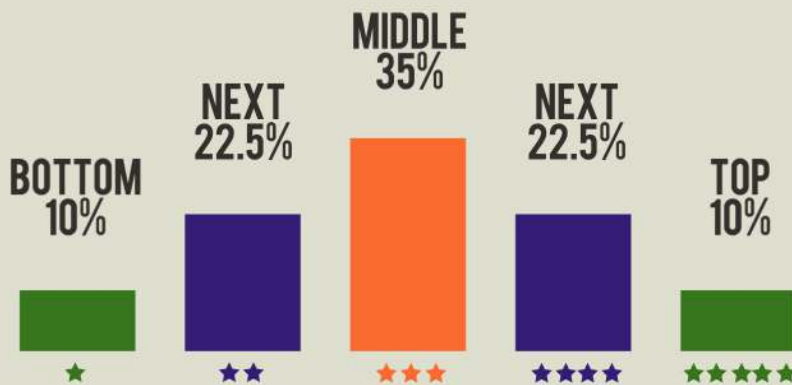




HOW MORNINGSTAR RATINGS WORK



ALL FUNDS IN THE CATEGORY ARE RANKED BY THEIR RISK ADJUSTED PERFORMANCE



CURRENT MORNINGSTAR CATEGORIES

Large Value
Large Blend
Large Growth
Mid-Cap Value
Mid-Cap Blend
Mid-Cap Growth
Small Value
Small Blend
Small Growth
Communications
Consumer Discretionary
Consumer Staples
Equity Energy
Financial
Health
Industrials
Natural Resources
Real Estate
Technology
Utilities
Miscellaneous Sector
Leveraged Net Long

Conservative Allocation
Moderate Allocation
Aggressive Allocation
Convertibles
Target-Date 2000-2010
Target-Date 2011-2015
Target-Date 2016-2020
Target-Date 2021-2025
Target-Date 2026-2030
Target-Date 2031-2035
Target-Date 2036-2040
Target-Date 2041-2045
Target-Date 2050 +
Retirement Income
World Allocation

Bear Market³
Currency³
Long-Short
Market Neutral
Equity Precious Metals

Foreign Large Value
Foreign Large Blend
Foreign Large Growth
Foreign Small/Mid Value
Foreign Small/Mid Growth
World Stock
Diversified Emerging Markets
Latin America Stock
Europe Stock
Japan Stock
Pacific/Asia (ex Japan) Stock
China Region
Diversified Pacific/Asia

Long Government
Intermediate Government
Short Government
Inflation-Protected Bond
Long-Term Bond
Intermediate-Term Bond
Short-Term Bond
Ultrashort Bond
Bank Loan
High Yield Bond
Multisector Bond
World Bond
Emerging Markets Bond

Commodities Agriculture
Commodities Broad Basket
Commodities Energy
Commodities Industrial Metals
Commodities Miscellaneous
Commodities Precious Metals

Muni National Long
Muni National Intermediate
Muni Short
High Yield Muni
Muni Single State Long
Muni Single State Intern
Muni California Long
Muni California Intern
Muni Massachusetts
Muni Minnesota
Muni New Jersey
Muni New York Long
Muni New York Intern
Muni Ohio
Muni Pennsylvania