

INVESTMENT REPORT

FOR PERIOD ENDING 31 OCTOBER 2015

SPONSOR: SPONSOR
PLAN: COMPANY ABC



PLAN CONTACT

JOE OWNER

**TO DISCUSS ANY OF THIS REPORT
PLEASE CONTACT YOUR REPRESENTATIVE**



INTRODUCTION

Your plan's Investment Policy Statement (IPS) requires monitoring of the plan's investments to ensure that the investments are appropriate for the plan and its participants. In your Investment Policy Statement, standards and criteria have been established for purposes of monitoring plan investments.

This Investment Report is intended to assist you in meeting your monitoring obligation. The report includes a Monitoring Report and a Performance Report. The Monitoring Report displays all of the plan's investments alphabetically by asset class. Each investment displays the standards and criteria specified in the IPS and how the investment has performed with respect to those criteria over the current and seven previous periods.

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HOW TO USE THIS REPORT: MONITORING REPORT SAMPLE

Investment		Monitor Symbol	Monitor History									
ABC Growth Fund (I)		Ticker: ABCGF	Standards	Criteria	Q1 2008	Q4 2007	Q3 2007	Q2 2007	Q1 2007	Q4 2006	Q3 2006	Q2 2006
Fund Category: Large Growth			Total Return 1 year	Top 20%	28%	26%	18%	17%	17%	13%	14%	9%
Notes: The investment committee decided (3/31/2008) that this fund required special attention since the fund's long-time manager was recently replaced. Even though manager tenure is not an IPS standard, we want to watch this fund given the comparative inexperience of the new management team.		2	Total Return 3 year	Top 10%	9%	9%	8%	8%	8%	6%	7%	5%
			Standard Deviation 3 year	Lowest 20%	24%	18%	26%	16%	17%	14%	13%	16%
			Sharpe Ratio	Top 20%	19%	16%	25%	19%	14%	18%	19%	19%
			Expense Ratio	Lowest 10%	9%	18%	7%	9%	10%	8%	9%	11%
			Total Assets	\$500 million plus	\$1,222KK	\$1,206KK	\$1,156KK	\$1,029KK	\$932KK	\$900KK	\$872KK	\$750KK
			Morningstar Rating	4 stars	3 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars

Investment Note
Investment committee decisions and comments concerning an investment made during the previous committee meeting.

Standards
Each standard identified in the investment policy statement for purposes of monitoring an investment is listed.

Criteria
The IPS expectation with respect to how an investment ranks within its asset class for each selected standard.

Period Highlight
Indicates where an investment has underperformed a selected standard/criteria pair for the current period.









The Monitoring Report identifies investments that may merit your attention in three ways:

1. Period Highlight — Where an investment underperforms a standard/criteria in a particular time period, that period is highlighted in blue. For example, if your IPS specifies that an investment have a Morningstar rank of 4 stars and the investment has a 3 star rank for the most recent period, that period is highlighted in blue.




This approach is implemented for all time periods and standards. Investments that warrant attention are readily identifiable.

2. Monitor Symbol — Failure to meet the specified criterion for a particular standard for one time period may or may not be significant from a monitoring perspective. For that reason, the Monitoring Report places added emphasis on investments that are consistently failing to satisfy standards over time. The key below explains the graphic symbols used in the Monitoring Report for this purpose.

SYMBOL KEY

 Indicates a fund has underperformed an IPS standard in the reporting period.	 Indicates a fund has continued to underperform an IPS standard for five consecutive periods.
 Indicates a fund has underperformed an IPS standard for two consecutive periods.	 Indicates a fund has continued to underperform an IPS standard for six consecutive periods.
 Indicates a fund has continued to underperform an IPS standard for three consecutive periods.	 Indicates that a fund has underperformed a standard for seven or more consecutive periods.
 Indicates a fund has continued to underperform an IPS standard for four consecutive periods.	 Indicates that a fund is included in the report for monitoring purposes, but it is not scored.

COLOR KEY

 UNDERPERFORMING	 REQUIRING ATTENTION	 NOT SCORED
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3. Investment Note — The Monitor Report includes notes from previous investment reviews you have conducted and recorded. An investment may or may not have a note attached, based on your own prior decisions. The notes enable you to call attention to considerations about an investment that may be independent of the standards and criteria specified in the IPS.

The Performance Report provides additional detail concerning your plan's investments. It includes in-depth performance information for each investment and its benchmark, as well as risk/expense and other data.

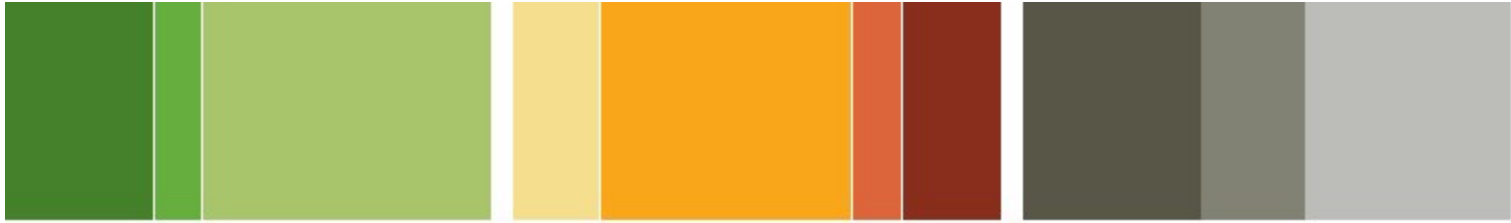
YOUR PLAN'S STANDARDS AND CRITERIA

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	Standards	Criteria
	Return 1 Yr Rank	Top 75%
	Return 3 Yr Rank	Top 50%
	Return 5 Yr Rank	Top 50%
	Morningstar 3 Yr Rating	3 or more stars
	Morningstar 5 Yr Rating	3 or more stars
	Morningstar Overall Rating	3 or more stars
	Gross Expense Ratio Rank	Lowest 50%
	Net Expense Ratio Rank	Lowest 50%



MONITORING REPORT



SYMBOL KEY

-  Indicates a fund has underperformed an IPS standard in the reporting period.

-  Indicates a fund has underperformed an IPS standard for two consecutive periods.

-  Indicates a fund has continued to underperform an IPS standard for three consecutive periods.

-  Indicates a fund has continued to underperform an IPS standard for four consecutive periods.

-  Indicates a fund has continued to underperform an IPS standard for five consecutive periods.

-  Indicates a fund has continued to underperform an IPS standard for six consecutive periods.

-  Indicates that a fund has underperformed a standard for seven or more consecutive periods.

-  Indicates that a fund is included in the report for monitoring purposes, but it is not scored.

YOUR PLAN'S SCORECARD

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Investment	Symbol
American Funds Fundamental Investors (A)	
ClearBridge Mid Cap Core Fund (A)	
Columbia Acorn International Fund (A)	
Compass EMP Alternative Strategies Fund (A)	
Compass EMP Multi-Asset Balanced Fund (A)	
Compass EMP Multi-Asset Growth Fund (A)	
Goldman Sachs Technology Opps Fund (A)	
Invesco Diversified Dividend Fund (R)	
JPMorgan Government Bond Fund (A)	
Neuberger Berman Genesis Fund (Adv)	
PIMCO Total Return Fund (A)	
RidgeWorth Mid-Cap Value Equity Fund (A)	
SSgA Enhanced Small Cap Fund (N)	
American Funds EuroPacific Growth Fund (A)	
Am. Century Inflation-Adj. Bond Fund (Inv)	
American Funds AMCAP Fund (A)	
SSgA International Stock Selection Fund (N)	
American Funds New Perspective Fund (A)	
DFA U.S. Targeted Value Portfolio (I)	
Federated Inst. High Yield Bond Fund (I)	
Invesco Small Cap Growth Fund (A)	
Templeton Global Bond Fund (A)	
Vanguard REIT Index Fund (Inv)	
Vanguard Total Stock Market Index Fund (Inv)	
Wells Fargo Advantage Discovery Fund (Inv)	

IPS STANDARDS AND CRITERIA: STATUS REPORT

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UNDERPERFORMING	REQUIRING ATTENTION	NOT SCORED
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Invesco Diversified Dividend Fund (R)		Monitor History								
Fund Category: Large Value		OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014	
Notes:										
	Standards	Criteria								
	Category		LV	LV	LV	LV	LV	LV	LV	
	Return 1 Yr Rank	Top 75%	2%	2%	17%	25%	33%	76%	76%	
	Return 3 Yr Rank	Top 50%	23%	9%	47%	23%	48%	66%	58%	
	Return 5 Yr Rank	Top 50%	29%	17%	54%	42%	45%	52%	43%	
	Morningstar 3 Yr Rating	3 or more stars	4 stars	5 stars	3 stars	4 stars	3 stars	3 stars	4 stars	
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	3 stars	4 stars	4 stars	3 stars	4 stars	
	Morningstar Overall Rating	3 or more stars	5 stars	4 stars	3 stars	4 stars	4 stars	3 stars	4 stars	
	Gross Expense Ratio Rank	Lowest 50%	50%	49%	50%	49%	51%	50%	49%	
	Net Expense Ratio Rank	Lowest 50%	58%	57%	57%	55%	58%	57%	57%	

Category Codes: LV=Large Value

American Funds Fundamental Investors (A)		Monitor History								
Fund Category: Large Blend		OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014	
Notes:										
	Standards	Criteria								
	Category		LB	LB	LB	LB	LB	LB	LB	
	Return 1 Yr Rank	Top 75%	10%	47%	47%	59%	77%	61%	61%	
	Return 3 Yr Rank	Top 50%	41%	44%	42%	52%	61%	52%	63%	
	Return 5 Yr Rank	Top 50%	53%	59%	56%	61%	64%	56%	56%	
	Morningstar 3 Yr Rating	3 or more stars	2 stars	2 stars	2 stars	2 stars	2 stars	2 stars	2 stars	
	Morningstar 5 Yr Rating	3 or more stars	2 stars	2 stars	2 stars	2 stars	2 stars	2 stars	2 stars	
	Morningstar Overall Rating	3 or more stars	3 stars	2 stars	3 stars	3 stars	3 stars	3 stars	3 stars	
	Gross Expense Ratio Rank	Lowest 50%	20%	20%	19%	18%	18%	18%	17%	
	Net Expense Ratio Rank	Lowest 50%	23%	23%	22%	20%	21%	20%	19%	

Category Codes: LB=Large Blend

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Vanguard Total Stock Market Index Fund (Inv)		Ticker: VTSMX		Monitor History						
Fund Category: Large Blend	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		LB	LB	LB	LB	LB	LB	LB	LB
	Return 1 Yr Rank	Top 75%	40%	25%	34%	33%	40%	48%	32%	33%
	Return 3 Yr Rank	Top 50%	32%	29%	33%	27%	30%	31%	28%	29%
	Return 5 Yr Rank	Top 50%	25%	23%	20%	17%	17%	18%	13%	15%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	5%	5%	5%	5%	5%	5%	5%	5%
	Net Expense Ratio Rank	Lowest 50%	6%	6%	6%	6%	6%	5%	5%	5%

Category Codes: LB=Large Blend

American Funds AMCAP Fund (A)		Ticker: AMCPX		Monitor History						
Fund Category: Large Growth	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		LG	LG	LG	LG	LG	LG	LG	LG
	Return 1 Yr Rank	Top 75%	80%	78%	72%	72%	30%	21%	11%	14%
	Return 3 Yr Rank	Top 50%	41%	22%	17%	15%	23%	15%	7%	9%
	Return 5 Yr Rank	Top 50%	37%	34%	35%	40%	28%	27%	18%	18%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	4 stars
	Morningstar Overall Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	11%	11%	11%	12%	11%	11%	11%	12%
	Net Expense Ratio Rank	Lowest 50%	13%	13%	13%	13%	13%	13%	12%	14%

Category Codes: LG=Large Growth

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RidgeWorth Mid-Cap Value Equity Fund (A)		Ticker: SAMVX		Monitor History						
Fund Category: Mid-Cap Value	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		MV	MV	MV	MV	MV	MV	MV	MV
	Return 1 Yr Rank	Top 75%	79%	86%	84%	73%	42%	48%	27%	64%
	Return 3 Yr Rank	Top 50%	65%	75%	65%	65%	42%	23%	58%	71%
	Return 5 Yr Rank	Top 50%	65%	72%	71%	74%	42%	42%	26%	37%
	Morningstar 3 Yr Rating	3 or more stars	2 stars	2 stars	2 stars	2 stars	2 stars	3 stars	2 stars	1 star
	Morningstar 5 Yr Rating	3 or more stars	2 stars	2 stars	2 stars	2 stars	2 stars	2 stars	3 stars	3 stars
	Morningstar Overall Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Gross Expense Ratio Rank	Lowest 50%	62%	62%	61%	59%	59%	60%	60%	57%
	Net Expense Ratio Rank	Lowest 50%	73%	73%	73%	71%	70%	70%	67%	63%

Category Codes: MV=Mid-Cap Value

ClearBridge Mid Cap Core Fund (A)		Ticker: SBMAX		Monitor History						
Fund Category: Mid-Cap Blend	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		MB	MB	MB	MB	MB	MB	MB	MB
	Return 1 Yr Rank	Top 75%	4%	4%	15%	54%	59%	87%	25%	14%
	Return 3 Yr Rank	Top 50%	18%	10%	20%	42%	37%	31%	33%	18%
	Return 5 Yr Rank	Top 50%	14%	17%	21%	25%	50%	64%	69%	59%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	2 stars	2 stars	2 stars	2 stars	2 stars
	Morningstar 5 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	2 stars	2 stars	2 stars	2 stars
	Morningstar Overall Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	2 stars	2 stars	2 stars	2 stars
	Gross Expense Ratio Rank	Lowest 50%	57%	57%	58%	54%	52%	53%	53%	55%
	Net Expense Ratio Rank	Lowest 50%	60%	60%	60%	62%	62%	61%	61%	63%

Category Codes: MB=Mid-Cap Blend

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Wells Fargo Advantage Discovery Fund (Inv)		Ticker: STDIX		Monitor History						
Fund Category: Mid-Cap Growth	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		--	--	MG	MG	MG	MG	MG	MG
	Return 1 Yr Rank	Top 75%	--	--	27%	76%	93%	98%	88%	36%
	Return 3 Yr Rank	Top 50%	--	--	44%	54%	47%	30%	24%	16%
	Return 5 Yr Rank	Top 50%	--	--	12%	9%	8%	7%	5%	6%
	Morningstar 3 Yr Rating	3 or more stars	--	--	3 stars	3 stars	3 stars	3 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	--	--	4 stars	4 stars	4 stars	4 stars	5 stars	5 stars
	Morningstar Overall Rating	3 or more stars	--	--	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	--	--	54%	53%	54%	52%	52%	52%
	Net Expense Ratio Rank	Lowest 50%	--	--	60%	58%	58%	56%	56%	56%

Category Codes: MG=Mid-Cap Growth

DFA U.S. Targeted Value Portfolio (I)		Ticker: DFFVX		Monitor History						
Fund Category: Small Value	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		SV	SV	SV	SV	SV	SV	SV	SV
	Return 1 Yr Rank	Top 75%	55%	68%	54%	58%	67%	11%	8%	14%
	Return 3 Yr Rank	Top 50%	18%	20%	4%	6%	14%	7%	14%	15%
	Return 5 Yr Rank	Top 50%	13%	16%	8%	17%	14%	7%	9%	17%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	4 stars	5 stars	5 stars	4 stars	5 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	4%	4%	4%	5%	4%	4%	4%	4%
	Net Expense Ratio Rank	Lowest 50%	5%	5%	4%	5%	4%	4%	4%	4%

Category Codes: SV=Small Value

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SSgA Enhanced Small Cap Fund (N)		Ticker: SESPX		Monitor History						
Fund Category: Small Blend	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		SB	SB	SB	SB	SB	SB	SB	SB
	Return 1 Yr Rank	Top 75%	20%	17%	15%	11%	12%	37%	28%	29%
	Return 3 Yr Rank	Top 50%	20%	20%	18%	17%	23%	33%	22%	18%
	Return 5 Yr Rank	Top 50%	9%	8%	6%	7%	8%	11%	11%	21%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	3 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	5 stars	5 stars	5 stars	4 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	5 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	62%	61%	59%	58%	57%	61%	62%	60%
	Net Expense Ratio Rank	Lowest 50%	18%	17%	17%	16%	15%	21%	20%	21%

Category Codes: SB=Small Blend

Invesco Small Cap Growth Fund (A)		Ticker: GTSAX		Monitor History						
Fund Category: Small Growth	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		SG	SG	SG	SG	SG	SG	SG	SG
	Return 1 Yr Rank	Top 75%	44%	58%	32%	30%	10%	2%	9%	39%
	Return 3 Yr Rank	Top 50%	13%	10%	11%	17%	13%	10%	18%	24%
	Return 5 Yr Rank	Top 50%	16%	18%	20%	21%	21%	17%	32%	45%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	3 stars	4 stars	4 stars	3 stars	3 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	3 stars	3 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	37%	36%	35%	33%	33%	30%	30%	30%
	Net Expense Ratio Rank	Lowest 50%	47%	46%	46%	43%	43%	40%	40%	40%

Category Codes: SG=Small Growth

IPS STANDARDS AND CRITERIA: STATUS REPORT

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Neuberger Berman Genesis Fund (Adv)		Ticker: NBGAX		Monitor History						
Fund Category: Small Growth	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		SG	MG	MG	MG	MG	MG	MG	MG
	Return 1 Yr Rank	Top 75%	29%	36%	94%	92%	96%	99%	74%	71%
	Return 3 Yr Rank	Top 50%	76%	75%	92%	76%	96%	91%	47%	45%
	Return 5 Yr Rank	Top 50%	51%	58%	83%	73%	76%	74%	73%	73%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	2 stars	3 stars	2 stars	2 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	3 stars	2 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Morningstar Overall Rating	3 or more stars	4 stars	3 stars	2 stars	3 stars	3 stars	3 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	49%	59%	58%	58%	57%	56%	55%	55%
	Net Expense Ratio Rank	Lowest 50%	61%	68%	67%	66%	66%	65%	64%	64%

Category Codes: SG=Small Growth, MG=Mid-Cap Growth

Vanguard REIT Index Fund (Inv)		Ticker: VGSIX		Monitor History						
Fund Category: Real Estate	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		SR	SR	SR	SR	SR	SR	SR	SR
	Return 1 Yr Rank	Top 75%	63%	55%	59%	46%	39%	51%	45%	47%
	Return 3 Yr Rank	Top 50%	38%	35%	37%	22%	20%	24%	18%	19%
	Return 5 Yr Rank	Top 50%	43%	36%	28%	26%	20%	24%	18%	21%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Morningstar Overall Rating	3 or more stars	3 stars	3 stars	3 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	5%	5%	5%	4%	4%	4%	4%	4%
	Net Expense Ratio Rank	Lowest 50%	5%	5%	5%	5%	4%	5%	4%	4%

Category Codes: SR=Real Estate

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Goldman Sachs Technology Opps Fund (A)		Ticker: GITAX		Monitor History						
Fund Category: Technology	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		ST	ST	ST	ST	ST	ST	ST	ST
	Return 1 Yr Rank	Top 75%	36%	32%	50%	55%	61%	52%	66%	74%
	Return 3 Yr Rank	Top 50%	60%	65%	76%	61%	49%	33%	66%	49%
	Return 5 Yr Rank	Top 50%	72%	74%	76%	65%	64%	56%	66%	60%
	Morningstar 3 Yr Rating	3 or more stars	2 stars	2 stars	2 stars	2 stars	2 stars	3 stars	2 stars	2 stars
	Morningstar 5 Yr Rating	3 or more stars	2 stars	2 stars	2 stars	2 stars	2 stars	2 stars	2 stars	2 stars
	Morningstar Overall Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Gross Expense Ratio Rank	Lowest 50%	63%	63%	61%	59%	59%	58%	55%	55%
	Net Expense Ratio Rank	Lowest 50%	64%	63%	61%	59%	59%	58%	56%	56%

Category Codes: ST=Technology

SSgA International Stock Selection Fund (N)		Ticker: SSAIX		Monitor History						
Fund Category: Foreign Large Value	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		FV	FV	FV	FV	FV	FV	FV	FV
	Return 1 Yr Rank	Top 75%	7%	11%	4%	7%	20%	12%	34%	27%
	Return 3 Yr Rank	Top 50%	6%	8%	11%	13%	13%	28%	55%	58%
	Return 5 Yr Rank	Top 50%	17%	18%	24%	36%	35%	49%	59%	73%
	Morningstar 3 Yr Rating	3 or more stars	5 stars	5 stars	5 stars	4 stars	4 stars	4 stars	3 stars	3 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	3 stars	3 stars	3 stars	3 stars	2 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Gross Expense Ratio Rank	Lowest 50%	52%	51%	49%	45%	43%	38%	39%	37%
	Net Expense Ratio Rank	Lowest 50%	39%	39%	38%	33%	32%	31%	31%	30%

Category Codes: FV=Foreign Large Value

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American Funds EuroPacific Growth Fund (A)		Ticker: AEPGX		Monitor History						
Fund Category: Foreign Large Growth	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		FG	FG	FG	FG	FG	FB	FB	FB
	Return 1 Yr Rank	Top 75%	66%	51%	34%	37%	30%	13%	37%	24%
	Return 3 Yr Rank	Top 50%	42%	41%	31%	26%	36%	30%	44%	41%
	Return 5 Yr Rank	Top 50%	56%	55%	53%	53%	59%	39%	44%	48%
	Morningstar 3 Yr Rating	3 or more stars	2 stars	2 stars	2 stars	3 stars	2 stars	3 stars	2 stars	2 stars
	Morningstar 5 Yr Rating	3 or more stars	2 stars	2 stars	2 stars	2 stars	2 stars	3 stars	3 stars	2 stars
	Morningstar Overall Rating	3 or more stars	2 stars	2 stars	3 stars	3 stars	3 stars	4 stars	3 stars	3 stars
	Gross Expense Ratio Rank	Lowest 50%	12%	11%	12%	12%	10%	20%	19%	21%
	Net Expense Ratio Rank	Lowest 50%	13%	12%	13%	13%	11%	22%	21%	24%

Category Codes: FG=Foreign Large Growth, FB=Foreign Large Blend

Columbia Acorn International Fund (A)		Ticker: LAIAX		Monitor History						
Fund Category: Foreign Small/Mid Growth	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		FR	FR	FR	FR	FR	FR	FR	FR
	Return 1 Yr Rank	Top 75%	87%	86%	84%	54%	43%	41%	60%	71%
	Return 3 Yr Rank	Top 50%	81%	81%	82%	72%	70%	68%	67%	73%
	Return 5 Yr Rank	Top 50%	83%	84%	84%	77%	73%	78%	77%	72%
	Morningstar 3 Yr Rating	3 or more stars	2 stars	2 stars	2 stars	2 stars	2 stars	1 star	2 stars	2 stars
	Morningstar 5 Yr Rating	3 or more stars	1 star	1 star	1 star	2 stars	2 stars	2 stars	2 stars	2 stars
	Morningstar Overall Rating	3 or more stars	2 stars	2 stars	2 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Gross Expense Ratio Rank	Lowest 50%	26%	26%	26%	27%	27%	24%	24%	24%
	Net Expense Ratio Rank	Lowest 50%	34%	34%	34%	37%	35%	33%	33%	33%

Category Codes: FR=Foreign Small/Mid Growth

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American Funds New Perspective Fund (A)		Ticker: ANWPX		Monitor History						
Fund Category: World Stock	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		WS	WS	WS	WS	WS	WS	WS	WS
	Return 1 Yr Rank	Top 75%	5%	12%	15%	21%	44%	45%	63%	38%
	Return 3 Yr Rank	Top 50%	15%	17%	27%	19%	20%	31%	31%	31%
	Return 5 Yr Rank	Top 50%	17%	18%	26%	27%	36%	36%	39%	42%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Morningstar 5 Yr Rating	3 or more stars	4 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	8%	8%	8%	7%	7%	7%	7%	7%
	Net Expense Ratio Rank	Lowest 50%	11%	10%	10%	9%	9%	9%	9%	9%

Category Codes: WS=World Stock

Compass EMP Multi-Asset Growth Fund (A)		Ticker: LTGAX		Monitor History						
Fund Category: World Stock	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		WS	WS	WS	WS	WS	MA	MA	MA
	Return 1 Yr Rank	Top 75%	71%	50%	57%	57%	28%	49%	1%	5%
	Return 3 Yr Rank	Top 50%	82%	83%	91%	92%	96%	99%	98%	98%
	Return 5 Yr Rank	Top 50%	94%	93%	96%	97%	95%	100%	100%	95%
	Morningstar 3 Yr Rating	3 or more stars	2 stars	1 star	1 star	1 star	1 star	1 star	1 star	1 star
	Morningstar 5 Yr Rating	3 or more stars	1 star	1 star	1 star	1 star	1 star	1 star	1 star	1 star
	Morningstar Overall Rating	3 or more stars	2 stars	1 star	1 star	1 star	1 star	1 star	1 star	1 star
	Gross Expense Ratio Rank	Lowest 50%	52%	58%	58%	56%	55%	73%	73%	71%
	Net Expense Ratio Rank	Lowest 50%	72%	78%	78%	77%	77%	77%	78%	75%

Category Codes: WS=World Stock, MA=Moderate Allocation

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Compass EMP Alternative Strategies Fund (A)		Ticker: CAIAX		Monitor History						
Fund Category: Multialternative	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		GY	GY	GY	GY	GY	GY	GY	GY
	Return 1 Yr Rank	Top 75%	79%	70%	69%	63%	28%	67%	24%	33%
	Return 3 Yr Rank	Top 50%	72%	82%	90%	89%	89%	94%	87%	88%
	Return 5 Yr Rank	Top 50%	98%	96%	88%	89%	91%	--	--	--
	Morningstar 3 Yr Rating	3 or more stars	2 stars	1 star	1 star	1 star	1 star	1 star	1 star	1 star
	Morningstar 5 Yr Rating	3 or more stars	1 star	1 star	1 star	1 star	1 star	--	--	--
	Morningstar Overall Rating	3 or more stars	1 star	1 star	1 star	1 star	1 star	1 star	1 star	1 star
	Gross Expense Ratio Rank	Lowest 50%	23%	25%	25%	24%	24%	14%	12%	14%
	Net Expense Ratio Rank	Lowest 50%	42%	43%	42%	42%	44%	16%	14%	16%

Category Codes: GY=Multialternative

PIMCO Total Return Fund (A)		Ticker: PTTAX		Monitor History						
Fund Category: Intermediate-Term Bond	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		CI	CI	CI	CI	CI	CI	CI	CI
	Return 1 Yr Rank	Top 75%	55%	70%	65%	43%	81%	86%	62%	95%
	Return 3 Yr Rank	Top 50%	73%	80%	59%	44%	35%	29%	56%	60%
	Return 5 Yr Rank	Top 50%	69%	69%	56%	56%	55%	57%	53%	54%
	Morningstar 3 Yr Rating	3 or more stars	1 star	1 star	2 stars	2 stars	2 stars	3 stars	2 stars	2 stars
	Morningstar 5 Yr Rating	3 or more stars	2 stars	2 stars	2 stars	2 stars	2 stars	2 stars	3 stars	3 stars
	Morningstar Overall Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Gross Expense Ratio Rank	Lowest 50%	49%	50%	50%	49%	49%	48%	47%	48%
	Net Expense Ratio Rank	Lowest 50%	61%	62%	62%	60%	59%	59%	57%	57%

Category Codes: CI=Intermediate-Term Bond

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JPMorgan Government Bond Fund (A)		Ticker: OGGAX		Monitor History						
Fund Category: Intermediate Government	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		GI	GI	GI	GI	GI	GI	GI	GI
	Return 1 Yr Rank	Top 75%	28%	23%	12%	8%	29%	62%	74%	89%
	Return 3 Yr Rank	Top 50%	61%	54%	56%	28%	46%	56%	9%	11%
	Return 5 Yr Rank	Top 50%	21%	26%	15%	7%	10%	20%	24%	31%
	Morningstar 3 Yr Rating	3 or more stars	2 stars	2 stars	2 stars	2 stars	2 stars	2 stars	2 stars	3 stars
	Morningstar 5 Yr Rating	3 or more stars	3 stars	2 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Morningstar Overall Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Gross Expense Ratio Rank	Lowest 50%	67%	67%	65%	61%	61%	61%	61%	57%
	Net Expense Ratio Rank	Lowest 50%	43%	44%	42%	45%	44%	43%	43%	43%

Category Codes: GI=Intermediate Government

Federated Inst. High Yield Bond Fund (I)		Ticker: FIHBX		Monitor History						
Fund Category: High Yield Bond	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		HY	HY	HY	HY	HY	HY	HY	HY
	Return 1 Yr Rank	Top 75%	15%	16%	18%	13%	14%	35%	40%	30%
	Return 3 Yr Rank	Top 50%	13%	16%	25%	17%	21%	31%	13%	11%
	Return 5 Yr Rank	Top 50%	7%	9%	14%	10%	12%	19%	29%	35%
	Morningstar 3 Yr Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	4 stars	5 stars	5 stars
	Morningstar 5 Yr Rating	3 or more stars	5 stars	5 stars	4 stars	5 stars	4 stars	4 stars	4 stars	3 stars
	Morningstar Overall Rating	3 or more stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	5 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	6%	6%	7%	7%	7%	7%	7%	7%
	Net Expense Ratio Rank	Lowest 50%	5%	5%	5%	5%	5%	5%	5%	5%

Category Codes: HY=High Yield Bond

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Am. Century Inflation-Adj. Bond Fund (Inv)		Ticker: ACITX		Monitor History						
Fund Category: Inflation-Protected Bond	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		IP	IP	IP	IP	IP	IP	IP	IP
	Return 1 Yr Rank	Top 75%	47%	49%	65%	42%	39%	54%	43%	74%
	Return 3 Yr Rank	Top 50%	57%	61%	74%	49%	54%	55%	33%	29%
	Return 5 Yr Rank	Top 50%	33%	33%	40%	35%	41%	42%	40%	47%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	2 stars	3 stars	3 stars	3 stars	3 stars	4 stars
	Morningstar 5 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars	3 stars
	Morningstar Overall Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	4 stars	3 stars	3 stars	3 stars
	Gross Expense Ratio Rank	Lowest 50%	21%	21%	20%	20%	20%	20%	21%	20%
	Net Expense Ratio Rank	Lowest 50%	28%	27%	26%	25%	26%	27%	27%	27%

Category Codes: IP=Inflation-Protected Bond

Templeton Global Bond Fund (A)		Ticker: TPINX		Monitor History						
Fund Category: World Bond	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		IB	IB	IB	IB	IB	IB	IB	IB
	Return 1 Yr Rank	Top 75%	60%	76%	28%	32%	47%	16%	51%	37%
	Return 3 Yr Rank	Top 50%	27%	34%	12%	17%	10%	7%	31%	28%
	Return 5 Yr Rank	Top 50%	23%	31%	16%	27%	18%	13%	21%	22%
	Morningstar 3 Yr Rating	3 or more stars	3 stars	3 stars	4 stars	3 stars	4 stars	4 stars	3 stars	3 stars
	Morningstar 5 Yr Rating	3 or more stars	3 stars	3 stars	3 stars	3 stars	3 stars	4 stars	3 stars	3 stars
	Morningstar Overall Rating	3 or more stars	4 stars	4 stars	4 stars	4 stars	4 stars	5 stars	4 stars	4 stars
	Gross Expense Ratio Rank	Lowest 50%	36%	36%	36%	35%	35%	33%	33%	33%
	Net Expense Ratio Rank	Lowest 50%	48%	49%	48%	47%	48%	44%	45%	44%

Category Codes: IB=World Bond

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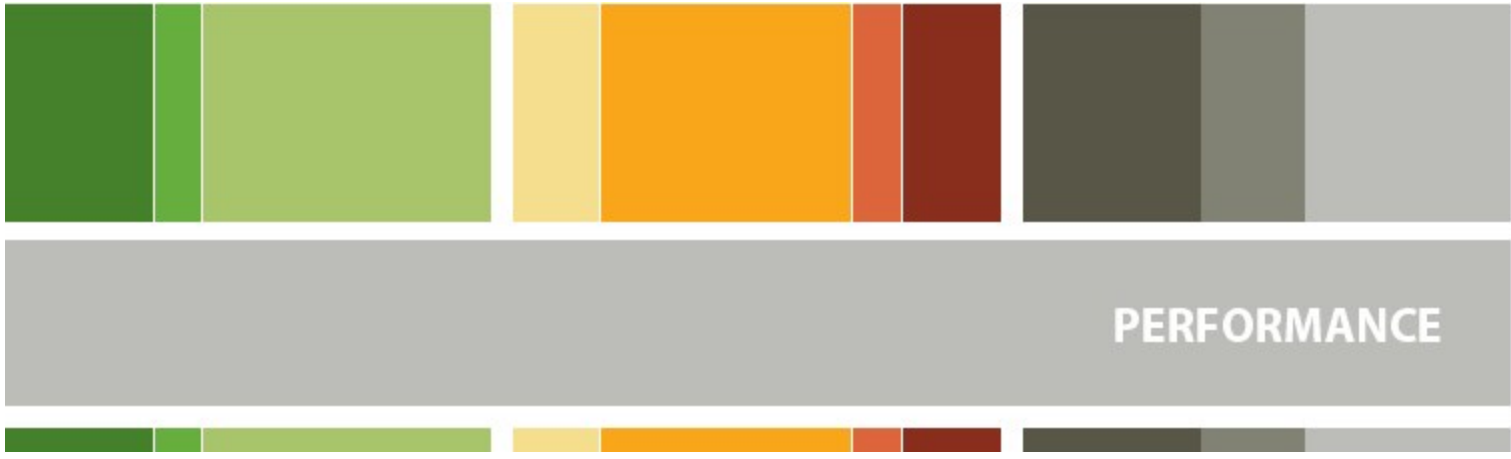
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Compass EMP Multi-Asset Balanced Fund (A)		Ticker: CTMAX		Monitor History						
Fund Category: Conservative Allocation	Standards	Criteria	OCT 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014
Notes:	Category		CA	CA	CA	CA	CA	CA	CA	CA
	Return 1 Yr Rank	Top 75%	70%	68%	70%	79%	60%	76%	42%	38%
	Return 3 Yr Rank	Top 50%	70%	80%	81%	84%	90%	95%	91%	93%
	Return 5 Yr Rank	Top 50%	94%	95%	92%	96%	97%	96%	91%	87%
	Morningstar 3 Yr Rating	3 or more stars	2 stars	2 stars	1 star	1 star	1 star	1 star	1 star	1 star
	Morningstar 5 Yr Rating	3 or more stars	1 star	1 star	1 star	1 star	1 star	1 star	1 star	1 star
	Morningstar Overall Rating	3 or more stars	1 star	1 star	1 star	1 star	1 star	1 star	1 star	1 star
	Gross Expense Ratio Rank	Lowest 50%	58%	63%	63%	60%	59%	57%	56%	55%
	Net Expense Ratio Rank	Lowest 50%	69%	73%	73%	72%	69%	64%	64%	62%

Category Codes: CA=Conservative Allocation



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Fund Performance and Benchmarks

Fund Name	Ticker	3 Month Total	% Rank	YTD	% Rank	1 Year Total	% Rank	3 Year Annual	% Rank	5 Year Annual	% Rank	10 Year Annual	% Rank
												1,356 funds in category	
LARGE VALUE													
Invesco Diversified Dividend Fund (R)	DDFRX	-1.38%	28%	3.52%	3%	6.87%	2%	14.73%	23%	12.87%	29%	8.04%	12%
Category Average		-2.35%	--	-1.63%	--	0.46%	--	13.23%	--	11.82%	--	6.33%	--
S&P 500 Value Index		-1.91%	--	-1.98%	--	0.81%	--	14.14%	--	12.89%	--	6.34%	--
												1,565 funds in category	
LARGE BLEND													
American Funds Fundamental Investors (A)	ANCFX	-0.23%	8%	4.50%	7%	6.23%	10%	15.56%	41%	12.83%	53%	8.52%	9%
Vanguard Total Stock Market Index Fund (Inv)	VTSMX	-1.63%	49%	1.82%	40%	4.27%	40%	15.88%	32%	13.99%	25%	7.99%	18%
Category Average		-2.09%	--	0.58%	--	2.82%	--	14.63%	--	12.59%	--	7.07%	--
S&P 500 Index		-0.63%	--	2.70%	--	5.20%	--	16.18%	--	14.33%	--	7.85%	--
												1,568 funds in category	
LARGE GROWTH													
American Funds AMCAP Fund (A)	AMCPX	-3.04%	69%	2.25%	75%	3.39%	80%	17.41%	41%	14.18%	37%	8.23%	42%
Category Average		-2.22%	--	4.78%	--	6.71%	--	16.69%	--	13.43%	--	7.97%	--
S&P 500 Growth Index		0.48%	--	7.03%	--	9.23%	--	18.04%	--	15.66%	--	9.24%	--
												471 funds in category	
MID-CAP VALUE													
RidgeWorth Mid-Cap Value Equity Fund (A)	SAMVX	-2.92%	46%	-4.50%	83%	-1.90%	79%	13.86%	65%	11.63%	65%	9.82%	7%
Category Average		-3.07%	--	-1.94%	--	0.34%	--	14.45%	--	11.97%	--	7.58%	--
S&P 400 Value Index		-2.44%	--	-3.05%	--	-0.42%	--	15.26%	--	12.99%	--	8.31%	--
												401 funds in category	
MID-CAP BLEND													
ClearBridge Mid Cap Core Fund (A)	SBMAX	-1.43%	9%	4.29%	2%	6.61%	4%	16.55%	18%	13.93%	14%	9.06%	10%
Category Average		-3.99%	--	-1.64%	--	0.63%	--	14.15%	--	11.70%	--	7.26%	--
S&P MidCap 400 Index		-3.47%	--	0.72%	--	3.42%	--	15.50%	--	13.41%	--	9.09%	--
												-- funds in category	
MID-CAP GROWTH													
Wells Fargo Advantage Discovery Fund (Inv)	STDIX	--	--	--	--	--	--	--	--	--	--	--	--
Category Average		-5.68%	--	0.93%	--	3.11%	--	14.76%	--	12.02%	--	8.17%	--
S&P 400 Growth Index		-4.38%	--	4.26%	--	7.05%	--	15.65%	--	13.78%	--	9.79%	--
												425 funds in category	
SMALL VALUE													
DFA U.S. Targeted Value Portfolio (I)	DDFVX	-3.14%	63%	-1.89%	38%	-1.20%	55%	14.98%	18%	12.82%	13%	7.70%	26%
Category Average		-2.82%	--	-3.52%	--	-1.82%	--	12.57%	--	10.68%	--	6.93%	--
S&P 600 Value Index		-2.22%	--	-4.19%	--	-1.28%	--	14.87%	--	13.42%	--	7.78%	--
												776 funds in category	
SMALL BLEND													
SSgA Enhanced Small Cap Fund (N)	SESPX	-4.20%	47%	-0.94%	35%	2.76%	20%	15.61%	20%	14.28%	9%	7.10%	52%
Category Average		-4.24%	--	-2.44%	--	-0.48%	--	13.24%	--	11.55%	--	7.03%	--
S&P SmallCap 600 Index		-2.92%	--	0.27%	--	2.85%	--	16.05%	--	14.44%	--	8.64%	--

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Fund Performance and Benchmarks

Fund Name	Ticker	3 Month Total	% Rank	YTD	% Rank	1 Year Total	% Rank	3 Year Annual	% Rank	5 Year Annual	% Rank	10 Year Annual	% Rank
												696 funds in category	
SMALL GROWTH													
Invesco Small Cap Growth Fund (A)	GTSAX	-7.78%	47%	0.92%	28%	2.51%	44%	16.76%	13%	14.45%	16%	9.51%	12%
Neuberger Berman Genesis Fund (Adv)	NBGAX	-2.44%	6%	2.68%	17%	3.72%	29%	12.40%	76%	12.19%	51%	8.10%	51%
Category Average		-8.20%	--	-0.97%	--	1.48%	--	13.78%	--	12.12%	--	8.02%	--
S&P 600 Growth Index		-3.63%	--	4.69%	--	6.85%	--	17.11%	--	15.46%	--	9.44%	--
												272 funds in category	
REAL ESTATE													
Vanguard REIT Index Fund (Inv)	VGSIX	2.16%	58%	1.07%	71%	5.07%	63%	11.60%	38%	11.95%	43%	7.75%	34%
Category Average		1.75%	--	1.32%	--	4.94%	--	10.94%	--	11.54%	--	7.05%	--
S&P 1500 REIT Industry Index		2.89%	--	2.31%	--	6.31%	--	11.65%	--	12.81%	--	7.94%	--
												216 funds in category	
TECHNOLOGY													
Goldman Sachs Technology Opps Fund (A)	GITAX	1.15%	36%	9.10%	22%	10.11%	36%	17.58%	60%	11.35%	72%	10.60%	27%
Category Average		-0.06%	--	5.10%	--	8.09%	--	18.98%	--	12.17%	--	9.21%	--
S&P 1500 Information Technology Index		3.28%	--	7.24%	--	11.17%	--	18.68%	--	14.78%	--	9.90%	--
												366 funds in category	
FOREIGN LARGE VALUE													
SSgA International Stock Selection Fund (N)	SSAIX	-3.92%	13%	4.26%	14%	2.26%	7%	9.83%	6%	4.72%	17%	3.63%	35%
Category Average		-5.54%	--	-0.05%	--	-3.64%	--	6.00%	--	3.29%	--	3.14%	--
MSCI All Country World Ex-USA NR Index		-5.37%	--	-1.82%	--	-4.68%	--	4.68%	--	2.60%	--	4.16%	--
												330 funds in category	
FOREIGN LARGE GROWTH													
American Funds EuroPacific Growth Fund (A)	AEPGX	-4.81%	64%	1.95%	65%	-0.13%	66%	7.98%	42%	4.70%	56%	5.93%	25%
Category Average		-4.24%	--	2.96%	--	1.02%	--	7.58%	--	5.07%	--	4.89%	--
MSCI All Country World Ex-USA NR Index		-5.37%	--	-1.82%	--	-4.68%	--	4.68%	--	2.60%	--	4.16%	--
												132 funds in category	
FOREIGN SMALL/MID GROWTH													
Columbia Acorn International Fund (A)	LAIX	-3.35%	58%	-0.30%	90%	-3.07%	87%	6.38%	81%	4.84%	83%	7.41%	32%
Category Average		-3.08%	--	6.18%	--	4.06%	--	9.47%	--	7.42%	--	7.00%	--
MSCI World Ex USA SMID NR Index		-2.85%	--	4.48%	--	4.15%	--	9.12%	--	5.75%	--	5.37%	--
												1,188 funds in category	
WORLD STOCK													
American Funds New Perspective Fund (A)	ANWPX	-1.30%	11%	6.42%	7%	7.24%	5%	13.32%	15%	10.17%	17%	8.34%	5%
Compass EMP Multi-Asset Growth Fund (A)	LTGAX	-4.02%	65%	-2.05%	79%	-1.34%	71%	8.24%	82%	3.79%	94%	--	--
Category Average		-3.54%	--	0.65%	--	0.29%	--	10.44%	--	7.99%	--	5.79%	--
MSCI All Country World NR Index		-3.18%	--	0.26%	--	-0.03%	--	9.91%	--	7.68%	--	5.67%	--
												469 funds in category	
MULTIALTERNATIVE													
Compass EMP Alternative Strategies Fund (A)	CAIAX	-2.28%	62%	-3.24%	79%	-3.49%	79%	1.76%	72%	-0.61%	98%	--	--
Category Average		-2.00%	--	-0.99%	--	-0.45%	--	2.93%	--	2.80%	--	2.29%	--
Barclays U.S. Treasury Bill 1-3 Month Index		0.01%	--	0.01%	--	0.01%	--	0.03%	--	0.05%	--	1.23%	--

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Fund Performance and Benchmarks

Fund Name	Ticker	3 Month Total	% Rank	YTD	% Rank	1 Year Total	% Rank	3 Year Annual	% Rank	5 Year Annual	% Rank	10 Year Annual	% Rank
													987 funds in category
INTERMEDIATE-TERM BOND													
PIMCO Total Return Fund (A)	PTTAX	-0.63%	95%	0.69%	55%	1.14%	55%	1.10%	73%	2.77%	69%	5.49%	12%
Category Average		0.11%	--	0.63%	--	1.00%	--	1.56%	--	3.13%	--	4.48%	--
Barclays U.S. Aggregate Bond Index		0.55%	--	1.14%	--	1.96%	--	1.65%	--	3.03%	--	4.72%	--
													280 funds in category
INTERMEDIATE GOVERNMENT													
JPMorgan Government Bond Fund (A)	OGGAX	0.28%	60%	1.34%	30%	2.07%	28%	0.89%	61%	2.61%	21%	4.53%	20%
Category Average		0.28%	--	0.97%	--	1.52%	--	0.96%	--	2.13%	--	3.99%	--
Barclays U.S. Government Intermediate Index		0.48%	--	1.71%	--	1.96%	--	1.04%	--	1.74%	--	3.86%	--
													727 funds in category
HIGH YIELD BOND													
Federated Inst. High Yield Bond Fund (I)	FIHBX	-0.76%	15%	2.21%	12%	0.47%	15%	4.91%	13%	6.80%	7%	7.84%	3%
Category Average		-1.78%	--	0.16%	--	-2.06%	--	3.48%	--	5.26%	--	6.30%	--
Barclays U.S. Corporate High Yield Index		-1.67%	--	0.23%	--	-1.94%	--	4.14%	--	6.18%	--	7.62%	--
													233 funds in category
INFLATION-PROTECTED BOND													
Am. Century Inflation-Adj. Bond Fund (Inv)	ACITX	-1.29%	55%	-1.00%	53%	-2.01%	47%	-2.65%	57%	1.46%	33%	3.76%	32%
Category Average		-1.32%	--	-1.20%	--	-2.52%	--	-2.46%	--	1.21%	--	3.30%	--
Barclays U.S. Treasury TIPS Index		-1.10%	--	-0.55%	--	-1.42%	--	-2.03%	--	2.06%	--	4.17%	--
													370 funds in category
WORLD BOND													
Templeton Global Bond Fund (A)	TPINX	-2.14%	88%	-3.18%	59%	-5.32%	60%	1.06%	27%	2.85%	23%	7.50%	2%
Category Average		-0.44%	--	-2.72%	--	-3.89%	--	-0.78%	--	1.13%	--	4.19%	--
Barclays Global Aggregate Index		0.84%	--	-2.04%	--	-3.07%	--	-1.47%	--	0.61%	--	3.89%	--
													792 funds in category
CONSERVATIVE ALLOCATION													
Compass EMP Multi-Asset Balanced Fund (A)	CTMAX	-2.07%	87%	-1.25%	80%	-0.99%	70%	3.65%	70%	2.37%	94%	--	--
Category Average		-1.34%	--	-0.46%	--	-0.80%	--	4.22%	--	4.99%	--	4.59%	--
S&P Target Risk Conservative Index		-0.73%	--	0.11%	--	0.20%	--	3.99%	--	4.46%	--	4.50%	--

✓ The checked column denotes that the field is being monitored for this plan. Shaded values indicate that the value did not meet the criteria.

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Historical Performance (Previous 8 Years)

Fund Name	Ticker	2014	% Rank	2013	% Rank	2012	% Rank	2011	% Rank	2010	% Rank	2009	% Rank	2008	% Rank	2007	% Rank
LARGE VALUE																	
																	1,356 funds in category
Invesco Diversified Dividend Fund (R)	DDFRX	11.68%	35%	28.67%	79%	16.94%	26%	-0.53%	53%	15.00%	32%	23.45%	55%	-27.12%	5%	0.11%	71%
Category Average		10.46%	--	31.58%	--	14.67%	--	0.17%	--	13.94%	--	24.72%	--	-36.10%	--	2.63%	--
S&P 500 Value Index		12.36%	--	31.99%	--	17.68%	--	-0.48%	--	15.10%	--	21.18%	--	-39.22%	--	1.99%	--
LARGE BLEND																	
																	1,565 funds in category
American Funds Fundamental Investors (A)	ANCFX	8.96%	79%	31.50%	62%	17.14%	20%	-1.89%	73%	14.05%	58%	33.36%	20%	-39.70%	75%	13.55%	10%
Vanguard Total Stock Market Index Fund (Inv)	VTSMX	12.43%	40%	33.35%	34%	16.25%	34%	0.96%	42%	17.09%	16%	28.70%	42%	-37.04%	42%	5.49%	51%
Category Average		11.15%	--	31.98%	--	15.25%	--	-0.36%	--	14.55%	--	28.90%	--	-37.43%	--	6.73%	--
S&P 500 Index		13.69%	--	32.39%	--	16.00%	--	2.11%	--	15.06%	--	26.46%	--	-37.00%	--	5.49%	--
LARGE GROWTH																	
																	1,568 funds in category
American Funds AMCAP Fund (A)	AMCPX	12.10%	31%	36.86%	25%	15.67%	45%	0.38%	31%	13.98%	68%	39.21%	35%	-37.68%	31%	7.50%	84%
Category Average		10.17%	--	34.44%	--	15.48%	--	-1.80%	--	16.05%	--	36.61%	--	-39.85%	--	14.17%	--
S&P 500 Growth Index		14.89%	--	32.75%	--	14.61%	--	4.65%	--	15.05%	--	31.57%	--	-34.92%	--	9.13%	--
MID-CAP VALUE																	
																	471 funds in category
RidgeWorth Mid-Cap Value Equity Fund (A)	SAMVX	10.70%	43%	30.89%	82%	21.38%	10%	-7.54%	83%	27.22%	6%	46.55%	13%	-34.97%	32%	5.10%	26%
Category Average		9.56%	--	34.77%	--	16.86%	--	-4.12%	--	22.08%	--	37.49%	--	-37.95%	--	2.16%	--
S&P 400 Value Index		12.10%	--	34.25%	--	18.53%	--	-2.43%	--	22.78%	--	33.73%	--	-34.87%	--	2.65%	--
MID-CAP BLEND																	
																	401 funds in category
ClearBridge Mid Cap Core Fund (A)	SBMAX	7.81%	60%	37.18%	28%	18.22%	25%	-3.66%	56%	22.06%	65%	34.33%	56%	-35.69%	31%	7.10%	42%
Category Average		8.04%	--	34.19%	--	15.79%	--	-3.43%	--	22.27%	--	36.19%	--	-37.47%	--	5.37%	--
S&P MidCap 400 Index		9.77%	--	33.50%	--	17.88%	--	-1.73%	--	26.64%	--	37.38%	--	-36.23%	--	7.98%	--
MID-CAP GROWTH																	
																	-- funds in category
Wells Fargo Advantage Discovery Fund (Inv)	STDIX	0.49%	93%	42.40%	8%	15.77%	36%	0.64%	21%	34.82%	4%	38.33%	57%	-43.62%	64%	21.93%	21%
Category Average		7.18%	--	35.21%	--	14.43%	--	-3.61%	--	25.40%	--	39.62%	--	-41.95%	--	15.99%	--
S&P 400 Growth Index		7.57%	--	32.77%	--	17.27%	--	-0.94%	--	30.57%	--	41.08%	--	-37.61%	--	13.50%	--
SMALL VALUE																	
																	425 funds in category
DFA U.S. Targeted Value Portfolio (I)	DFFVX	2.94%	67%	43.03%	9%	19.19%	22%	-6.29%	65%	29.01%	15%	31.87%	49%	-33.78%	59%	-8.19%	77%
Category Average		3.63%	--	36.19%	--	16.29%	--	-5.22%	--	25.28%	--	35.45%	--	-33.16%	--	-4.08%	--
S&P 600 Value Index		7.54%	--	39.98%	--	18.21%	--	-1.38%	--	24.72%	--	22.85%	--	-29.51%	--	-5.54%	--
SMALL BLEND																	
																	776 funds in category
SSgA Enhanced Small Cap Fund (N)	SESPX	7.78%	12%	37.82%	50%	17.67%	26%	0.55%	14%	30.16%	11%	23.16%	85%	-37.17%	66%	-8.70%	92%
Category Average		4.02%	--	37.77%	--	15.66%	--	-3.41%	--	25.79%	--	32.62%	--	-35.63%	--	-0.36%	--
S&P SmallCap 600 Index		5.76%	--	41.31%	--	16.33%	--	1.02%	--	26.31%	--	25.57%	--	-31.07%	--	-0.30%	--
SMALL GROWTH																	
																	696 funds in category
Invesco Small Cap Growth Fund (A)	GTSAX	7.67%	10%	39.90%	61%	18.35%	10%	-1.27%	41%	26.28%	64%	34.52%	60%	-38.77%	36%	11.38%	42%
Neuberger Berman Genesis Fund (Adv)	NBGAX	-0.59%	78%	36.49%	78%	9.53%	92%	4.34%	7%	21.04%	94%	25.88%	91%	-33.01%	10%	21.50%	10%
Category Average		2.54%	--	41.52%	--	13.82%	--	-2.45%	--	28.43%	--	36.79%	--	-40.12%	--	10.04%	--
S&P 600 Growth Index		3.87%	--	42.69%	--	14.56%	--	3.62%	--	27.99%	--	28.35%	--	-32.94%	--	5.60%	--

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Historical Performance (Previous 8 Years)

Fund Name	Ticker	2014	% Rank	2013	% Rank	2012	% Rank	2011	% Rank	2010	% Rank	2009	% Rank	2008	% Rank	2007	% Rank
REAL ESTATE																	
<i>272 funds in category</i>																	
Vanguard REIT Index Fund (Inv)	VGSIX	30.13%	39%	2.31%	30%	17.53%	32%	8.47%	43%	28.30%	33%	29.58%	45%	-37.05%	43%	-16.46%	48%
Category Average		28.07%	--	1.79%	--	17.72%	--	7.50%	--	27.24%	--	30.59%	--	-38.59%	--	-16.22%	--
S&P 1500 REIT Industry Index		29.59%	--	1.92%	--	19.12%	--	9.86%	--	28.23%	--	26.50%	--	-36.88%	--	-17.17%	--
TECHNOLOGY																	
<i>216 funds in category</i>																	
Goldman Sachs Technology Opps Fund (A)	GITAX	10.03%	63%	28.56%	71%	20.51%	8%	-13.25%	86%	24.27%	30%	69.27%	27%	-45.49%	56%	27.43%	9%
Category Average		13.25%	--	35.61%	--	12.93%	--	-7.75%	--	19.90%	--	61.67%	--	-44.34%	--	16.05%	--
S&P 1500 Information Technology Index		18.95%	--	28.99%	--	14.75%	--	1.12%	--	12.13%	--	61.04%	--	-42.90%	--	15.43%	--
FOREIGN LARGE VALUE																	
<i>366 funds in category</i>																	
SSgA International Stock Selection Fund (N)	SSAIX	-3.75%	18%	23.55%	28%	16.35%	61%	-15.03%	79%	7.84%	47%	22.92%	80%	-41.49%	30%	6.90%	77%
Category Average		-6.37%	--	20.86%	--	16.50%	--	-12.36%	--	7.72%	--	31.04%	--	-43.50%	--	10.74%	--
MSCI All Country World Ex-USA NR Index		-3.87%	--	15.29%	--	16.83%	--	-13.71%	--	11.15%	--	41.45%	--	-45.53%	--	16.65%	--
FOREIGN LARGE GROWTH																	
<i>330 funds in category</i>																	
American Funds EuroPacific Growth Fund (A)	AEPGX	-2.64%	31%	20.15%	50%	19.21%	49%	-13.58%	57%	9.40%	89%	39.10%	31%	-40.53%	18%	18.96%	30%
Category Average		-3.87%	--	19.57%	--	18.73%	--	-11.99%	--	13.52%	--	36.42%	--	-43.67%	--	15.50%	--
MSCI All Country World Ex-USA NR Index		-3.87%	--	15.29%	--	16.83%	--	-13.71%	--	11.15%	--	41.45%	--	-45.53%	--	16.65%	--
FOREIGN SMALL/MID GROWTH																	
<i>132 funds in category</i>																	
Columbia Acorn International Fund (A)	LAIAX	-4.58%	44%	22.00%	72%	21.21%	68%	-14.37%	50%	22.23%	56%	50.40%	20%	-46.09%	35%	16.90%	43%
Category Average		-5.47%	--	26.74%	--	22.59%	--	-13.40%	--	24.54%	--	48.07%	--	-49.08%	--	13.91%	--
MSCI World Ex USA SMID NR Index		-3.57%	--	23.16%	--	17.04%	--	-14.63%	--	19.67%	--	42.99%	--	-46.09%	--	5.27%	--
WORLD STOCK																	
<i>1,188 funds in category</i>																	
American Funds New Perspective Fund (A)	ANWPX	3.23%	47%	26.77%	43%	20.77%	16%	-7.60%	53%	12.76%	55%	37.43%	38%	-37.83%	24%	16.04%	27%
Compass EMP Multi-Asset Growth Fund (A)	LTGAX	4.80%	29%	20.22%	78%	-0.59%	100%	-6.92%	47%	10.34%	78%	24.96%	86%	--	--	--	--
Category Average		3.02%	--	25.68%	--	16.02%	--	-6.86%	--	14.54%	--	35.88%	--	-41.19%	--	11.82%	--
MSCI All Country World NR Index		4.16%	--	22.80%	--	16.13%	--	-7.35%	--	12.67%	--	34.63%	--	-42.19%	--	11.66%	--
MULTIALTERNATIVE																	
<i>469 funds in category</i>																	
Compass EMP Alternative Strategies Fund (A)	CAIAX	3.70%	31%	4.46%	62%	-6.41%	99%	-4.72%	81%	9.78%	28%	--	--	--	--	--	--
Category Average		2.62%	--	6.07%	--	6.36%	--	-2.24%	--	6.67%	--	16.91%	--	-22.10%	--	5.53%	--
Barclays U.S. Treasury Bill 1-3 Month Index		0.02%	--	0.05%	--	0.08%	--	0.07%	--	0.13%	--	0.15%	--	1.77%	--	4.78%	--
INTERMEDIATE-TERM BOND																	
<i>987 funds in category</i>																	
PIMCO Total Return Fund (A)	PTTAX	4.29%	82%	-2.30%	76%	9.93%	9%	3.74%	95%	8.36%	33%	13.33%	48%	4.32%	17%	8.57%	3%
Category Average		5.27%	--	-1.36%	--	6.77%	--	6.25%	--	7.85%	--	13.76%	--	-3.41%	--	5.41%	--
Barclays U.S. Aggregate Bond Index		5.97%	--	-2.02%	--	4.21%	--	7.84%	--	6.54%	--	5.93%	--	5.24%	--	6.97%	--
INTERMEDIATE GOVERNMENT																	
<i>280 funds in category</i>																	
JPMorgan Government Bond Fund (A)	OGGAX	5.25%	31%	-3.85%	88%	3.28%	24%	10.33%	1%	6.88%	16%	1.91%	77%	8.96%	18%	7.25%	19%
Category Average		4.71%	--	-2.69%	--	2.72%	--	6.81%	--	5.65%	--	5.58%	--	5.66%	--	6.44%	--
Barclays U.S. Government Intermediate Index		2.52%	--	-1.25%	--	1.73%	--	6.08%	--	4.98%	--	-0.32%	--	10.43%	--	8.47%	--

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Historical Performance (Previous 8 Years)

Fund Name	Ticker	2014	% Rank	2013	% Rank	2012	% Rank	2011	% Rank	2010	% Rank	2009	% Rank	2008	% Rank	2007	% Rank
HIGH YIELD BOND																	
<i>727 funds in category</i>																	
Federated Inst. High Yield Bond Fund (I)	FIHBX	3.08%	16%	7.31%	36%	15.16%	41%	5.68%	10%	14.78%	34%	49.50%	43%	-23.62%	42%	3.79%	9%
Category Average		1.28%	--	6.97%	--	14.64%	--	3.06%	--	14.35%	--	46.63%	--	-24.67%	--	2.00%	--
Barclays U.S. Corporate High Yield Index		2.45%	--	7.44%	--	15.81%	--	4.98%	--	15.12%	--	58.21%	--	-26.16%	--	1.87%	--
INFLATION-PROTECTED BOND																	
<i>233 funds in category</i>																	
Am. Century Inflation-Adj. Bond Fund (Inv)	ACITX	2.67%	45%	-9.12%	74%	6.68%	35%	13.00%	21%	5.49%	65%	10.58%	42%	-1.01%	18%	10.95%	42%
Category Average		2.04%	--	-7.61%	--	6.41%	--	11.11%	--	5.89%	--	10.63%	--	-3.51%	--	10.30%	--
Barclays U.S. Treasury TIPS Index		3.64%	--	-8.61%	--	6.98%	--	13.56%	--	6.31%	--	11.41%	--	-2.35%	--	11.63%	--
WORLD BOND																	
<i>370 funds in category</i>																	
Templeton Global Bond Fund (A)	TPINX	1.58%	49%	2.22%	9%	15.81%	6%	-2.37%	97%	12.68%	8%	18.86%	32%	6.28%	16%	10.86%	9%
Category Average		1.85%	--	-2.12%	--	8.84%	--	3.40%	--	7.47%	--	16.30%	--	-2.52%	--	7.97%	--
Barclays Global Aggregate Index		0.59%	--	-2.60%	--	4.32%	--	5.64%	--	5.54%	--	6.93%	--	4.79%	--	9.48%	--
CONSERVATIVE ALLOCATION																	
<i>792 funds in category</i>																	
Compass EMP Multi-Asset Balanced Fund (A)	CTMAX	3.71%	61%	7.51%	55%	1.96%	100%	-0.91%	91%	7.63%	91%	23.43%	34%	--	--	--	--
Category Average		4.04%	--	7.71%	--	9.75%	--	1.66%	--	10.51%	--	22.09%	--	-19.86%	--	5.00%	--
S&P Target Risk Conservative Index		3.97%	--	6.71%	--	6.59%	--	4.35%	--	7.28%	--	9.38%	--	-9.28%	--	7.04%	--

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Risk / Expense

Fund Name	Ticker	3 Year Std. Dev.	% Rank	5 Year Std. Dev.	% Rank	Mstar 3 year Rating	Mstar 3 year Risk	Mstar 5 year Rating	Mstar 5 year Risk	Mstar Overall Rating	Gross Expense Ratio	% Rank	12b-1 Fee	Mgmt. Expense	Other Expenses
LARGE VALUE															1,356 funds in category
Invesco Diversified Dividend Fund (R)	DDFRX	8.75%	2%	10.34%	9%	4	1	4	1	5	1.10%	50%	0.50%	0.42%	0.18%
LARGE BLEND															1,565 funds in category
American Funds Fundamental Investors (A)	ANCFX	10.84%	61%	12.67%	64%	2	3	2	3	3	0.61%	20%	0.24%	0.25%	0.12%
Vanguard Total Stock Market Index Fund (Inv)	VTSMX	10.52%	39%	12.26%	49%	4	3	4	3	4	0.17%	5%	--	0.15%	0.02%
LARGE GROWTH															1,568 funds in category
American Funds AMCAP Fund (A)	AMCPX	10.26%	7%	11.75%	8%	3	1	3	1	3	0.68%	11%	0.23%	0.31%	0.14%
MID-CAP VALUE															471 funds in category
RidgeWorth Mid-Cap Value Equity Fund (A)	SAMVX	11.89%	75%	15.65%	91%	2	3	2	4	3	1.41%	62%	0.30%	0.69%	0.42%
MID-CAP BLEND															401 funds in category
ClearBridge Mid Cap Core Fund (A)	SBMAX	11.62%	62%	15.46%	86%	3	3	3	4	3	1.25%	57%	0.25%	0.75%	0.25%
MID-CAP GROWTH															-- funds in category
Wells Fargo Advantage Discovery Fund (Inv)	STDIX	--	--	--	--	--	--	--	--	--	--	--	--	--	--
SMALL VALUE															425 funds in category
DFA U.S. Targeted Value Portfolio (I)	DFFVX	13.50%	75%	16.46%	81%	4	3	4	4	4	0.37%	4%	--	0.35%	0.02%
SMALL BLEND															776 funds in category
SSgA Enhanced Small Cap Fund (N)	SESPX	13.54%	62%	15.84%	52%	4	3	4	3	4	1.44%	62%	0.25%	0.45%	0.74%
SMALL GROWTH															696 funds in category
Invesco Small Cap Growth Fund (A)	GTSAX	12.64%	18%	15.21%	20%	4	2	4	2	4	1.22%	37%	0.25%	0.68%	0.29%
Neuberger Berman Genesis Fund (Adv)	NBGAX	11.71%	4%	13.17%	2%	3	1	4	1	4	1.37%	49%	0.25%	1.06%	0.06%
REAL ESTATE															272 funds in category
Vanguard REIT Index Fund (Inv)	VGSIX	14.72%	89%	15.90%	69%	3	4	3	4	3	0.26%	5%	--	0.23%	0.03%
TECHNOLOGY															216 funds in category
Goldman Sachs Technology Opps Fund (A)	GITAX	13.11%	50%	16.38%	76%	2	3	2	3	3	1.54%	63%	0.25%	1.00%	0.29%
FOREIGN LARGE VALUE															366 funds in category
SSgA International Stock Selection Fund (N)	SSAIX	12.19%	29%	15.97%	66%	5	2	4	3	4	1.26%	52%	0.25%	0.75%	0.26%
FOREIGN LARGE GROWTH															330 funds in category
American Funds EuroPacific Growth Fund (A)	AEPGX	10.76%	13%	14.18%	27%	2	1	2	2	2	0.83%	12%	0.24%	0.42%	0.17%
FOREIGN SMALL/MID GROWTH															132 funds in category
Columbia Acorn International Fund (A)	LAIAX	10.65%	36%	13.81%	46%	2	3	1	2	2	1.26%	26%	0.25%	0.75%	0.26%
WORLD STOCK															1,188 funds in category
American Funds New Perspective Fund (A)	ANWPX	10.70%	36%	12.85%	26%	3	3	4	2	4	0.76%	8%	0.23%	0.38%	0.15%
Compass EMP Multi-Asset Growth Fund (A)	LTGAX	9.64%	6%	9.54%	4%	2	1	1	1	2	1.56%	52%	0.25%	0.00%	1.31%
MULTIALTERNATIVE															469 funds in category
Compass EMP Alternative Strategies Fund (A)	CAIAX	5.55%	82%	6.74%	74%	2	4	1	4	1	1.79%	23%	0.25%	0.00%	1.54%

✓ The checked column denotes that the field is being monitored for this plan. Shaded values indicate that the value did not meet the criteria.

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Risk / Expense

Fund Name	Ticker	3 Year Std. Dev.	% Rank	5 Year Std. Dev.	% Rank	Mstar 3 year Rating	Mstar 3 year Risk	Mstar 5 year Rating	Mstar 5 year Risk	Mstar Overall Rating	Gross Expense Ratio	% Rank	12b-1 Fee	Mgmt. Expense	Other Expenses
INTERMEDIATE-TERM BOND															
<i>987 funds in category</i>															
PIMCO Total Return Fund (A)	PTTAX	3.71%	95%	3.70%	95%	1	5	2	5	3	0.85%	49%	0.25%	0.60%	0.00%
INTERMEDIATE GOVERNMENT															
<i>280 funds in category</i>															
JPMorgan Government Bond Fund (A)	OGGAX	3.16%	96%	3.48%	97%	2	4	3	5	3	1.12%	67%	0.25%	0.30%	0.57%
HIGH YIELD BOND															
<i>727 funds in category</i>															
Federated Inst. High Yield Bond Fund (I)	FIHBX	4.83%	44%	5.73%	28%	4	3	5	3	5	0.58%	6%	--	0.40%	0.18%
INFLATION-PROTECTED BOND															
<i>233 funds in category</i>															
Am. Century Inflation-Adj. Bond Fund (Inv)	ACITX	5.22%	77%	5.18%	77%	3	4	3	4	3	0.47%	21%	--	0.47%	0.00%
WORLD BOND															
<i>370 funds in category</i>															
Templeton Global Bond Fund (A)	TPINX	5.47%	72%	7.94%	95%	3	4	3	5	4	0.91%	36%	0.25%	0.47%	0.19%
CONSERVATIVE ALLOCATION															
<i>792 funds in category</i>															
Compass EMP Multi-Asset Balanced Fund (A)	CTMAX	5.62%	76%	5.03%	30%	2	4	1	2	1	1.39%	58%	0.25%	0.00%	1.14%

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Management

Fund Name	Ticker	Inception	Product History	Total Assets (\$mil)	Average Market Cap (\$mil)	Manager	Manager Tenure	Number of Holdings	Turnover Ratio	% Rank	% In Top 10	Style Drift Score
LARGE VALUE											1,356 funds in category	
Invesco Diversified Dividend Fund (R)	DDFRX	12/31/2001	13.8	\$11,787.61	\$28,519.45	Meggan Walsh	12.8	86	6%	5%	23.21%	0
LARGE BLEND											1,565 funds in category	
American Funds Fundamental Investors (A)	ANCFX	08/01/1978	37.2	\$73,991.02	\$71,684.52	Dina Perry	22.7	239	29%	40%	25.74%	0
Vanguard Total Stock Market Index Fund (Inv)	VTSMX	04/27/1992	23.5	\$400,391.96	\$41,957.32	Gerard O'Reilly	20.9	3802	3%	4%	14.18%	0
LARGE GROWTH											1,568 funds in category	
American Funds AMCAP Fund (A)	AMCPX	05/01/1967	48.5	\$47,381.67	\$28,113.53	Claudia Huntington	19.5	252	33%	28%	20.56%	0
MID-CAP VALUE											471 funds in category	
RidgeWorth Mid-Cap Value Equity Fund (A)	SAMVX	11/30/2001	13.9	\$3,876.65	\$10,421.97	Don Wordell	13.9	56	94%	88%	28.46%	0
MID-CAP BLEND											401 funds in category	
ClearBridge Mid Cap Core Fund (A)	SBMAX	09/01/1998	17.2	\$1,668.12	\$7,289.12	Angerame/Deutsch	10.5	67	30%	36%	22.07%	0
MID-CAP GROWTH											-- funds in category	
Wells Fargo Advantage Discovery Fund (Inv)	STDIX	12/31/1987	27.8	--	--	--	0	--	--	--	--	--
SMALL VALUE											425 funds in category	
DFA U.S. Targeted Value Portfolio (I)	DFVFX	02/23/2000	15.7	\$7,163.15	\$2,127.74	Fogdall/Chi/Gray	3.7	1560	10%	2%	5.48%	0
SMALL BLEND											776 funds in category	
SSgA Enhanced Small Cap Fund (N)	SESPX	03/20/2005	10.6	\$32.43	\$1,139.61	John O'Connell	10.6	582	90%	83%	8.06%	0
SMALL GROWTH											696 funds in category	
Invesco Small Cap Growth Fund (A)	GTSAX	10/18/1995	20	\$2,391.94	\$3,201.24	Juliet Ellis	11.2	133	28%	17%	14.50%	0
Neuberger Berman Genesis Fund (Adv)	NBGAX	09/27/1988	27.1	\$11,006.63	\$2,993.81	Judith Vale	21.8	143	13%	7%	20.17%	1
REAL ESTATE											272 funds in category	
Vanguard REIT Index Fund (Inv)	VGSIX	05/13/1996	19.5	\$51,500.57	\$10,002.62	Gerard O'Reilly	19.5	147	8%	4%	36.71%	0
TECHNOLOGY											216 funds in category	
Goldman Sachs Technology Opps Fund (A)	GITAX	10/01/1999	16.1	\$435.51	\$38,813.33	Steven Barry	16.1	40	41%	26%	43.02%	0
FOREIGN LARGE VALUE											366 funds in category	
SSgA International Stock Selection Fund (N)	SSAIX	03/07/1995	20.7	\$328.48	\$29,751.31	Stuart Hall	5	93	60%	54%	24.06%	0
FOREIGN LARGE GROWTH											330 funds in category	
American Funds EuroPacific Growth Fund (A)	AEPGX	04/16/1984	31.5	\$126,763.20	\$32,740.69	Mark Denning	23.9	466	28%	25%	21.60%	1
FOREIGN SMALL/MID GROWTH											132 funds in category	
Columbia Acorn International Fund (A)	LAIAX	09/23/1992	23.1	\$7,168.59	\$2,857.92	Egan/Mendes	12.5	222	28%	26%	12.46%	0
WORLD STOCK											1,188 funds in category	
American Funds New Perspective Fund (A)	ANWPX	03/12/1973	42.6	\$60,687.64	\$51,001.42	Robert Lovelace	14.9	311	25%	28%	22.49%	0
Compass EMP Multi-Asset Growth Fund (A)	LTGAX	12/31/2008	6.8	\$12.57	\$14,364.02	Stephen Hammers	6.8	16	32.26%	37%	94.66%	2
MULTIALTERNATIVE											469 funds in category	
Compass EMP Alternative Strategies Fund (A)	CAIAX	12/30/2009	5.8	\$32.99	\$11,575.97	Stephen Hammers	5.8	12	10.61%	3%	97.42%	0
INTERMEDIATE-TERM BOND											987 funds in category	
PIMCO Total Return Fund (A)	PTTAX	05/11/1987	28.5	\$93,718.30	--	Worah/Kiesel/Mather	1.1	9666	265%	67%	55.21%	0

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Fund Name	Ticker	Inception	Product History	Total Assets (\$mil)	Average Market Cap (\$mil)	Manager	Manager Tenure	Number of Holdings	Turnover Ratio	% Rank	% In Top 10	Style Drift Score
INTERMEDIATE GOVERNMENT											<i>280 funds in category</i>	
JPMorgan Government Bond Fund (A)	OGGAX	02/08/1993	22.7	\$1,302.17	--	Michael Sais	18.8	321	18%	8%	31.12%	0
HIGH YIELD BOND											<i>727 funds in category</i>	
Federated Inst. High Yield Bond Fund (I)	FIHBX	10/31/2002	13	\$4,257.39	--	Mark Durbiano	13	542	21%	5%	12.20%	0
INFLATION-PROTECTED BOND											<i>233 funds in category</i>	
Am. Century Inflation-Adj. Bond Fund (Inv)	ACITX	02/10/1997	18.7	\$2,867.59	--	Robert Gahagan	13.9	192	18%	6%	43.68%	0
WORLD BOND											<i>370 funds in category</i>	
Templeton Global Bond Fund (A)	TPINX	09/18/1986	29.1	\$58,810.44	--	Michael Hasenstab	13.8	227	43.19%	21%	18.12%	0
CONSERVATIVE ALLOCATION											<i>792 funds in category</i>	
Compass EMP Multi-Asset Balanced Fund (A)	CTMAX	12/31/2008	6.8	\$34.81	\$12,110.10	Stephen Hammers	6.8	23	22.46%	44%	80.52%	0

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Additional Statistics (3 Year)

Fund Name	Ticker	3 Year Sharpe	% Rank	3 Year Alpha	% Rank	3 Year Beta	% Rank	3 Year R Square	% Rank	3 Year Sortino	% Rank	3 Year Treynor	% Rank	3 Year Info Ratio	% Rank
LARGE VALUE															1,356 funds in category
Invesco Diversified Dividend Fund (R)	DDFRX	1.62%	1%	2.10%	3%	0.77%	5%	85.75%	88%	3.18%	2%	19.01%	2%	-0.36%	18%
LARGE BLEND															1,565 funds in category
American Funds Fundamental Investors (A)	ANCFX	1.39%	45%	-0.70%	46%	1.01%	62%	95.76%	46%	2.77%	39%	15.35%	45%	-0.28%	34%
Vanguard Total Stock Market Index Fund (Inv)	VTSMX	1.46%	25%	-0.22%	29%	1.00%	38%	98.61%	20%	2.89%	23%	15.89%	29%	-0.25%	33%
LARGE GROWTH															1,568 funds in category
American Funds AMCAP Fund (A)	AMCPX	1.62%	10%	2.17%	22%	0.93%	12%	89.70%	29%	3.45%	15%	18.73%	21%	0.36%	33%
MID-CAP VALUE															471 funds in category
RidgeWorth Mid-Cap Value Equity Fund (A)	SAMVX	1.15%	78%	-2.68%	84%	1.05%	91%	85.84%	19%	2.06%	80%	13.16%	82%	-0.52%	68%
MID-CAP BLEND															401 funds in category
ClearBridge Mid Cap Core Fund (A)	SBMAX	1.38%	18%	0.75%	19%	0.98%	60%	78.14%	43%	2.86%	14%	16.86%	20%	0.07%	18%
MID-CAP GROWTH															-- funds in category
Wells Fargo Advantage Discovery Fund (Inv)	STDIX	--	--	--	--	--	--	--	--	--	--	--	--	--	--
SMALL VALUE															425 funds in category
DFA U.S. Targeted Value Portfolio (I)	DFFVX	1.10%	36%	-1.95%	48%	1.08%	89%	70.31%	18%	1.98%	29%	13.84%	44%	-0.16%	19%
SMALL BLEND															776 funds in category
SSgA Enhanced Small Cap Fund (N)	SESPX	1.14%	30%	-0.62%	29%	1.03%	71%	63.56%	60%	2.06%	30%	15.12%	28%	-0.07%	19%
SMALL GROWTH															696 funds in category
Invesco Small Cap Growth Fund (A)	GTSAX	1.29%	7%	1.36%	14%	0.96%	39%	63.41%	16%	2.32%	7%	17.42%	13%	0.07%	12%
Neuberger Berman Genesis Fund (Adv)	NBGAX	1.06%	37%	-2.26%	69%	0.94%	28%	70.55%	1%	1.87%	36%	13.18%	66%	-0.60%	88%
REAL ESTATE															272 funds in category
Vanguard REIT Index Fund (Inv)	VGSIX	0.82%	56%	7.20%	34%	0.48%	42%	12.62%	74%	1.30%	61%	23.95%	39%	0.11%	43%
TECHNOLOGY															216 funds in category
Goldman Sachs Technology Opps Fund (A)	GITAX	1.30%	60%	7.48%	61%	0.96%	59%	62.76%	45%	2.66%	61%	18.30%	61%	0.96%	62%
FOREIGN LARGE VALUE															366 funds in category
SSgA International Stock Selection Fund (N)	SSAIX	0.83%	7%	5.10%	6%	0.94%	27%	90.78%	58%	1.55%	6%	10.38%	7%	1.36%	5%
FOREIGN LARGE GROWTH															330 funds in category
American Funds EuroPacific Growth Fund (A)	AEPGX	0.76%	32%	3.81%	38%	0.84%	25%	91.82%	20%	1.29%	32%	9.50%	34%	0.90%	30%
FOREIGN SMALL/MID GROWTH															132 funds in category
Columbia Acorn International Fund (A)	LAIX	0.63%	81%	2.39%	81%	0.82%	68%	89.41%	7%	1.05%	81%	7.76%	81%	0.41%	81%
WORLD STOCK															1,188 funds in category
American Funds New Perspective Fund (A)	ANWPX	1.22%	10%	8.88%	16%	0.79%	50%	83.65%	29%	2.38%	8%	16.73%	16%	1.72%	4%
Compass EMP Multi-Asset Growth Fund (A)	LTGAX	0.87%	69%	4.58%	78%	0.71%	19%	83.42%	30%	1.46%	71%	11.48%	73%	0.68%	76%
MULTIALTERNATIVE															469 funds in category
Compass EMP Alternative Strategies Fund (A)	CAIAX	0.33%	78%	-3.63%	90%	0.80%	90%	85.41%	6%	0.51%	78%	2.13%	80%	-2.08%	95%
INTERMEDIATE-TERM BOND															987 funds in category
PIMCO Total Return Fund (A)	PTTAX	0.30%	84%	-0.79%	87%	1.17%	96%	83.68%	76%	0.44%	83%	0.90%	82%	-0.35%	62%

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Additional Statistics (3 Year)

Fund Name	Ticker	3 Year Sharpe	% Rank	3 Year Alpha	% Rank	3 Year Beta	% Rank	3 Year R Square	% Rank	3 Year Sortino	% Rank	3 Year Treynor	% Rank	3 Year Info Ratio	% Rank
INTERMEDIATE GOVERNMENT														<i>280 funds in category</i>	
JPMorgan Government Bond Fund (A)	OGGAX	0.28%	70%	-0.83%	75%	1.06%	96%	94.03%	20%	0.43%	66%	0.80%	70%	-0.95%	69%
HIGH YIELD BOND														<i>727 funds in category</i>	
Federated Inst. High Yield Bond Fund (I)	FIHBX	1.01%	21%	3.82%	15%	0.65%	89%	15.20%	11%	1.68%	19%	7.50%	44%	0.72%	12%
INFLATION-PROTECTED BOND														<i>233 funds in category</i>	
Am. Century Inflation-Adj. Bond Fund (Inv)	ACITX	-0.50%	51%	-5.16%	68%	1.57%	78%	76.46%	30%	-0.60%	48%	-1.71%	45%	-1.42%	57%
WORLD BOND														<i>370 funds in category</i>	
Templeton Global Bond Fund (A)	TPINX	0.21%	30%	0.39%	24%	0.47%	15%	6.27%	91%	0.30%	30%	2.16%	24%	-0.11%	25%
CONSERVATIVE ALLOCATION														<i>792 funds in category</i>	
Compass EMP Multi-Asset Balanced Fund (A)	CTMAX	0.66%	82%	-2.17%	85%	0.86%	81%	95.48%	14%	1.05%	81%	4.19%	84%	-2.16%	97%

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Additional Statistics (5 Year)

Fund Name	Ticker	5 Year Sharpe	% Rank	5 Year Alpha	% Rank	5 Year Beta	% Rank	5 Year R Square	% Rank	5 Year Sortino	% Rank	5 Year Treynor	% Rank	5 Year Info Ratio	% Rank
LARGE VALUE															1,356 funds in category
Invesco Diversified Dividend Fund (R)	DDFRX	1.22%	6%	1.03%	7%	0.82%	11%	89.82%	85%	2.18%	9%	15.57%	7%	-0.37%	22%
LARGE BLEND															1,565 funds in category
American Funds Fundamental Investors (A)	ANCFX	1.02%	58%	-1.93%	62%	1.05%	69%	97.01%	40%	1.75%	61%	12.18%	61%	-0.66%	49%
Vanguard Total Stock Market Index Fund (Inv)	VTSMX	1.13%	29%	-0.61%	32%	1.02%	51%	99.10%	18%	2.03%	30%	13.59%	32%	-0.28%	26%
LARGE GROWTH															1,568 funds in category
American Funds AMCAP Fund (A)	AMCPX	1.19%	10%	0.49%	20%	0.96%	11%	93.56%	16%	2.18%	13%	14.80%	18%	-0.05%	38%
MID-CAP VALUE															471 funds in category
RidgeWorth Mid-Cap Value Equity Fund (A)	SAMVX	0.78%	80%	-5.32%	87%	1.24%	93%	89.23%	35%	1.29%	78%	9.32%	82%	-0.46%	57%
MID-CAP BLEND															401 funds in category
ClearBridge Mid Cap Core Fund (A)	SBMAX	0.92%	41%	-2.50%	44%	1.19%	88%	83.42%	70%	1.58%	39%	11.70%	40%	-0.06%	13%
MID-CAP GROWTH															-- funds in category
Wells Fargo Advantage Discovery Fund (Inv)	STDIX	--	--	--	--	--	--	--	--	--	--	--	--	--	--
SMALL VALUE															425 funds in category
DFA U.S. Targeted Value Portfolio (I)	DFFVX	0.81%	34%	-4.19%	50%	1.25%	89%	81.36%	13%	1.33%	35%	10.24%	38%	-0.20%	14%
SMALL BLEND															776 funds in category
SSgA Enhanced Small Cap Fund (N)	SESPX	0.92%	12%	-1.95%	15%	1.17%	58%	77.69%	48%	1.60%	10%	12.13%	15%	-0.01%	8%
SMALL GROWTH															696 funds in category
Invesco Small Cap Growth Fund (A)	GTSAX	0.96%	11%	-1.28%	17%	1.13%	39%	78.25%	11%	1.62%	11%	12.74%	16%	0.02%	16%
Neuberger Berman Genesis Fund (Adv)	NBGAX	0.94%	13%	-1.28%	17%	0.97%	4%	76.20%	20%	1.64%	10%	12.56%	18%	-0.33%	68%
REAL ESTATE															272 funds in category
Vanguard REIT Index Fund (Inv)	VGSIX	0.79%	47%	6.55%	38%	0.72%	37%	37.20%	78%	1.30%	49%	16.44%	39%	0.32%	47%
TECHNOLOGY															216 funds in category
Goldman Sachs Technology Opps Fund (A)	GITAX	0.74%	74%	3.41%	79%	1.05%	87%	73.34%	24%	1.27%	73%	10.80%	81%	0.43%	68%
FOREIGN LARGE VALUE															366 funds in category
SSgA International Stock Selection Fund (N)	SSAIX	0.36%	22%	2.14%	18%	1.00%	59%	92.88%	58%	0.54%	21%	4.67%	20%	0.50%	16%
FOREIGN LARGE GROWTH															330 funds in category
American Funds EuroPacific Growth Fund (A)	AEPGX	0.39%	51%	2.22%	55%	0.90%	36%	95.25%	4%	0.57%	52%	5.16%	52%	0.60%	46%
FOREIGN SMALL/MID GROWTH															132 funds in category
Columbia Acorn International Fund (A)	LAIX	0.41%	83%	2.47%	88%	0.86%	53%	91.26%	12%	0.59%	87%	5.59%	86%	0.48%	80%
WORLD STOCK															1,188 funds in category
American Funds New Perspective Fund (A)	ANWPX	0.82%	14%	7.55%	17%	0.79%	29%	90.34%	20%	1.35%	14%	12.75%	21%	1.48%	3%
Compass EMP Multi-Asset Growth Fund (A)	LTGAX	0.43%	86%	2.43%	89%	0.46%	1%	54.74%	99%	0.68%	83%	8.16%	74%	0.11%	97%
MULTIALTERNATIVE															469 funds in category
Compass EMP Alternative Strategies Fund (A)	CAIAX	-0.07%	98%	-3.41%	84%	0.43%	32%	23.66%	83%	-0.10%	98%	-1.58%	98%	-1.02%	60%
INTERMEDIATE-TERM BOND															987 funds in category
PIMCO Total Return Fund (A)	PTTAX	0.74%	91%	-0.32%	80%	1.03%	89%	60.37%	84%	1.20%	91%	2.62%	79%	-0.11%	63%

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Fund Name	Ticker	5 Year Sharpe	% Rank	5 Year Alpha	% Rank	5 Year Beta	% Rank	5 Year R Square	% Rank	5 Year Sortino	% Rank	5 Year Treynor	% Rank	5 Year Info Ratio	% Rank
INTERMEDIATE GOVERNMENT														<i>280 funds in category</i>	
JPMorgan Government Bond Fund (A)	OGGAX	0.74%	62%	-0.89%	73%	1.17%	96%	87.10%	41%	1.29%	59%	2.18%	63%	-0.31%	20%
HIGH YIELD BOND														<i>727 funds in category</i>	
Federated Inst. High Yield Bond Fund (I)	FIHBX	1.17%	10%	5.55%	15%	0.39%	88%	3.54%	13%	2.07%	9%	17.37%	58%	0.64%	5%
INFLATION-PROTECTED BOND														<i>233 funds in category</i>	
Am. Century Inflation-Adj. Bond Fund (Inv)	ACITX	0.29%	42%	-3.08%	65%	1.55%	84%	69.14%	26%	0.43%	44%	0.90%	47%	-0.48%	31%
WORLD BOND														<i>370 funds in category</i>	
Templeton Global Bond Fund (A)	TPINX	0.39%	35%	2.28%	10%	0.27%	8%	0.88%	96%	0.55%	35%	10.42%	5%	-0.02%	22%
CONSERVATIVE ALLOCATION														<i>792 funds in category</i>	
Compass EMP Multi-Asset Balanced Fund (A)	CTMAX	0.48%	95%	-0.94%	85%	0.48%	11%	54.29%	99%	0.75%	95%	4.80%	91%	-0.87%	76%

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Additional Statistics (Best Fit)

Fund Name	Ticker	Best Fit Alpha	% Rank	Best Fit Beta	% Rank	Best Fit R Square	% Rank
LARGE VALUE 1,356 funds in category							
Invesco Diversified Dividend Fund (R)	DDFRX	2.17%	5%	0.77%	4%	86.74%	89%
LARGE BLEND 1,565 funds in category							
American Funds Fundamental Investors (A)	ANCFX	-0.47%	40%	1.01%	57%	95.77%	59%
Vanguard Total Stock Market Index Fund (Inv)	VTSMX	-0.15%	28%	1.00%	35%	99.99%	12%
LARGE GROWTH 1,568 funds in category							
American Funds AMCAP Fund (A)	AMCPX	1.02%	18%	0.92%	10%	93.45%	45%
MID-CAP VALUE 471 funds in category							
RidgeWorth Mid-Cap Value Equity Fund (A)	SAMVX	-3.23%	82%	1.03%	80%	90.62%	79%
MID-CAP BLEND 401 funds in category							
ClearBridge Mid Cap Core Fund (A)	SBMAX	-0.80%	36%	1.02%	59%	93.81%	50%
MID-CAP GROWTH -- funds in category							
Wells Fargo Advantage Discovery Fund (Inv)	STDIX	--	--	--	--	--	--
SMALL VALUE 425 funds in category							
DFA U.S. Targeted Value Portfolio (I)	DFFVX	0.03%	59%	1.02%	81%	94.61%	35%
SMALL BLEND 776 funds in category							
SSgA Enhanced Small Cap Fund (N)	SESPX	1.84%	31%	0.97%	54%	97.51%	26%
SMALL GROWTH 696 funds in category							
Invesco Small Cap Growth Fund (A)	GTSAX	2.93%	12%	0.83%	7%	94.11%	29%
Neuberger Berman Genesis Fund (Adv)	NBGAX	-0.04%	43%	0.87%	14%	91.45%	54%
REAL ESTATE 272 funds in category							
Vanguard REIT Index Fund (Inv)	VGSIX	-0.19%	63%	1.00%	88%	99.98%	1%
TECHNOLOGY 216 funds in category							
Goldman Sachs Technology Opps Fund (A)	GITAX	-1.20%	74%	1.08%	65%	78.71%	51%
FOREIGN LARGE VALUE 366 funds in category							
SSgA International Stock Selection Fund (N)	SSAIX	3.58%	4%	0.88%	17%	96.02%	15%
FOREIGN LARGE GROWTH 330 funds in category							
American Funds EuroPacific Growth Fund (A)	AEPGX	2.30%	14%	0.90%	26%	93.89%	23%
FOREIGN SMALL/MID GROWTH 132 funds in category							
Columbia Acorn International Fund (A)	LAIAX	0.94%	59%	0.88%	47%	90.71%	13%
WORLD STOCK 1,188 funds in category							
American Funds New Perspective Fund (A)	ANWPX	3.49%	6%	0.96%	26%	93.90%	28%
Compass EMP Multi-Asset Growth Fund (A)	LTGAX	-1.72%	70%	1.14%	77%	96.85%	8%
MULTIALTERNATIVE 469 funds in category							
Compass EMP Alternative Strategies Fund (A)	CAIAX	-3.87%	90%	0.86%	83%	87.22%	5%
INTERMEDIATE-TERM BOND 987 funds in category							
PIMCO Total Return Fund (A)	PTTAX	-0.40%	72%	0.84%	57%	84.14%	86%

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Additional Statistics (Best Fit)

Fund Name	Ticker	Best Fit Alpha	% Rank	Best Fit Beta	% Rank	Best Fit R Square	% Rank
INTERMEDIATE GOVERNMENT							<i>280 funds in category</i>
JPMorgan Government Bond Fund (A)	OGGAX	-0.83%	61%	1.06%	81%	94.03%	43%
HIGH YIELD BOND							<i>727 funds in category</i>
Federated Inst. High Yield Bond Fund (I)	FIHBX	0.93%	18%	0.96%	44%	96.97%	37%
INFLATION-PROTECTED BOND							<i>233 funds in category</i>
Am. Century Inflation-Adj. Bond Fund (Inv)	ACITX	-0.58%	49%	1.02%	81%	99.02%	35%
WORLD BOND							<i>370 funds in category</i>
Templeton Global Bond Fund (A)	TPINX	-1.58%	59%	0.42%	18%	78.06%	40%
CONSERVATIVE ALLOCATION							<i>792 funds in category</i>
Compass EMP Multi-Asset Balanced Fund (A)	CTMAX	-2.17%	86%	0.86%	55%	95.48%	33%

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Asset Allocation

Fund Name	Ticker	Domestic Stock	Foreign Stock	Domestic Bond	Foreign Bond	Convertibles	Preferreds	Cash	Other	As Of Date
LARGE VALUE										
Invesco Diversified Dividend Fund (R)	DDFRX	77.95%	11.89%	0%	0%	0%	0%	10.16%	0.01%	09/30/2015
LARGE BLEND										
American Funds Fundamental Investors (A)	ANCFX	81.77%	10.89%	0%	0%	0%	0%	4.09%	3.25%	09/30/2015
Vanguard Total Stock Market Index Fund (Inv)	VTSMX	99.10%	0.67%	0%	0%	0%	0%	0.21%	0.01%	10/31/2015
LARGE GROWTH										
American Funds AMCAP Fund (A)	AMCPX	78.80%	9.18%	0%	0%	0%	0%	9.40%	2.62%	09/30/2015
MID-CAP VALUE										
RidgeWorth Mid-Cap Value Equity Fund (A)	SAMVX	97.36%	0%	0%	0%	0%	0%	2.64%	0%	10/31/2015
MID-CAP BLEND										
ClearBridge Mid Cap Core Fund (A)	SBMAX	90.43%	6.45%	0%	0%	0%	0%	3.11%	0%	09/30/2015
MID-CAP GROWTH										
Wells Fargo Advantage Discovery Fund (Inv)	STDIX	93.13%	4.42%	0%	0%	0%	0%	2.45%	0%	08/31/2015
SMALL VALUE										
DFA U.S. Targeted Value Portfolio (I)	DFFVX	98.83%	0.84%	0%	0%	0%	0.01%	0.31%	0.01%	09/30/2015
SMALL BLEND										
SSgA Enhanced Small Cap Fund (N)	SESPX	96.32%	0.81%	0%	0%	0%	0.01%	2.86%	0%	09/30/2015
SMALL GROWTH										
Invesco Small Cap Growth Fund (A)	GTSAX	97.33%	0%	0%	0%	0%	0%	2.67%	0%	09/30/2015
Neuberger Berman Genesis Fund (Adv)	NBGAX	93.62%	4.89%	0%	0%	0%	0%	1.49%	0%	09/30/2015
REAL ESTATE										
Vanguard REIT Index Fund (Inv)	VGSIX	100.00%	0%	0%	0%	0%	0%	0%	0%	10/31/2015
TECHNOLOGY										
Goldman Sachs Technology Opps Fund (A)	GITAX	94.63%	3.54%	0%	0%	0%	0%	1.83%	0%	09/30/2015
FOREIGN LARGE VALUE										
SSgA International Stock Selection Fund (N)	SSAIX	0%	95.54%	0%	0%	0%	0%	2.23%	2.24%	09/30/2015
FOREIGN LARGE GROWTH										
American Funds EuroPacific Growth Fund (A)	AEPGX	0.21%	87.88%	0.07%	0.20%	0%	0%	8.11%	3.52%	09/30/2015
FOREIGN SMALL/MID GROWTH										
Columbia Acorn International Fund (A)	LAIAX	1.33%	98.43%	0%	0%	0%	0%	0%	0.25%	09/30/2015
WORLD STOCK										
American Funds New Perspective Fund (A)	ANWPX	42.96%	47.68%	0%	0%	0.01%	0%	4.28%	5.07%	09/30/2015
Compass EMP Multi-Asset Growth Fund (A)	LTGAX	54.08%	40.43%	0%	0%	0%	0%	5.27%	0.22%	09/30/2015
MULTIALTERNATIVE										
Compass EMP Alternative Strategies Fund (A)	CAIAX	55.87%	16.07%	0.60%	0%	0%	0%	25.14%	2.32%	09/30/2015
INTERMEDIATE-TERM BOND										
PIMCO Total Return Fund (A)	PTTAX	0%	0%	78.60%	12.50%	0%	0.48%	6.95%	1.47%	06/30/2015
INTERMEDIATE GOVERNMENT										
JPMorgan Government Bond Fund (A)	OGGAX	0%	0%	86.67%	0.55%	0%	0%	12.78%	0%	09/30/2015

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Asset Allocation

Fund Name	Ticker	Domestic Stock	Foreign Stock	Domestic Bond	Foreign Bond	Convertibles	Preferreds	Cash	Other	As Of Date
HIGH YIELD BOND										
Federated Inst. High Yield Bond Fund (I)	FIHBX	0%	0%	85.30%	13.25%	0%	0%	1.45%	0%	09/30/2015
INFLATION-PROTECTED BOND										
Am. Century Inflation-Adj. Bond Fund (Inv)	ACITX	0%	0%	94.47%	4.82%	0%	0%	0.72%	0%	09/30/2015
WORLD BOND										
Templeton Global Bond Fund (A)	TPINX	0%	0%	0%	46.86%	0%	0%	50.36%	2.78%	09/30/2015
CONSERVATIVE ALLOCATION										
Compass EMP Multi-Asset Balanced Fund (A)	CTMAX	45.48%	28.92%	0.59%	0%	0%	0%	24.23%	0.78%	09/30/2015

Investment Categories

EQUITY			
Domestic			
	Value	Blend	Growth
Large	DDFRX	ANCFX VTSMX	AMCPX
Medium	SAMVX	SBMAX	STDIX
Small	DFFVX	SESPX	GTSAX NBGAX
Global			
		ANWPX LTGAX	
Foreign			
		AEPGX LAIAX SSAIX	
Specialty			
		GITAX VGSIX	

FIXED INCOME			
Domestic			
	Short	Intermediate	Long
High		ACITX OGGAX PTTAX	
Medium			
Low			FIHBX
Global			
		TPINX	
OTHER			
	Balanced	Target	
	CTMAX		
Cash Equivalent			

Notes

This grid provides a visual representation of the categories covered by the plan's investments. For domestic equity funds, the vertical axis shows the market capitalization of the fund's investments, and the horizontal axis shows the investment style. For domestic fixed income funds, the vertical axis shows the average credit quality of the bonds owned, and the horizontal axis shows interest rate sensitivity as measured by a bond's duration. Global, foreign, and specialty equity funds, as well as global fixed income funds, are also represented in the category grid. Three "Other" categories are displayed to distinguish balanced, target and cash investment types.

Category assignment is based on information provided by Morningstar, your plan representative, or other sources, and may not always be consistent with information provided in the fund's prospectus.

Fund References

ACITX	Am. Century Inflation-Adj. Bond Fund (Inv)	Inflation-Protected Bond
AEPGX	American Funds EuroPacific Growth Fund (A)	Foreign Large Growth
AMCPX	American Funds AMCAP Fund (A)	Large Growth
ANCFX	American Funds Fundamental Investors (A)	Large Blend
ANWPX	American Funds New Perspective Fund (A)	World Stock
CTMAX	Compass EMP Multi-Asset Balanced Fund (A)	Conservative Allocation
DDFRX	Invesco Diversified Dividend Fund (R)	Large Value
DFFVX	DFA U.S. Targeted Value Portfolio (I)	Small Value
FIHBX	Federated Inst. High Yield Bond Fund (I)	High Yield Bond
GITAX	Goldman Sachs Technology Opps Fund (A)	Technology
GTSAX	Invesco Small Cap Growth Fund (A)	Small Growth
LAIAX	Columbia Acorn International Fund (A)	Foreign Small/Mid Growth
LTGAX	Compass EMP Multi-Asset Growth Fund (A)	World Stock
NBGAX	Neuberger Berman Genesis Fund (Adv)	Small Growth
OGGAX	JPMorgan Government Bond Fund (A)	Intermediate Government
PTTAX	PIMCO Total Return Fund (A)	Intermediate-Term Bond
SAMVX	RidgeWorth Mid-Cap Value Equity Fund (A)	Mid-Cap Value
SBMAX	ClearBridge Mid Cap Core Fund (A)	Mid-Cap Blend
SESPX	SSgA Enhanced Small Cap Fund (N)	Small Blend
SSAIX	SSgA International Stock Selection Fund (N)	Foreign Large Value
STDIX	Wells Fargo Advantage Discovery Fund (Inv)	Mid-Cap Growth
TPINX	Templeton Global Bond Fund (A)	World Bond
VGSIX	Vanguard REIT Index Fund (Inv)	Real Estate
VTSMX	Vanguard Total Stock Market Index Fund (Inv)	Large Blend

The following investments do not fit within any category:

CAIAX	Compass EMP Alternative Strategies Fund (A)	Multialternative
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DEFINITIONS

Alpha is a measure of the difference between a portfolio's actual returns and its expected performance, given its level of risk as measured by beta. A positive alpha figure indicates the portfolio has performed better than its beta would predict. In contrast, a negative alpha indicates the portfolio has underperformed, given the expectations established by beta.

Asset Classes are the broad groupings of similar Morningstar categories and include Stock, Bond, Blended, and Cash/Stable Value.

Average Market Capitalization – Morningstar defines the overall "size" of a stock fund's portfolio as the geometric mean of the market capitalization for all of the stocks it owns. It's calculated by raising the market capitalization of each stock to a power equal to that stock's stake in the portfolio. The resulting numbers are multiplied together to produce the geometric mean of the market caps of the stocks in the portfolio, which is reported as average market capitalization. This number is different from the fund's median market cap--the capitalization of the median stock in its portfolio. The geometric mean better identifies the portfolio's "center of gravity." That is, it provides more accurate insight into how market trends (as defined by capitalization) might affect the portfolio.

Benchmark is the index against which funds within a category are compared.

Beta is a measure of a fund's sensitivity to market movements. The beta of the market is 1.00 by definition. Morningstar calculates beta by comparing a fund's excess return over Treasury bills to the market's excess return over Treasury bills, so a beta of 1.10 shows that the fund has performed 10% better than its benchmark index in up markets and 10% worse in down markets, assuming all other factors remain constant. Conversely, a beta of 0.85 indicates that the fund's excess return is expected to perform 15% worse than the market's excess return during up markets and 15% better during down markets.

Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings over the past three years. If the fund is new and has no portfolio, Morningstar estimates where the Fund will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

Category Average provides the simple average of all fund returns within a particular Morningstar category.

Expense Ratio is the percentage of fund assets paid for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's net asset value (NAV). Sales charges are not included in the expense ratio. The net expense ratio reflects the expenses currently being charged by a fund, taking into account any applicable expense and fee waivers. The gross expense ratio does not reflect any fee or expense waivers that may be in effect.

Information Ratio is a risk-adjusted performance measure and excess return and risk relative to a specific benchmark index.

Manager Tenure indicates the period of time the lead manager has been managing the fund portfolio. For funds without a lead manager, tenure of the manager who has been with the fund the longest is reported. In the case of multiple lead managers, the tenure of the lead manager with the longest tenure is reported.

Morningstar Risk is an assessment of the variations in a fund's monthly returns, with an emphasis on downward variation. It is calculated as the difference between Morningstar Return and Morningstar Risk-Adjusted Return. It is similar to standard deviation; the key difference is that standard deviation gives the same weight to upside and downside variation. Funds are ranked within their categories.

DEFINITIONS

Peers include all of the funds that comprise a Morningstar category.

R-squared reflects the percentage of a fund's movements that can be explained by movements in its benchmark index. An R-squared of 100 indicates that all movements of a fund can be explained by movements in the index. Thus, index funds that invest only in S&P 500 stocks will have an R-squared very close to 100. Conversely, a low R-squared indicates that very few of the fund's movements can be explained by movements in its benchmark index. An R-squared measure of 35, for example, means that only 35% of the fund's movements can be explained by movements in the benchmark index.

Rankings — returns and statistics for each fund are ranked relative to the returns and statistics for all other funds in each category.

Sharpe Ratio is a risk-adjusted measure developed by Nobel Laureate William Sharpe. It is calculated by using standard deviation and excess return to determine reward per unit of risk. The higher the Sharpe Ratio, the better the portfolio's historical risk-adjusted performance. It can be used to compare two portfolios directly on how much excess return each portfolio achieved for a certain level of risk.

Sortino Ratio is similar to the Sharpe Ratio except it uses downside risk (downside deviation) in the denominator. Since upside variability is not necessary undesirable, the Sortino ratio is sometimes preferable to a Sharpe ratio. It measures the annualized rate of return for a given level of downside risk.

Standard Deviation is the statistical measurement of dispersion about an average, which depicts how widely a stock or portfolio's returns varied over a certain period of time. Investors use the standard deviation of historical performance to try to predict the range of returns that is most likely for a given investment. When a stock or portfolio has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Style Drift Score is the number of times the Morningstar category for a fund has changed during the previous 36 months. This number includes Morningstar changes due to changes in fund composition and administrative changes that occur when Morningstar adds, removes, or modifies a category.

Total Return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital gains distributions during that month, and dividing by the starting net asset value. Reinvestments are made using the actual reinvestment net asset value, and daily payoffs are reinvested monthly. Morningstar does not adjust total returns for sales charges. Total return does account for management, administrative, 12b-1 fees and other costs taken out of fund assets. Returns for periods longer than one year are expressed as annualized returns.

Treynor Ratio is a measurement of the returns earned in excess of that which could have been earned on a riskless investment (i.e. Treasury Bill) per each unit of market risk assumed. The Treynor ratio (sometimes called reward-to-volatility ratio) relates excess return over the risk-free rate to the additional risk taken; however systematic risk instead of total risk is used. The higher the Treynor ratio, the better the performance under analysis.

Turnover Ratio is a measure of the fund's trading activity which is computed by taking the lesser of purchases or sales (excluding all securities with maturities of less than one year) and dividing by average monthly net assets. A turnover ratio of 100% or more does not necessarily suggest that all securities in the portfolio have been traded. In practical terms, the resulting percentage loosely represents the percentage of the portfolio's holdings that have changed over the past year.

CATEGORIES

Morningstar categories identify funds based on their actual investment styles as measured by their underlying portfolio holdings over a three-year period. If a fund does not have a portfolio history, Morningstar originally estimates its category identification before giving it a more permanent category assignment. Morningstar defines the driving principles behind its category classification system as:

- Individual portfolios within a category invest in similar types of securities and, therefore, share the same risk factors,
- Individual portfolios within a category can, in general, be expected to behave more similarly to one another than to portfolios outside the category,
- The aggregate performance of different categories differs materially over time,
- Categories have enough constituents to form the basis for reasonable peer group comparisons, and
- The distinctions between categories are meaningful to investors and assist in their pursuit of investing goals.

STOCK FUNDS

Funds that primarily invest in U.S. stocks and other equity securities are generally subdivided based on market capitalization and position on the growth-value spectrum, but also include specialty funds that invest predominantly in one market sector.

Market Capitalization:

- **Large-Cap Funds** invest primarily in companies that rank in the top 70% of the capitalization of the U.S. equity market.
- **Mid-Cap Funds** focus on medium-size companies or own a mix of small-, mid- and large-cap stocks. The mid-cap range for market capitalization typically falls between \$1 billion and \$8 billion and represents 20% of the capitalization of the U.S. equity market.
- **Small-Cap Funds** invest primarily in companies that rank in the bottom 10% of the capitalization of the U.S. equity market.

Growth-Value Spectrum:

Funds are assigned an overall style through an asset-weighted average of the value/growth scores of the stocks in the portfolio.

- **Value Funds** include a predominance of stocks with low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).
- **Blend Funds** hold portfolios in which neither growth nor value characteristics predominate.
- **Growth Funds** include a predominance of stocks with fast growth measures (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

International Funds

International Stock Funds that do not specialize in particular regions are categorized as Foreign Funds and further classified according to market capitalization and value/growth characteristics:

- **Foreign Large Funds** primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios typically have less than 20% of assets invested in U.S. stocks.
- **Foreign Small/Mid Funds** primarily invest in stocks that fall in the bottom 30% of each economically integrated market (such as Europe or Asia ex-Japan). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

CATEGORIES

STOCK FUNDS (cont.)

Foreign Large Funds may be classified as value, blend or growth funds, while Foreign Small/Mid Funds are categorized as either growth or value funds:

- **Value funds** primarily hold stocks with low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).
- **Blend funds** hold portfolios in which neither growth nor value characteristics predominate.
- **Growth funds** primarily hold stocks with fast growth measures (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

More specialized international equity funds include:

- **Europe Stock Funds** invest at least 70% of total assets in equities and at least 75% of stocks in Europe. Many of these funds emphasize the region's larger and more developed markets, including Britain, the Netherlands, Germany, France, and Switzerland. Many also invest in the region's smaller markets, including the emerging markets of eastern Europe.
- **Latin America Stock Funds** invest at least 70% of total assets in equities and invest at least 75% of stock assets in Latin America. Most of these funds strongly favor the area's large markets, specifically Brazil, Mexico, and Argentina. Smaller markets such as Peru or Columbia generally aren't as well represented in these funds.
- **China Region Funds** invest at least 70% of total assets in equities and invest at least 75% of stock assets in one specific region or a combination of China, Taiwan, and/or Hong Kong.
- **India Equity Funds** invest at least 70% of total assets in equities and invest at least 75% of stock assets in India.
- **Diversified Emerging Markets Funds** invest at least 70% of total assets in equities and invest at least 50% of stock assets in emerging markets. These funds tend to divide their assets among 20 or more nations, although they tend to focus on the emerging markets of Asia and Latin America rather than on those of the Middle East, Africa, or Europe.
- **Diversified Pacific/Asia Funds** invest at least 70% of total assets in equities and invest at least 75% of stock assets in Pacific countries, including at least 10% in Japan. These funds have a wider investment range than other Asia-oriented portfolios. These funds can invest throughout the Pacific Rim, including Australia and New Zealand. As a result, country weightings for these portfolios vary tremendously, though most retain some exposure to Japan and Hong Kong.
- **Pacific/Asia (ex Japan) Stock Funds** invest at least 70% of total assets in equities and at least 75% of stock assets in Pacific countries, with less than 10% in Japan. Most of these funds focus on export-oriented nations such as Hong Kong, Singapore, Taiwan, and Korea.
- **Japan Stock Funds** invest at least 70% of total assets in equities and at least 75% of stock assets in Japan. The Japanese stock market is one of the largest in the world, so Japan Stock Funds holdings vary significantly. Some funds concentrate on Japan's larger companies, while others concentrate on smaller firms.
- **World Stock Funds** have few geographical limitations. It is common for these funds to invest the majority of their assets in the U.S., Europe, and Japan, with the remainder divided among the globe's smaller markets. These funds typically have 20%-60% of assets in U.S. stocks.
- **Global Real Estate Funds** invest primarily in non-U.S. real estate securities, but may also invest in U.S. real estate securities. These portfolios may include debt & equity securities, convertible securities, and securities issued by real estate investment trust and REIT-like entities and by real estate operating companies.
- **Miscellaneous Region** stock portfolios invest in countries or smaller regions that do not have their own category. They typically have a narrow geographical range.

CATEGORIES

STOCK FUNDS (cont.)

Sector Funds:

Sector Funds invest primarily in stocks of companies within a specific sector of the market and are classified by their stated investment objective. Covered sectors include: Communications, Financial, Health, Natural Resources, Real Estate, Technology, Utilities, Consumer Cyclical, Consumer Defensive, Industrials, and Miscellaneous Sectors.

Alternative Funds:

Long-Short Funds include funds that hold sizable stakes in both long and short positions in equity and debt securities and related futures. Some of these portfolios are market neutral, which means that they divide their exposure equally between long and short positions in an attempt to earn a modest return that is not tied to the market's fortunes. Other portfolios that are not market neutral will shift their exposure to long and short positions depending upon their macro outlook or the opportunities they uncover through research. Alternative funds also include precious metals portfolios that focus on mining stocks. Covered strategies include Bear Market, Single Currency, Multicurrency, Long/Short Equity, Market Neutral, Multialternative, Managed Futures, Volatility and Equity Precious Metals.

Commodity Funds invest primarily in equity securities and related derivatives of various commodity markets. Covered markets include: Agriculture, Broad Basket, Energy, Industrial Metals, Miscellaneous, and Precious Metals.

Trading Funds seek returns that are equal to a fixed multiple of the short-term returns of an equity, debt, or commodity index. Trading Funds are designed for active traders and are not suitable for long-term investors. Covered strategies include Trading-Leveraged Commodities, Debt, and Equity; Trading-Inverse Commodities, Debt, and Equity; and Trading-Miscellaneous.

BLENDED FUNDS

Blended (Balanced) Funds usually provide a blend of capital appreciation and income by investing in a combination of stocks, bonds, and cash. Blended funds also include Target-Date and Lifestyle Funds.

- **Conservative Allocation Funds** invest in stocks, bonds, and cash, and tend to hold smaller positions in stocks than Moderate Allocation Funds. These funds typically have 20% to 50% of assets in equities and 50% to 80% of assets in fixed income and cash.
- **Moderate Allocation Funds** invest in stocks, bonds, and cash, and tend to hold larger positions in stocks than Conservative Allocation Funds. These funds typically have 50% to 70% of assets in equities and the remainder in fixed income and cash.
- **Aggressive Allocation Funds** invest in stocks, bond, and cash, and tend to hold larger positions in stocks than Moderate Allocation Funds. These funds typically have 70% to 80% of assets in equities and the remainder in fixed income and cash.
- **World Allocation Funds** invest in stocks, bonds, and cash. While World Allocation Funds explore the whole world, most focus on the U.S., Canada, Japan, and the larger markets in Europe. These funds typically have at least 10% of assets in bonds, less than 70% of assets in stocks, and at least 40% of assets in non-U.S. stocks or bonds.
- **Tactical Allocation Funds** seek to provide capital appreciation and income by actively shifting allocations between asset classes. These portfolios have material shifts across equity regions and bond sectors on a frequent basis.

CATEGORIES

BLENDED FUNDS (cont.)

Target-Date Funds provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind for retirement or another goal. These funds aim to provide investors with an optimal level of return and risk, based solely on the target date. Over time, management adjusts the allocation among asset classes to more conservative mixes as the target date approaches.

Convertible Funds are designed to offer some of the capital-appreciation potential of stock funds while also supplying some of the safety and yield of bond funds. To do so, they focus on convertible bonds and convertible preferred stocks. Convertible bonds allow investors to convert the bonds into shares of stock, usually at a preset price. These securities thus act a bit like stocks and a bit like bonds.

BOND FUNDS

Bond Funds invest primarily in fixed-income securities.

Government Funds have at least 90% of their bond holdings invested in bonds backed by the U.S. government or by government-linked agencies, and are further divided by duration:

- **Long Funds** invest in securities with a duration of greater than 6 years or (if duration is unavailable) an average effective maturity of greater than or equal to 10 years.
- **Intermediate Funds** invest in securities with a duration of 3.5 to 6 years or (if duration is unavailable) an average effective maturity of 4 to 10 years.
- **Short Funds** invest in securities with a duration of 1 to 3.5 or (if duration is unavailable) an average effective maturity of 1 to 4 years.

Long-Term Bond Funds invest primarily in corporate and other investment-grade U.S. fixed-income issues with a duration greater than 6 years or (if duration is unavailable) an average effective maturity greater than 10 years.

Intermediate-Term Bond Funds invest primarily in corporate and other investment-grade U.S. fixed-income issues with a duration of 3.5 to 6 years or (if duration is unavailable) an average effective maturity of 4 to 10 years.

Short-Term Bond Funds invest primarily in corporate and other investment-grade U.S. fixed-income issues with a duration of 1 to 3.5 years or (if duration is unavailable) an average effective maturity of 1 to 4 years.

Ultrashort Bond Funds invest primarily in investment-grade U.S. fixed-income issues with a duration of less than 1 year or (if duration is unavailable) an average effective maturity of less than 1 year. This category includes corporate and government bond funds, but excludes international, convertible, multisector, and high yield bond funds.

Corporate Bond Funds concentrate on bonds issued by corporations. These tend to have more credit risk than government or agency-backed bonds. These portfolios hold more than 65% of assets in corporate bonds, hold less than 40% of assets in foreign bonds, hold less than 35% of assets in high yield bonds, and have an effective duration greater than 75% of the securities in the Morningstar Core Bond Index.

Bank Loan Funds primarily invest in floating-rate bank loans instead of bonds. In exchange for their credit risk, these loans offer high interest payments that typically float above a common short-term benchmark such as the London interbank offered rate, or LIBOR.

Muni Bond Funds primarily invest in bonds issued by state and/or local governments to fund public projects. The income from such bonds is generally free from federal taxes and, in certain cases, from state taxes in the issuing state. Given the variety of states and municipalities, the duration and quality of the Muni Bond Funds can vary significantly.

CATEGORIES

BOND FUNDS (cont.)

High Yield Bond Funds concentrate on lower-quality bonds. These funds primarily invest in U.S. high-income fixed-income securities where at least 65% or more of bond assets are not rated or are rated by a major agency at the level of BB (considered speculative for taxable bonds) and below.

Multisector Bond Funds seek income by diversifying their assets among several fixed-income sectors, usually U.S. government obligations, U.S. corporate bonds, foreign bonds, and high-yield U.S. debt securities. These funds typically hold 35% to 65% of bond assets in securities that are not rated or are rated by a major agency at the level of BB (considered speculative for taxable bonds) and below.

Inflation-Protected Bond Funds primarily invest in debt securities that adjust their principal values in line with the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer of these types of securities.

World Bond Funds invest 40% or more of their assets in foreign bonds. Some funds follow a conservative approach, favoring high-quality bonds from developed markets. Others are more adventurous and own some lower-quality bonds from developed or emerging markets. Some funds invest exclusively outside the U.S., while others regularly invest in both U.S. and non-U.S. bonds.

Emerging Markets Bond Funds invest more than 65% of assets in foreign bonds from developing countries. The largest portion of the emerging-markets bond market comes from Latin America, followed by Eastern Europe. Africa, the Middle East, and Asia make up the rest.

Nontraditional Bond Funds pursue strategies divergent in one or more ways from conventional practice in the broader bond-fund universe. Funds within this category often will use credit default swaps and other fixed income derivatives to a significant level within their portfolios.

Preferred Stock Funds concentrate on preferred stocks and perpetual bonds. These portfolios tend to have more credit risk than government or agency-backed bonds and effective durations longer than other bond portfolios. These portfolios hold more than 65% of assets in preferred stocks and perpetual bonds.

CASH/STABLE VALUE FUNDS

Taxable Money Market Funds invest in short-term money market securities to provide a level of current income consistent with the preservation of capital.

Tax-Free Money Market Funds invest in short-term municipal money market securities that are often exempt from some federal and state taxes. These funds provide current income and aim to preserve capital.

Stable Value Funds typically invest in guaranteed investment contracts (GICs) and Synthetic GICs. Traditional GICs are contracts between insurance firms and a retirement plan guaranteeing investors a fixed rate of return. The more common synthetic GICs are high-quality, short- to intermediate-term bonds that are bound by insurance "wrappers." If a stable value portfolio falls below the rate of return set by the wrapper, the insurer pays the difference, keeping the fund stable.

The following statistics are not available for Money Market and Stable Value Funds: Alpha, Beta, R-squared, Treynor Ratio, Turnover Ratio, Morningstar Risk 3-Year and Morningstar Rating 3-Year.

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Unless otherwise noted, data displayed are from Morningstar, Inc., or are based on Morningstar data. Historical data may be from S&P or be based on S&P data. All peer group ranks are calculated or assigned by DST RS. Peer group ranks for performance, Standard Deviation, Beta, Alpha, R-Squared, Treynor, Sharpe, Sortino, and Expense Ratio are truncated to clarify when a standard has been met or surpassed. For example, funds with 24.1% and 24.9% peer group ranks for 1-Year Returns are listed as 24% to indicate that they would fail a 25% standard. Net Assets and Manager Tenure data also are truncated. For example, \$49.1 million and \$49.9 million for Net Assets are listed as \$49 million to indicate that they would fail a \$50-million standard.

The portfolio manager is the individual (or individuals) responsible for the overall fund strategy, as well as the buying and selling decisions of the securities in a fund's portfolio. If one manager is considered the lead manager for the fund, that individual's name, along with the individual's tenure, is listed. If more than one manager is designated as a lead manager, the lead manager with the longest tenure is listed. If no manager is identified as lead manager, the manager with the longest tenure is listed.

Total Assets displayed prior to 2/28/2009 reflect only the assets in the individual share class. Beginning with 2/28/2009 data, Total Assets displayed include the assets for all share classes of a fund. Total Assets are reported as of the end of the most recent month available to Morningstar.

The Morningstar Rating for funds, commonly called the Star Rating, is a measure of a fund's risk-adjusted return, relative to funds in its category. Funds are ranked from one to five stars. Funds are ranked within their categories and stars are assigned as follows: Top 10% – 5 Stars; Next 22.5% – 4 Stars; Middle 35% - 3 Stars; Next 22.5% - 2 Stars; Bottom 10% - 1 Star.

Alpha, Beta and R-squared statistics are calculated using the broad-based benchmark as determined by Morningstar. Morningstar does not provide Alpha, Beta and R-squared statistics using the broad-based benchmark for money market funds, and therefore these statistics do not appear for money market funds.

Morningstar groups funds in categories based on the fund's underlying portfolio holdings (portfolio statistics and compositions over the past three years). If a fund is new, Morningstar will estimate where the fund will fall until a more permanent category can be assigned. A fund's category may change based on current information.

An asterisk (*) next to a fund name indicates that the data for the fund has been provided by sources outside of Morningstar, DST RS, MasteryPOINT and their content providers and is not warranted to be accurate, complete or timely. Please contact your specific plan representative for more information regarding this data.