

Investment Profiles User Guide

H Top Geographic Allocations The largest geographical regions in which the fund invests, ranked by percentage of assets.

I Top Holdings The top holdings (stocks, bonds, short term investments, cash, etc.) are those which have the highest weightings in the fund. The Total Number of Stock and Bond Holdings may not equal the Total Number of Holdings due to other holdings such as cash.

J Growth of \$10,000 The graph illustrates a fund's performance based on how \$10,000 invested in the fund would have grown over time. The growth of \$10,000 begins at the date of a fund's inception or first year listed on the graph, whichever is appropriate. Return values for the fund and quartile ranking are listed below.

K Calendar Returns % The Calendar-Year Return is the fund's annual return for a period starting January 1 and ending December 31. Calendar returns are shown for the fund and quartile rank.

L YTD The Year-to-Date return is calculated for the period starting January 1 of the current year and ending at the end of the most recent reporting period.

M Quartile Quartiles divide performance data into 4 equal regions. Expressed in terms of rank (1, 2, 3 or 4), the quartile measure illustrates how well a fund has performed compared to all other funds in its peer group. Ranked in terms of performance, the top 25% of funds are in the first quartile, the next 25% of funds are in the second quartile, and the next group is in the third quartile. The 25% of funds with the poorest performance are in the fourth quartile.

N Trailing Returns % The returns of the fund over the given time periods. The quartile (ranked 1, 2, 3 or 4) measure shows how well the fund has performed compared to all other funds in its peer group, with the first quartile being the best.

O Best/Worst Periods % Quantifies risk by analyzing a variety of time periods and identifying the best, worst and average performance over each period.

Best The "Best" return achieved over a 1-, 3-, 5-, 10-year period(s), based on the number of potential one-, three-, five- or 10-year time-periods a fund may have experienced over its life (to a maximum of 25 years).

Worst The "Worst" return over a 1-, 3-, 5-, 10-year period(s), based on the number of potential one-, three-, five- or 10-year time-periods a fund might have experienced over its life (to a maximum of 25 years).

No. of Periods The total number of 1-, 3-, 5- and 10-year periods measured over the life of the fund (to a maximum of 25 years).

Pct. Positive This is the percentage of positive returns over the reported time periods.

P ROR End Dates This is the 1-, 3-, 5-, and 10-year Rate of Return (ROR) end dates that correspond to the Best and Worst period month-end and year-end dates.

Q Rating Summary (*Fixed Income Fund*) Credit quality rating of fixed-income securities as assigned by agencies such as Standard & Poor's/Moody's. AAA bonds are top rating. BBB bonds are lowest bonds still considered to be of investment grade. Bonds rated at or lower than BB considered speculative. NR/NA indicates either not rated or no rating available.

R Term to Maturity (*Fixed Income Fund*) The Term to Maturity corresponds to the period of time between the date at which the security is issued (original term to maturity) or is outstanding (remaining term to maturity) and the date at which the security is redeemable (maturity date).

S Income-Generating Asset Class Securities that provide a steady stream of income, which generally consist of dividend income, interest income, and return of capital.

Current Yield (*Money Market Fund*) Annual rate of return received on investments, usually expressed as a percentage of the market price of the security.