050 Instl	JTSIX	4	US OE Target Date 2050+	140,564,684	Silver
JPMorgan US Real Estate A	SUSIX	2	US OE Real Estate	1,433,196,859	Silver

Current Morningstar Analyst Ratings for U.S. Funds  
(as of Nov. 15, 2011)

<b>Name</b>	<b>Ticker</b>	<b>Morningstar Rating Overall</b>	<b>Morningstar Category</b>	<b>Fund Size USD</b>	<b>Analyst Rating</b>
Loomis Sayles Global Bond Retail	LSGLX	4	US OE World Bond	2,391,053,487	Silver
Matthews Asian Growth & Inc Investor	MACSX	5	US OE Pacific/Asia ex-Japan Stk	3,241,237,097	Silver
MFS Value A	MEIAX	4	US OE Large Value	16,660,740,076	Silver
Morgan Stanley Inst International Eq I	MSIQX	5	US OE Foreign Large Blend	4,084,540,144	Silver
Morgan Stanley Intl Value Equity A	IVQAX	4	US OE Foreign Large Blend	190,822,753	Silver
Mutual Global Discovery A	TEDIX	4	US OE World Stock	17,693,719,253	Silver
Mutual Quest A	TEQIX	4	US OE World Stock	4,876,453,403	Silver
Neuberger Berman Genesis Inv	NBGNX	5	US OE Mid-Cap Growth	11,369,605,434	Silver
Oakmark Equity & Income I	OAKBX	4	US OE Moderate Allocation	18,905,135,739	Silver
Oppenheimer Global A	OPPAX	3	US OE World Stock	8,679,873,408	Silver
Oppenheimer International Growth A	OIGAX	3	US OE Foreign Large Growth	5,049,078,694	Silver
PIMCO Commodity Real Ret Strat D	PCRDY	5	US OE Commodities Broad Basket	24,588,602,548	Silver
PIMCO Emerging Markets Bond Instl	PEBIX	4	US OE Emerging Markets Bond	4,611,788,814	Silver
PIMCO Emerging Markets Currency A	PLMAX		US OE Currency	6,099,322,581	Silver
PIMCO Investment Grade Corp Bd Instl	PIGIX	5	US OE Intermediate-Term Bond	6,979,808,333	Silver
PIMCO Long Duration Total Return Instl	PLRIX	5	US OE Long-Term Bond	5,594,399,491	Silver
Royce Low Priced Stock Svc	RYLPX	4	US OE Small Blend	4,259,229,429	Silver
Royce Pennsylvania Mutual Invmt	PENNX	4	US OE Small Blend	5,799,762,907	Silver
Royce Value Svc	RYVFX	5	US OE Mid-Cap Blend	1,704,471,827	Silver
Sound Shore	SSHFX	3	US OE Large Value	1,680,857,685	Silver
T. Rowe Price High-Yield	PRHYX	4	US OE High Yield Bond	8,375,009,853	Silver
T. Rowe Price Personal Strat Growth	TRSGX	4	US OE Aggressive Allocation	1,106,019,387	Silver
T. Rowe Price Personal Strat Income	PRSIX	4	US OE Conservative Allocation	975,467,693	Silver
T. Rowe Price Small-Cap Stock	OTCFX	4	US OE Small Blend	6,707,478,329	Silver
T. Rowe Price Small-Cap Value	PRSVX	4	US OE Small Blend	6,845,755,792	Silver
T. Rowe Price Spectrum Income	RPSIX	3	US OE Multisector Bond	6,056,595,371	Silver
Templeton Global Total Return A	TGTRX	4	US OE World Bond	3,338,126,275	Silver
Third Avenue International Value Instl	TAVIX	3	US OE Foreign Small/Mid Value	1,292,819,988	Silver
Third Avenue Real Estate Value Investor	TVRVX		US OE Global Real Estate	1,628,595,198	Silver
Third Avenue Value Instl	TAVFX	2	US OE World Stock	3,481,009,789	Silver
Tweedy,Browne Global Value	TBGVX	5	US OE Foreign Large Value	4,356,054,019	Silver
Vanguard 500 Index Investor	VFINX	3	US OE Large Blend	101,886,368,997	Silver
Vanguard Balanced Index Adm	VBIAX	4	US OE Moderate Allocation	11,385,434,744	Silver
Vanguard CA Interm-Term Tax-Exempt Inv	VCAIX	4	US OE Muni California Intermediate	5,506,672,961	Silver
Vanguard CA Long-Term Tax-Exempt Inv	VCITX	4	US OE Muni California Long	2,682,780,237	Silver

Current Morningstar Analyst Ratings for U.S. Funds  
(as of Nov. 15, 2011)

Name	Ticker	Morningstar Rating Overall	Morningstar Category	Fund Size USD	Analyst Rating
Vanguard Emerging Mkts Stock Idx Adm	VEMAX	4	US OE Diversified Emerging Mkts	58,913,201,595	Silver
Vanguard High-Yield Corporate Inv	VWEHX	3	US OE High Yield Bond	14,079,365,974	Silver
Vanguard High-Yield Tax-Exempt	VWAHX	4	US OE Muni National Interm	6,151,638,630	Silver
Vanguard Interm-Term Tx-Ex Inv	VWITX	4	US OE Muni National Interm	30,923,655,240	Silver
Vanguard International Explorer Inv	VINEX	3	US OE Foreign Small/Mid Growth	2,186,908,766	Silver
Vanguard International Growth Inv	VWIGX	4	US OE Foreign Large Blend	16,630,723,575	Silver
Vanguard LifeStrategy Cnsrv Gr Inv	VSCGX	3	US OE Conservative Allocation	6,553,068,262	Silver
Vanguard LifeStrategy Growth Inv	VASGX	3	US OE Aggressive Allocation	7,370,790,353	Silver
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	3	US OE Moderate Allocation	8,098,351,602	Silver
Vanguard Long-Term Tax-Exempt	VWLTX	4	US OE Muni National Long	7,250,906,539	Silver
Vanguard Ltd-Term Tx-Ex	VMLTX	3	US OE Muni Short	14,585,230,837	Silver
Vanguard NY Long-Term Tax-Exempt Inv	VNYTX	4	US OE Muni New York Long	3,011,744,721	Silver
Vanguard REIT Index Inv	VGSIX	3	US OE Real Estate	19,872,059,664	Silver
Vanguard Short-Term Tx-Ex	VWSTX	2	US OE Muni Short	11,229,601,116	Silver
Vanguard STAR Inv	VGSTX	4	US OE Moderate Allocation	13,883,124,062	Silver
Vanguard Windsor II Investor	VWNFX	4	US OE Large Value	33,780,312,904	Silver
Weitz Hickory	WEHIX	3	US OE Mid-Cap Blend	292,628,464	Silver
Weitz Value	WVALX	3	US OE Large Value	899,636,285	Silver
Yacktman Focused	YAFFX	5	US OE Large Value	3,808,765,566	Silver
American Century Ultra Inv	TWCUX	4	US OE Large Growth	6,106,580,956	Bronze
Ariel	ARGFX	1	US OE Mid-Cap Blend	1,545,711,231	Bronze
Ariel Appreciation	CAAPX	2	US OE Mid-Cap Blend	1,302,180,023	Bronze
BlackRock Energy & Resources Inv A	SSGRX	3	US OE Equity Energy	1,357,281,378	Bronze
Columbia Acorn International A	LAIAX	4	US OE Foreign Small/Mid Growth	5,855,644,305	Bronze
Columbia Select Large Cap Growth Z	UMLGX	4	US OE Large Growth	5,882,387,985	Bronze
Davis Opportunity A	RPEAX	3	US OE Large Growth	545,117,889	Bronze
Fidelity Advisor Large Cap A	FALAX	2	US OE Large Blend	1,238,156,896	Bronze
Fidelity Large Cap Stock	FLCSX	3	US OE Large Blend	817,439,415	Bronze
Fidelity Puritan	FPURX	4	US OE Moderate Allocation	18,644,509,505	Bronze
Fidelity Short-Term Bond	FSHBX	2	US OE Short-Term Bond	8,817,144,036	Bronze
Fidelity Strategic Real Return	FSRRX	3	US OE Conservative Allocation	1,313,008,703	Bronze
Franklin CA Tax-Free Income A	FKTFX	3	US OE Muni California Long	13,380,650,243	Bronze
Franklin Income A	FKINX	4	US OE Conservative Allocation	59,325,817,684	Bronze
Harbor International Growth Inv	HIIGX	2	US OE Foreign Large Growth	1,421,158,076	Bronze
Invesco Van Kampen Equity and Income A	ACEIX	3	US OE Moderate Allocation	10,760,196,794	Bronze



Current Morningstar Analyst Ratings for U.S. Funds  
(as of Nov. 15, 2011)

<b>Name</b>	<b>Ticker</b>	<b>Morningstar Rating Overall</b>	<b>Morningstar Category</b>	<b>Fund Size USD</b>	<b>Analyst Rating</b>
Managers Micro-Cap Service	MMCFX	3	US OE Small Growth	145,482,817	Bronze
MFS Total Return A	MSFRX	3	US OE Moderate Allocation	6,061,101,097	Bronze
Mutual Beacon A	TEBIX	3	US OE Large Value	3,923,450,191	Bronze
Mutual Shares A	TESIX	3	US OE Large Value	13,832,317,711	Bronze
Oppenheimer Main Street A	MSIGX	2	US OE Large Blend	5,082,017,885	Bronze
Oppenheimer Small & Mid Cap Value A	QVSCX	2	US OE Mid-Cap Blend	1,900,652,431	Bronze
PIMCO Emerging Markets Bond A	PAEMX	3	US OE Emerging Markets Bond	4,611,788,814	Bronze
PIMCO Emerging Markets Currency D	PLMDX		US OE Currency	6,099,322,581	Bronze
PIMCO EqS Pathfinder Institutional	PTHWX		US OE World Stock	2,066,617,662	Bronze
PIMCO Fundamental Advtg Total Ret Instl	PFATX	4	US OE Intermediate-Term Bond	1,944,253,939	Bronze
PIMCO Global Multi-Asset A	PGMAX	2	US OE World Allocation	5,066,148,135	Bronze
PIMCO Global Multi-Asset D	PGMDX	3	US OE World Allocation	5,066,148,135	Bronze
PIMCO High Yield Instl	PHIYX	3	US OE High Yield Bond	13,692,715,260	Bronze
PIMCO High Yield Spectrum Instl	PHSIX		US OE High Yield Bond	635,703,677	Bronze
PIMCO Income Instl	PIMIX	4	US OE Multisector Bond	6,064,999,770	Bronze
PIMCO Unconstrained Bond Inst	PFIUX	2	US OE Nontraditional Bond	15,987,933,420	Bronze
Royce Heritage Svc	RGFAX	4	US OE Small Blend	274,438,080	Bronze
Royce Micro-Cap Invmt	RYOTX	5	US OE Small Blend	1,267,116,473	Bronze
Royce Total Return Invmt	RYTRX	4	US OE Small Blend	4,507,726,300	Bronze
Schneider Small Cap Value	SCMVX	1	US OE Small Value	70,326,523	Bronze
Spartan U.S. Bond Index Investor	FBIDX	3	US OE Intermediate-Term Bond	12,520,232,862	Bronze
T. Rowe Price Blue Chip Growth	TRBCX	4	US OE Large Growth	11,688,136,658	Bronze
T. Rowe Price Emerging Markets Stock	PRMSX	2	US OE Diversified Emerging Mkts	5,894,828,859	Bronze
T. Rowe Price New Horizons	PRNHX	5	US OE Small Growth	7,833,422,144	Bronze
TCW Total Return Bond I	TGLMX	5	US OE Intermediate-Term Bond	5,336,779,002	Bronze
Third Avenue Small Cap Value Instl	TASCX	3	US OE Small Blend	802,424,181	Bronze
Thornburg Value A	TVAFX	2	US OE Large Blend	3,664,546,913	Bronze
Turner Midcap Growth Investor	TMGFX	3	US OE Mid-Cap Growth	799,517,965	Bronze
Vanguard International Value Inv	VTRIX	3	US OE Foreign Large Value	6,554,258,032	Bronze
Vanguard Long-Term Investment-Grade Inv	VWESX	3	US OE Long-Term Bond	10,810,243,355	Bronze
Vanguard Small Cap Value Index Instl	VSIIIX	3	US OE Small Value	6,441,761,357	Bronze
American Century Intl Discovery Inv	TWEGX	2	US OE Foreign Small/Mid Growth	798,951,242	Neutral
American Century Intl Growth Inv	TWIEX	3	US OE Foreign Large Growth	1,533,779,215	Neutral
American Funds Bond Fund of Amer A	ABNDX	2	US OE Intermediate-Term Bond	33,370,003,223	Neutral
Buffalo Micro Cap	BUFOX	2	US OE Small Growth	31,883,906	Neutral

Current Morningstar Analyst Ratings for U.S. Funds  
(as of Nov. 15, 2011)

<b>Name</b>	<b>Ticker</b>	<b>Morningstar Rating Overall</b>	<b>Morningstar Category</b>	<b>Fund Size USD</b>	<b>Analyst Rating</b>
Columbia Value & Restructuring Z	UMBIX	3	US OE Large Value	5,026,714,313	Neutral
DoubleLine Total Return Bond I	DBLTX		US OE Intermediate-Term Bond	12,814,785,572	Neutral
Fidelity Advisor Growth & Income A	FGIRX	2	US OE Large Growth	1,417,961,777	Neutral
Fidelity Balanced	FBALX	4	US OE Moderate Allocation	19,805,127,197	Neutral
Fidelity Blue Chip Growth	FBGRX	4	US OE Large Growth	13,655,579,650	Neutral
Fidelity Diversified International	FDIVX	4	US OE Foreign Large Blend	25,613,109,840	Neutral
Fidelity Growth & Income	FGRIX	1	US OE Large Blend	5,136,297,223	Neutral
Fidelity Magellan	FMAGX	1	US OE Large Growth	16,623,493,374	Neutral
Invesco Van Kampen High Yld Municipal A	ACTHX	4	US OE High Yield Muni	4,827,727,263	Neutral
JPMorgan Strategic Income Opps A	JSOAX	2	US OE Nontraditional Bond	13,784,970,762	Neutral
Legg Mason Cap Mgmt Opportunity C	LMOPX	1	US OE Mid-Cap Value	1,004,990,591	Neutral
Legg Mason Cap Mgmt Value C	LMVTX	1	US OE Large Blend	2,810,192,555	Neutral
Oppenheimer Main Street Sm & Mid Cap A	OPMSX	2	US OE Small Blend	3,243,216,577	Neutral
Putnam Growth Opportunities A	POGAX	2	US OE Large Growth	329,538,558	Neutral
Putnam Multi-Cap Growth A	PNOPX	2	US OE Large Growth	3,242,452,518	Neutral
Putnam Voyager A	PVOYX	3	US OE Large Growth	4,056,499,227	Neutral
Royce Value Plus Svc	RYVPX	3	US OE Small Growth	2,332,744,932	Neutral
T. Rowe Price Growth Stock	PRGFX	4	US OE Large Growth	25,457,216,356	Neutral
T. Rowe Price Value	TRVLX	3	US OE Large Value	11,915,899,804	Neutral
Templeton Foreign A	TEMFY	4	US OE Foreign Large Value	5,683,971,438	Neutral
Templeton Growth A	TEPLX	2	US OE World Stock	15,450,994,803	Neutral
Templeton World A	TEMWX	3	US OE World Stock	5,522,347,977	Neutral
Vanguard Explorer Inv	VEXPX	3	US OE Small Growth	9,152,504,783	Neutral
Vanguard Morgan Growth Inv	VMRGX	4	US OE Large Growth	8,460,288,965	Neutral
Vanguard Windsor Investor	VWNDX	3	US OE Large Value	11,730,147,478	Neutral
Wells Fargo Advantage Government Sec I	SGVIX	4	US OE Intermediate Government	2,076,829,317	Neutral
AllianceBern Large Cap Growth A	APGAX	3	US OE Large Growth	1,659,754,798	Negative
American Century Vista Inv	TWCVX	2	US OE Mid-Cap Growth	1,598,056,946	Negative
DWS International S	SCINX	1	US OE Foreign Large Blend	800,657,943	Negative
JHancock High-Yield A	JHHBX	1	US OE High Yield Bond	671,805,044	Negative
Legg Mason Cap Mgmt Growth C	LMGTX	1	US OE Large Growth	184,546,049	Negative
Templeton Developing Markets A	TEDMX	2	US OE Diversified Emerging Mkts	2,612,108,031	Negative
Wells Fargo Advantage Ultra S/T Inc I	SADIX	4	US OE Ultrashort Bond	1,251,844,365	Negative
Winslow Green Growth Inv	WGGFX	1	US OE Small Growth	191,653,381	Negative