

Plan Snapshot **BETA**

Report created on:

October 28, 2008

Investment data as of:

Mutual Fund and ETF: September 30, 2008

Prepared for:

Professional Placement Resources, LLC 401K Plan

333 First Street North
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Jacksonville Beach FL 32250

<u>Committee Member Name</u>	<u>Title</u>
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Related Parties:

Plan Administrator: DORSA Consulting, Inc.

Standardized Performance Disclosure (Mutual Funds and ETFs only)

Standardized Returns for the quarter ending September 30, 2008. Returns for periods of less than one year are not annualized.

Investment Name	Inception	Investment Returns				Prospectus Gross Exp Ratio	Load		12b-1 Fees
		1 Year	5 Year	10 Year	Since Inception		Max Front	Max Deferred	
American Century Vista R	7/29/2005	-28.36	N/Av	N/Av	2.05	1.50	-	-	0.50
Columbia Marsico 21st Century R	1/23/2006	-25.19	N/Av	N/Av	0.80	1.49	-	-	0.50
Franklin Income R	1/2/2002	-21.91	4.24	N/Av	5.66	0.98	-	-	0.50
Money Market Taxable	1/1/2000	N/Av	N/Av	N/Av	N/Av	N/Av	-	-	0.00
Mutual Discovery R	1/2/2002	-17.25	11.84	N/Av	9.45	1.51	-	-	0.50
Mutual Shares R	1/2/2002	-22.45	5.99	N/Av	4.44	1.25	-	-	0.50
Oppenheimer Capital Appreciation N	3/1/2001	-27.84	2.34	N/Av	-1.80	1.39	-	1.00	0.50
Oppenheimer Core Bond N	3/1/2001	-13.00	0.35	N/Av	2.54	1.27	-	1.00	0.50
Oppenheimer Emerging Growth N	3/1/2001	-17.94	4.62	N/Av	4.72	1.92	-	1.00	0.50
Oppenheimer Global Opportunities N	3/1/2001	-32.05	8.66	N/Av	3.91	1.50	-	1.00	0.50
Oppenheimer Gold & Special Minerals N	3/1/2001	-31.53	15.47	N/Av	20.54	1.41	-	1.00	0.50
Oppenheimer International Diversified N	9/27/2005	-34.07	N/Av	N/Av	0.71	1.55	-	1.00	0.50
Oppenheimer Main St Opportunity N	3/1/2001	-26.25	4.87	N/Av	4.72	1.39	-	1.00	0.50
Oppenheimer Main St Small Cap N	3/1/2001	-20.58	7.35	N/Av	7.14	1.45	-	1.00	0.50
Oppenheimer Port Series Active Alloc N	4/5/2005	-22.91	N/Av	N/Av	1.49	1.33	-	1.00	0.50
Oppenheimer Port Series Conserv Inv N	4/5/2005	-14.43	N/Av	N/Av	1.05	1.22	-	1.00	0.50
Oppenheimer Port Series Equity Inv N	4/5/2005	-26.74	N/Av	N/Av	1.74	1.31	-	1.00	0.50
Oppenheimer Port Series Moderate Inv N	4/5/2005	-18.53	N/Av	N/Av	1.13	1.22	-	1.00	0.50
Oppenheimer Rising Dividends N	3/1/2001	-16.48	8.13	N/Av	3.37	1.41	-	1.00	0.50
Oppenheimer Strat Income N	3/1/2001	-5.07	5.34	N/Av	6.12	1.33	-	1.00	0.50
Oppenheimer Value N	3/1/2001	-26.98	6.21	N/Av	3.69	1.26	-	1.00	0.50
PIMCO Real Return R	12/31/2002	3.08	3.93	N/Av	4.52	1.15	-	-	0.50
Van Kampen Equity and Income R	10/1/2002	-15.61	5.50	N/Av	7.14	1.01	-	-	0.50

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. Historical fund performance does not guarantee the same results in the future. Principal value, share prices and investment returns fluctuate with market conditions. Your investment may be worth more or less than your original cost when you redeem your shares. Current performance may be lower or higher than the performance data quoted. For performance data current to the most recent month-end, please reference the Investment Company Contact Information section at the end of the Glossary.

Standardized Returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation, but are adjusted to reflect sales charges and ongoing fund expenses. If adjusted for taxation, the performance quoted would be significantly reduced. The sales charge used in the calculation was obtained from the fund's most recent prospectus and/or shareholder report available to Morningstar.

Plan Snapshot **BETA**

Grouped alphabetically by peer group name | ▲ indicates ordering within peer group

Investment Name ▲	Ticker	Type	Fi360 Fiduciary Score™					Prosp. Net Exp Ratio	Total Return (% rank in peer group)					
			Qtr 2007Q4	Qtr 2008Q1	Qtr 2008Q2	Qtr 2008Q3	Avg 2008Q3		Qtr	YTD	1-Year	3-Year	5-Year	10-Year
Conservative Allocation														
Franklin Income R	FISRX	MF	0	25	23	50	10	0.98	-15.73	-20.42	-21.91 (97)	-1.02 (90)	4.24 (21)	N/Av
Oppenheimer Port Series Conserv Inv N	ONCIX	MF	N/Av	N/Av	0	70	35	1.22	-11.73	-12.95	-13.60 (83)	-0.25 (83)	N/Av	N/Av
# of Peers in Conservative Allocation			309	319	354	374	374				543	374	236	109
Median Mutual Fund/ETF in Conservative Allocation								1.31	-6.23	-10.24	-10.68	1.04	3.32	3.51
Index: DJ US Moderately Conservative TR USD									-4.01	-7.31	-7.20	1.98	4.84	5.64
Foreign Large Value														
Oppenheimer International Diversified N	OIDNX	MF	N/Av	N/Av	N/Av	61	61	1.51	-21.01	-31.08	-33.43 (79)	0.52 (59)	N/Av	N/Av
# of Peers in Foreign Large Value			163	171	175	187	187				254	187	156	81
Median Mutual Fund/ETF in Foreign Large Value								1.33	-18.27	-27.90	-29.05	0.97	9.23	7.46
Index: MSCI EAFE Value NR USD									-19.14	-30.28	-32.58	0.00	10.05	
Inflation-Protected Bond														
PIMCO Real Return R	PRRRX	MF	25	42	45	91	43	1.15	-5.93	-1.88	3.08 (80)	2.57 (82)	3.93 (58)	N/Av
# of Peers in Inflation-Protected Bond			92	92	98	107	107				136	107	46	11
Median Mutual Fund/ETF in Inflation-Protected Bond								0.76	-3.77	0.63	5.28	3.38	4.07	6.31
Index: LB US Treasury US TIPS TR USD									-3.54	1.17	6.19	4.32	5.15	7.12
Intermediate-Term Bond														
Oppenheimer Core Bond N	OPBNX	MF	35	68	58	75	22	1.14	-11.72	-13.02	-12.17 (96)	-1.61 (94)	0.35 (95)	N/Av
# of Peers in Intermediate-Term Bond			814	816	821	817	817				943	817	704	371
Median Mutual Fund/ETF in Intermediate-Term Bond								0.90	-3.05	-3.46	-1.70	1.94	2.40	4.16
Index: LB US Govt/Credit 5-10 Yr TR USD									-2.81	-2.03	1.45	3.17	3.24	5.24

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Investment Name ▲	Ticker	Type	Fi360 Fiduciary Score™					Prosp. Net Exp Ratio	Total Return (% rank in peer group)					
			Qtr 2007Q4	Qtr 2008Q1	Qtr 2008Q2	Qtr 2008Q3	Avg 2008Q3		Qtr	YTD	1-Year	3-Year	5-Year	10-Year
Large Blend														
Oppenheimer Main St Opportunity N	OMSNX	MF	29	35	11	38	12	1.39	-12.28	-21.13	-25.58 (83)	-1.59 (76)	4.87 (48)	N/Av
Oppenheimer Port Series Equity Inv N	ONAIX	MF	N/Av	N/Av	38	75	57	1.31	-12.84	-22.40	-26.03 (85)	-0.59 (57)	N/Av	N/Av
Oppenheimer Rising Dividends N	ONRDX	MF	37	15	17	14	41	1.41	-5.49	-14.46	-15.80 (7)	3.40 (6)	8.13 (6)	N/Av
# of Peers in Large Blend			1,368	1,400	1,436	1,439	1,439				1,757	1,439	1,140	556
Median Mutual Fund/ETF in Large Blend								1.20	-9.57	-19.81	-22.31	-0.29	4.78	2.97
Index: Russell 1000 TR USD									-9.35	-19.50	-22.10	0.13	5.50	3.49
Large Growth														
Columbia Marsico 21st Century R	CMTRX	MF	N/Av	N/Av	N/Av	N/Av	N/Av	1.47	-11.82	-26.21	-25.19 (70)	N/Av	N/Av	N/Av
Oppenheimer Capital Appreciation N	OTCNX	MF	40	44	17	58	43	1.39	-17.51	-24.94	-27.13 (84)	-1.88 (66)	2.34 (77)	N/Av
# of Peers in Large Growth			1,211	1,210	1,246	1,253	1,253				1,504	1,253	1,022	483
Median Mutual Fund/ETF in Large Growth								1.27	-13.69	-22.74	-22.99	-0.94	3.66	2.16
Index: Russell 1000 Growth TR USD									-12.33	-20.27	-20.88	0.04	3.74	0.59
Large Value														
Mutual Shares R	TESRX	MF	43	54	37	36	35	1.25	-6.88	-20.48	-22.45 (41)	-0.38 (48)	5.99 (42)	N/Av
Oppenheimer Value N	CGRNX	MF	43	54	22	71	35	1.25	-10.87	-20.79	-26.29 (74)	-1.18 (61)	6.21 (38)	N/Av
# of Peers in Large Value			974	981	988	988	988				1,188	988	797	352
Median Mutual Fund/ETF in Large Value								1.20	-7.43	-19.59	-23.23	-0.54	5.59	4.57
Index: Russell 1000 Value TR USD									-6.11	-18.85	-23.56	0.09	7.12	5.55
Mid-Cap Growth														
American Century Vista R	AVTRX	MF	N/Av	N/Av	N/Av	15	15	1.50	-24.47	-30.86	-28.36 (73)	1.27 (32)	N/Av	N/Av
# of Peers in Mid-Cap Growth			678	693	682	699	699				804	699	574	273
Median Mutual Fund/ETF in Mid-Cap Growth								1.39	-16.82	-24.22	-24.78	-0.42	6.04	6.21
Index: Russell Mid Cap Growth TR USD									-17.75	-23.35	-24.65	-0.75	6.53	5.51

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			Qtr 2007Q4	Qtr 2008Q1	Qtr 2008Q2	Qtr 2008Q3	Avg 2008Q3		Qtr	YTD	1-Year	3-Year	5-Year	10-Year
Moderate Allocation														
Oppenheimer Port Series Active Alloc N	OAANX	MF	N/Av	N/Av	27	60	44	1.33	-11.90	-18.82	-22.17 (94)	-0.59 (75)	N/Av	N/Av
Oppenheimer Port Series Moderate Inv N	ONMIX	MF	N/Av	N/Av	0	54	27	1.22	-12.72	-16.02	-17.75 (66)	-0.48 (71)	N/Av	N/Av
Van Kampen Equity and Income R	ACESX	MF	23	42	46	35	15	1.01	-4.70	-13.76	-15.61 (39)	0.24 (55)	5.50 (22)	N/Av
# of Peers in Moderate Allocation			729	738	759	766	766				943	766	593	344
Median Mutual Fund/ETF in Moderate Allocation								1.30	-8.81	-15.55	-16.51	0.49	4.45	3.91
Index: DJ US Moderate Portfolio TR USD									-5.40	-10.81	-12.09	1.56	5.65	5.94
Money Market Taxable														
Money Market Taxable	MMTOX	MF	N/Av	N/Av	N/Av	N/Av	N/Av	N/Av	0.46	1.70	2.80 (N/Av)	3.86 (N/Av)	2.83 (N/Av)	3.12 (N/Av)
Index: USTREAS T-Bill Auction Ave 3 Mon									0.42	1.41	2.35	4.08	3.24	3.46
Multisector Bond														
Oppenheimer Strat Income N	OSINX	MF	0	0	0	0	4	1.31	-7.30	-6.07	-4.17 (34)	3.11 (20)	5.34 (12)	N/Av
# of Peers in Multisector Bond			123	130	131	131	131				163	131	106	77
Median Mutual Fund/ETF in Multisector Bond								1.16	-5.61	-6.32	-4.96	1.91	4.36	5.06
Index: LB US Universal TR USD									-1.16	-0.33	2.32	3.89	3.89	5.38
Small Blend														
Oppenheimer Main St Small Cap N	OPMNX	MF	10	33	10	38	11	1.45	-6.26	-15.12	-19.85 (63)	-0.63 (59)	7.35 (56)	N/Av
# of Peers in Small Blend			440	447	463	473	473				571	473	372	161
Median Mutual Fund/ETF in Small Blend								1.32	-4.58	-13.24	-18.10	-0.05	7.56	8.74
Index: Russell 2000 TR USD									-1.11	-10.38	-14.48	1.83	8.15	7.81
Small Growth														
Oppenheimer Emerging Growth N	OEGNX	MF	29	28	24	41	49	1.79	-12.72	-18.15	-17.21 (16)	2.87 (14)	4.62 (59)	N/Av
# of Peers in Small Growth			570	577	592	587	587				709	587	481	227
Median Mutual Fund/ETF in Small Growth								1.50	-9.72	-19.79	-22.57	-0.63	5.33	6.90
Index: Russell 2000 Growth TR USD									-6.99	-15.29	-17.07	1.45	6.64	4.67

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			Qtr 2007Q4	Qtr 2008Q1	Qtr 2008Q2	Qtr 2008Q3	Avg 2008Q3		Qtr	YTD	1-Year	3-Year	5-Year	10-Year
Specialty-Precious Metals														
Oppenheimer Gold & Special Minerals N	OGMNX	MF	0	11	19	17	12	1.41	-36.61	-30.97	-30.88 (90)	13.70 (25)	15.47 (23)	N/Av
# of Peers in Specialty-Precious Metals			49	50	50	50	50				65	50	46	27
Median Mutual Fund/ETF in Specialty-Precious Metals								1.33	-31.06	-25.79	-23.08	11.87	12.73	14.82
Index: MSCI World/Metals&Mining USD									-44.68	-36.79	-40.13	8.82	18.72	13.06
World Stock														
Mutual Discovery R	TEDRX	MF	0	0	18	0	14	1.51	-7.28	-16.59	-17.25 (5)	5.47 (3)	11.84 (4)	N/Av
Oppenheimer Global Opportunities N	OGINX	MF	74	49	66	43	45	1.50	-11.78	-24.46	-31.45 (78)	-1.30 (75)	8.66 (36)	N/Av
# of Peers in World Stock			362	380	393	399	399				506	399	326	166
Median Mutual Fund/ETF in World Stock								1.50	-16.61	-25.84	-27.37	0.31	7.50	5.64
Index: MSCI World NR USD									-15.25	-24.21	-26.05	0.75	7.32	3.80

The fi360 Fiduciary Score is a percentile ranking of a Mutual Fund or ETF's "raw score" relative to its peer group. The "raw" score is calculated using a combination of weighted criteria including total returns, risk-adjusted returns, expenses, and other portfolio statistics. Funds with less than a 3 year history are not scored. Like golf, the lower the score the better. The Avg score is a rolling average of past quarterly fi360 Fiduciary Scores. When 12 quarters are available, the average becomes a rolling three-year arithmetic average. View the Glossary for a complete calculation methodology.

Investors should consider the investment objectives, risks, and charges and expenses of a fund carefully before investing. Prospectuses containing this and other information about the fund are available by contacting your financial consultant. Please read the prospectus carefully before investing to make sure that the fund is appropriate for your goals and risk tolerance. Historical fund performance does not guarantee the same results in the future. Principal value, share prices and investment returns fluctuate with market conditions. Your investment may be worth more or less than your original cost when you redeem your shares. Current performance may be lower or higher than the performance data quoted. The total return data above reflects performance without adjusting for sales charges. If adjusted for sales charges, the load would reduce the performance quoted. For performance data current to the most recent month-end, please view the Investment Company Contact Information section at the end of this report.

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Peer Group Definitions

Conservative Allocation

These portfolios invest in both stocks and bonds and maintain a relatively smaller position in stocks. These funds typically have 20%-50% of assets in equities and 50%-80% of assets in fixed income and cash.

Foreign Large Value

These portfolios invest mainly in big international stocks that are less expensive or growing more slowly than other large-cap stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Inflation-Protected Bond

These portfolios primarily invest in fixed-income securities that increase coupon and/or principal payments at 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. Most of these portfolios buy bonds with intermediate- to long-term maturities.

Intermediate-Term Bond

These portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and have an average duration of 3.5 to six years or (if duration is unavailable) an average effective maturity of four to 10 years.

Large Blend

These portfolios invest in a variety of large US stocks. Stocks in the top 70% of the capitalization of the US equity market are defined as large-cap. The blend style is assigned to funds where neither growth nor value characteristics predominate.

Large Growth

These portfolios invest primarily in large US stocks that are growth-oriented. Stocks in the top 70% of the capitalization of the US equity market are defined as large-cap. Growth is defined based on a strong growth style (high growth rates for earnings, sales, book value, and cash flow) and a weak value style (high price ratios and low dividend yields).

Large Value

These portfolios invest primarily in large US stocks that are value-oriented. Stocks in the top 70% of the capitalization of the US equity market are defined as large-cap. Value is defined based on a strong value style (low price ratios and high dividend yields) and a slow growth style (low growth rates for earnings, sales, book value, and cash flow).

Mid-Cap Growth

These portfolios invest primarily in mid-cap U.S. stocks that are growth-oriented. Mid-cap stocks collectively represent 20% of the total capitalization of the U.S. equity market (large-cap stocks represent the top 70%). The mid-cap range for market capitalization typically falls between \$1-\$8 billion. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

Moderate Allocation

These portfolios invest in both stocks and bonds and maintain a relatively higher position in stocks. These funds typically have 50%-70% of assets in equities and the remainder in fixed income and cash.

Money Market Taxable

These portfolios invest in short-term money market securities in order to provide a level of current income that is consistent with the preservation of capital.

Multisector Bond

These portfolios 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 such as Standard & Poor's or Moody's at the level of BB (considered speculative for taxable bonds) and below.

Peer Group Definitions

Small Blend

These portfolios invest in a variety of small US stocks. Stocks in the bottom 10% of the capitalization of the US equity market are defined as small-cap. The blend style is assigned to funds where neither growth nor value characteristics predominate.

Small Growth

These portfolios invest primarily in small US stocks that are growth-oriented. Stocks in the bottom 10% of the capitalization of the US equity market are defined as small-cap. Growth is defined based on a fast growth (high growth rates for earnings, sales, book value, and cash flow) and a high valuations (high price ratios and low dividend yields).

Specialty-Precious Metals

These portfolios pursue capital appreciation by investing primarily in equity securities of companies engaged in the mining, distribution, or processing of precious metals.

World Stock

These portfolios seek capital appreciation by investing in equities worldwide. These funds typically have 20%-60% of assets in U.S. stocks.

Index Definitions

DJ US Moderate Portfolio TR USD

The Dow Jones U.S. Moderate Portfolio Index is rebalanced monthly and maintains an allocation of stocks, bonds, and cash asset classes in a portfolio having 60% of the risk of the Dow Jones U.S. stock Composite Major Asset Class. Within the portfolio, bonds are represented by an equal weighting of the following three bond indexes: Lehman U.S. Government Bond Index, Lehman U.S. Corporate Bond Index and the Lehman U.S. Mortgage-backed Bond Index. Cash is represented by the 90-Day T-Bill Average. The equity asset classes are divided equally over the following 6 indices: DJ U.S. Large Cap Growth Index, DJ U.S. Large Cap Value Index, DJ U.S. Mid Cap Growth Index, DJ U.S. Mid Cap Value Index, DJ U.S. Small Cap Growth Index, DJ U.S. Small Cap Value Index.

DJ US Moderately Conservative TR USD

The Dow Jones U.S. Moderately Conservative Portfolio Index is rebalanced monthly and maintains an allocation of stocks, bonds, and cash asset classes in a portfolio having 40% of the risk of the Dow Jones U.S. stock Composite Major Asset Class. Within the portfolio, bonds are represented by an equal weighting of the following three bond indexes: Lehman U.S. Government Bond Index, Lehman U.S. Corporate Bond Index and the Lehman U.S. Mortgage-backed Bond Index. Cash is represented by the 90-Day T-Bill Average. The equity asset classes are divided equally over the following 6 indices: DJ U.S. Large Cap Growth Index, DJ U.S. Large Cap Value Index, DJ U.S. Mid Cap Growth Index, DJ U.S. Mid Cap Value Index, DJ U.S. Small Cap Growth Index, DJ U.S. Small Cap Value Index.

LB US Govt/Credit 5-10 Yr TR USD

Represents a combination of the Government and Corporate Bond indices for bonds with maturities between 5 and 10 years. Includes both corporate (publicly-issued, fixed-rate, nonconvertible, investment grade, dollar-denominated, SEC-registered, corporate dept.) and government (Treasury Bond index, Agency Bond index, and Government index) indices.

LB US Treasury US TIPS TR USD

On March 1, 1997, Lehman Brothers launched the Lehman Brothers U.S. TIPS Index, a rules-based, market value-weighted index that tracks inflation protected securities issued by the U.S. Treasury. The U.S. TIPS Index is a subset of the Global Inflation-Linked Index, with a 36.0% market value weight in the index (as of December 2007), but is not eligible for other nominal Treasury or aggregate indices. In order to prevent the erosion of purchasing power, TIPS are indexed to the non-seasonally adjusted Consumer Price Index for All Urban Consumers, or the CPI-U (CPI).

LB US Universal TR USD

The U.S. Universal Index mirrors the increasingly popular "Core Plus" choice set used by many U.S.-dollar investors. It is the union of the U.S. Aggregate Index, the U.S. High Yield Corporate Index, the 144A Index, the Eurodollar Index, the Emerging Markets Index, the non-ERISA portion of the CMBS Index, and the CMBS High Yield Index. Municipal debt, private placements, and non-dollar-denominated issues are excluded from the Universal Index.

MSCI EAFE Value NR USD

No definition is currently available

MSCI World NR USD

The MSCI World Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed markets. As of June 2007 the MSCI World Index consisted of the following 23 developed market country indices: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Italy, Japan, Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, the United Kingdom, and the United States.

Index Definitions

MSCI World/Metals&Mining USD

A subset of the MSCI World index covering those securities whose primary operations are in industries related to this sector. The MSCI World Index is a free float-adjusted market capitalization index that is designed to measure global developed market equity performance. As of June 2007 the MSCI World Index consisted of the following 23 developed market country indices: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Italy, Japan, Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, the United Kingdom, and the United States.

Russell 1000 Growth TR USD

Market-capitalization weighted index of those firms in the Russell 1000 with higher price-to-book ratios and higher forecasted growth values. The Russell 1000 includes the largest 1000 firms in the Russell 3000, which represents approximately 98% of the investable U.S. equity market.

Russell 1000 TR USD

Consists of the 1000 largest companies within the Russell 3000 index. Also known as the Market-Oriented Index, because it represents the group of stocks from which most active money managers choose.

Russell 1000 Value TR USD

Market-capitalization weighted index of those firms in the Russell 1000 with lower price-to-book ratios and lower forecasted growth values. The Russell 1000 includes the largest 1000 firms in the Russell 3000, which represents approximately 98% of the investable U.S. equity market.

Russell 2000 Growth TR USD

Market-weighted total return index that measures the performance of companies within the Russell 2000 Index having higher price-to-book ratios and higher forecasted growth values. The Russell 2000 Index includes the 2000 firms from the Russell 3000 Index with the smallest market capitalizations. The Russell 3000 Index represents 98% of the investable U.S. equity market.

Russell 2000 TR USD

Consists of the smallest 2000 companies in the Russell 3000 Index, representing approximately 7% of the Russell 3000 total market capitalization.

Russell Mid Cap Growth TR USD

Market-weighted total return index that measures the performance of companies within the Russell Midcap Index having higher price-to-book ratios and higher forecasted growth values. The Russell Mid-cap Index includes firms 201 through 1000, based on market capitalization, from the Russell 3000 Index. The Russell 3000 Index represents 98% of the investable U.S. equity market.

USTREAS T-Bill Auction Ave 3 Mon

Three-month Treasury Bills are short-term securities issued by the U.S. government that are generally considered to be risk-free. Morningstar determines the arithmetic mean of the investment rates on all three-month Treasury Bills issued during a given month as reported by the U.S. Treasury's Bureau of the Public Debt. Morningstar then converts the investment rate into a price and then a monthly return, using the assumption that the T-Bill is held to maturity.

Glossary of Terms

12b-1 Fee

Maximum annual charge deducted from fund assets to pay for distribution and marketing costs. Although usually set on a percentage basis, this amount will occasionally be a flat figure. This information is taken directly from the fund's prospectus, and includes distribution, service and other expenses incurred by the fund. Morningstar lists the maximum amount. Some 12b-1 fees are something of a hidden charge, because they are taken out of the NAV. Morningstar breaks the 12b-1 amount out of the expense ratio so investors know how much they're paying. (Description provided by Morningstar)

All Funds (Fiduciary Score: 0-100)

All funds that have at least a 3 year track history and therefore receive a Fi360 Fiduciary Score. (Description provided by Fi360)

Alpha

A measure of the difference between a fund's actual returns and its expected performance, given its level of risk as measured by beta. A positive alpha figure indicates the fund has performed better than its beta would predict. In contrast, a negative alpha indicates the fund underperformed, given the expectations established by the fund's beta. All MPT statistics (alpha, beta, and R-squared) are based on a least-squared regression of the fund's return over Treasury bills (called excess return) and the excess returns of the fund's benchmark index. (Description provided by Morningstar)

Composition Screen

The screened product can have no more than 20% of the portfolio invested in "unrelated" asset class securities. For example, a Large-Cap Growth product should not hold more than 20% in cash, fixed income and/or international securities. This screen is not applied to all asset classes. (Description provided by Fi360)

Deferred Load

This is also known as a back-end sales charge, and it is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held, and it is usually applied to the lower of the beginning price or ending price. This charge is often coupled with higher 12b-1 fees in B or C share classes as an alternative to a traditional front-end load fund. With a deferred fee, an investor has the advantage of getting the full financial power of their investment from the onset. (Description provided by Morningstar)

ETF (Exchange-Traded Fund)

ETFs are not mutual funds in the traditional sense; rather, they are hybrid instruments combining aspects of common stocks and mutual funds and offering many the benefits of both. ETFs are products that trade like stocks on the American Stock Exchange. They mimic stock indexes and are passively managed just like an index fund. Because ETFs trade throughout the day just like a stock, investors have the ability to choose the timing and know the price of the transaction. (Description provided by Morningstar)

Expense Ratio - Audited Net

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 NAV. This expense ratio is pulled directly from the fund's annual report. Sales charges are not included in the expense ratio. For fund of funds, the underlying fund expense ratios are not included in the expense ratio. (Description provided by Morningstar)

Expense Ratio - Prospectus Gross

Gross Expense Ratio represents the total gross expenses (net expenses with waivers added back in) divided by the fund's average net assets. If it is not equal to the net expense ratio, the gross expense ratio portrays the fund's expenses had the fund not waived a portion, or all, of its fees. Thus, to some degree, it is an indication of fee contracts. Some fee waivers have an expiration date; other waivers are in place indefinitely. (Description provided by Morningstar)

Expense Ratio - Prospectus Net

The percentage of fund assets used to pay 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 NAV. Sales charges are not included in the expense ratio. The expense ratio for fund of funds is the aggregate expense ratio as defined as the sum of the wrap or sponsor fees plus the estimated weighted average of the underlying fund fees. (Description provided by Morningstar)

Glossary of Terms

Fi360 Fiduciary Score Methodology

The fi360 Fiduciary Score is the percentile rank of a fund's "raw score" relative to its peer group. The "raw score" is calculated using the methodology below. Funds with less than a three year history are not considered in any calculations and are not scored. Loads are not considered in the calculations. A fi360 Fiduciary Score of 0 is most favorable and a fi360 Fiduciary Score of 100 is least favorable. For example, a fund with a fi360 Fiduciary Score of 37 would place in the 37th percentile of its peer group. The underlying fields that measure the raw points that factor into score incorporate the following criteria:

1. Track record: The fund's inception date must be greater than three years to receive a fi360 Fiduciary Score.

2. Assets in the fund: The fund should have at least \$75 million under management (total across all share classes).

5 points if < \$75 million

10 points if < \$50 million

3. Stability of the organization: There should be no perceived organizational problems - the same portfolio manager or senior-most manager, in a management team setting, must be in place for at least two years.

5 points if < 2 years

10 points if < 1 year

4. Composition consistent with asset class: The screened product can have no more than 20% of the portfolio invested in "unrelated" asset class securities. For example, a Large-Cap Growth product should not hold more than 20% in cash, fixed income and/or international securities.

10 points if > 20% of the portfolio is inconsistent with the broad asset class

Note: Applied only to the following peer groups: Large Value, Large Blend, Large Growth, Mid-Cap Value, Mid-Cap Blend, Mid-Cap Growth, Small Value, Small Blend, Small Growth, Long Government, Long-term Bond, Intermediate Government, Intermediate-term Bond, Muni National Long, Muni Single State Long, Muni National Interim, Diversified Emerg Mkts, Europe Stock, Diversified Pacific/Asia Stock, Pacific/Asia ex-Japan Stock, Japan Stock, Latin America Stock, Foreign Large Value, Foreign Large Blend, Foreign Large Growth, Foreign Small/Mid Value, Foreign Small/Mid Growth, Muni California Long, Muni New York Long, Muni California Int/Sh, Muni New York Int/Sh, Muni Single State Interim, Inflation-Protected Bond and Long-Short.

5. Style consistency: The product must be highly correlated to the asset class of the investment option. For Morningstar data, this means the style for the current quarter must match the category of the fund.

10 points if the product is not highly correlated to the peer group

Note: Applied only to the following peer groups: Large Value, Large Blend, Large Growth, Mid-Cap Value, Mid-Cap Blend, Mid-Cap Growth, Small Value, Small Blend, Small Growth, Foreign Large Value, Foreign Large Blend, Foreign Large Growth, Foreign Small/Mid Value, Foreign Small/Mid Growth, Long Government, Short Government, Long-term Bond, Short-term Bond, Intermediate Government, Intermediate-term Bond, High Yield Bond, Muni National Long, Muni Single State Long, Muni National Interim, Muni Single State Interim, Muni California Long, Muni New York Long, Muni California Int/Sh, Muni New York Int/Sh, Muni Single State Int/Sh and Inflation-Protected Bond.

6. Expense ratios/fees relative to peers: The product's fees should not be in the bottom quartile (most expensive) of their peer group.

10 points if the product's expense ratio is in the bottom quartile

7. Risk-adjusted performance relative to peers: The product's risk-adjusted performance (Alpha and/or Sharpe Ratio) will be evaluated against the risk-adjusted performance of the manager's peer group.

2.5 points if the risk-adjusted performance is in the third quartile

5.0 points if the risk-adjusted performance is in the fourth quartile

7.5 points if the risk-adjusted performance is in the bottom decile

7.5 points if not calculated

8. Performance relative to peer group: One-Year performance should be above the median value for the peer group:

2.5 points if in the third quartile

5.0 points if in the fourth quartile

7.5 points if in the bottom decile

7.5 points if not calculated

Three-year performance should be above the median value for the peer group:

5.0 points if in the third quartile

7.5 points if in the fourth quartile

10.0 points if in the bottom decile

10.0 points if not calculated

Five-year performance should be above the median value for the peer group:

7.5 points if in the third quartile

10.0 points if in the fourth quartile

12.5 points if in the bottom decile

Or, if the fund does not have a five-year performance history:

7.5 points if the 3-year performance is in the third quartile

Glossary of Terms

- 10.0 points if the 3-year performance is in the fourth quartile
- 12.5 points if the 3-year performance is in the bottom decile
- 12.5 points if the 3-year performance not calculated (Description provided by Fi360)

Fi360 Fiduciary Score™ (Avg)

The rolling arithmetic average of past quarterly Fiduciary Scores. When 12 quarters are available, the average turns to a rolling three-year arithmetic average. (Description provided by Fi360)

Fi360 Fiduciary Score™ (Qtr)

The Fiduciary Score (Qtr) represents the percentile rank of a fund's raw score compared to its peer group. It is a useful tool for identifying a short list of funds that merit further research, but should not be considered a recommendation. The Fiduciary Score provides an investment decision-maker with a flash-report on a selected Mutual Fund / ETF. It represents a suggested course of action and is not intended, nor should it be used as the sole source of information for reaching an investment decision. (Description provided by Fi360)

Fi360 Fiduciary Score™: 0 - Passed

No fiduciary due diligence shortfalls exist. (Description provided by Fi360)

Fi360 Fiduciary Score™: 1 - 25 Appropriate

The fund may be an appropriate choice for use in a fiduciary account. (Description provided by Fi360)

Fi360 Fiduciary Score™: 26-50 - Watch(2)

The fund has noteworthy shortfalls. It may not be an appropriate choice if being considered in a search. However, if already in use, the fund may not need to be replaced. (Description provided by Fi360)

Fi360 Fiduciary Score™: 51-75 - Watch(3)

The fund has considerable shortfalls. It may not be an appropriate choice if being considered in a search. However, if already in use, the fund may not need to be replaced. (Description provided by Fi360)

Fi360 Fiduciary Score™: 76-100 - Watch(4)

The fund has significant shortfalls and may not be appropriate for use in a fiduciary account. Strongly consider replacing the fund if already in use. (Description provided by Fi360)

Front-End Load

The initial, or front-end, sales charge is a one-time deduction from an investment made into the fund. The amount is generally relative to the amount of the investment, so that larger investments incur smaller rates of charge. The sales charge serves as a commission for the broker who sold the fund. A fund's potential fees and sales charges are an important factor to consider before making an investment. The load fee compensates the broker or financial planner for the service of providing professional investment advice. (Description provided by Morningstar)

Fund Name

The fund's official name, or an abbreviation thereof, as stated in the fund's prospectus. Morningstar attempts to limit the extent to which fund name abbreviation is made by keeping the family name or first word intact whenever possible. As a general rule, the words Fund, Shares, Class, Series, Trust (not including class designation), and articles at the beginning of a fund's name are omitted. They appear, however, in cases where their omission could confuse two funds or groups. The fund name is taken directly from the prospectus. The names normally do not change, unless the fund itself changes its name. (Description provided by Morningstar)

Inception Date

The date on which the fund began its operations. Funds with long track records offer more history by which investors can assess overall fund performance. However, another important factor to consider is the fund manager and his or her tenure with the fund. Often times a change in fund performance can indicate a change in management. (Description provided by Morningstar)

Index

A collection of securities chosen to represent a specific investment area. Common indexes include the Dow Jones Industrial Average, the S&P 500, and the NASDAQ Composite. (Description provided by Morningstar)

Glossary of Terms

Load Waived A Shares

Load waived A Shares are mutual fund shares that do not require investors to pay the front end sales load typical of an A share class. This waiver is common for retirement-plan participants. (Description provided by Fi360)

Load-Adjusted Return

Returns adjusted for front-end, deferred and back-end (redemption) loads. For funds with front-end loads, the full amount of the load is deducted. For deferred loads, the percentage charged often declines the longer the shares are held. This charge, often coupled with a 12b-1 fee, usually disappears entirely after several years. Morningstar defines mutual fund load-adjusted return as the holding period return where a shareholder invests money at the beginning of the period, pays all applicable loads and redemption fees, and completely liquidates the investment at the end of the period. (Description provided by Morningstar)

Manager Tenure

The number of years that the current manager has been managing the investment. In the case of a team, the longest manager tenure is used. (Description provided by Morningstar)

Net Assets - Funds/ETFs

The month-end net assets of the mutual fund, recorded in millions of dollars. Net-asset figures are useful in gauging a fund's size, agility, and popularity. They help determine whether a small company fund, for example, can remain in its investment-objective category if its asset base reaches an ungainly size. The assets are totaled across all share classes of the fund. (Description provided by Morningstar)

Number of investments in Peer Group

A count of the number of investments within a specific peer group for a particular data point such as 1yr return or Alpha. This number represents the total number of investments used to calculate the bar charts and rankings for each data point. (Description provided by Fi360)

Peer Group (Morningstar Category)

In an effort to distinguish funds by what they own, as well as by their prospectus objectives and styles, Morningstar developed the Morningstar Categories. While the prospectus objective identifies a fund's investment goals based on the wording in the fund prospectus, the Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio and other statistics over the past three years). See specific category name for further details (i.e. "Peer Group - Large Value"). (Description provided by Morningstar)

Secondary Indexes

In addition to being compared with a primary benchmark index (the S&P 500 index for stock funds, the Lehman Brothers Aggregate Bond index for bond funds), each fund in our database is compared with a secondary index, based on its Morningstar Category. (Description provided by Morningstar)

Share Classes

Shares of the same fund that offer different shareholder rights and obligations, such as different fee and load charges. Common share classes are A (front-end load), B (deferred fees), C (no sales charge and a relatively high annual 12b-1 fee, such as 1.00%). Multi-class funds hold the same investment portfolio for all classes, and differ only in their surrounding fee structure. (Description provided by Morningstar)

Sharpe Ratio

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 fund's historical risk-adjusted performance. The Sharpe ratio is calculated for the past 36-month period by dividing a fund's annualized excess returns by the standard deviation of a fund's annualized excess returns. Since this ratio uses standard deviation as its risk measure, it is most appropriately applied when analyzing a fund that is an investor's sole holding. The Sharpe Ratio can be used to compare two funds directly on how much risk a fund had to bear to earn excess return over the risk-free rate. (Description provided by Morningstar)

Special Criteria - Socially Conscious

Any fund that selectively invests based on certain non-economic principles. Such funds may make investments based on such issues as environmental responsibility, human rights, or religious views. A socially conscious fund may take a pro-active stance by selectively investing in, for example, environmentally-friendly companies, or firms with good employee relations. This group also includes funds that avoid investing in companies involved in promoting alcohol, tobacco, or gambling, or in the defense industry. (Description provided by Morningstar)

Glossary of Terms

Standardized Returns

Both Total Returns and Standardized Returns take into account subaccount-level expenses, including M&E risk charges, and underlying fund-level expenses. Standardized Returns are also adjusted to reflect front loads, contract charges, and surrender fees. Standardized Returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns). Morningstar calculates Standardized Returns in-house in accordance with Rule 482 under the Securities Act of 1933. When Standardized Returns are listed since the inception date, Morningstar calculates Standardized Returns from the inception date of the separate subaccount rather than from the inception date of the underlying fund. (Description provided by Morningstar)

Style Box - Equity

The style box is a tool that represents the characteristics of a security in a graphical format. For stocks and stock funds, there are two pieces of data that determine where the security falls within the style box. One is market capitalization: how large or small a company is. Large companies show up in the top row of the style box, middle-sized companies show up in the middle row, and small companies show up in the bottom row. The other factor that determines a security's placement in the style box is its investment style. Investment style is based on a growth score and a value score. Half of a stock's growth score is based on its long-term projected earnings growth relative to other stocks in its market-cap range. The remainder of the growth score is based on a combination of historical earnings growth, sales growth, cash-flow growth, and book-value growth relative to the stocks in its market-cap range. (Description provided by Morningstar)

Style Box - Fixed Income

Listed for both domestic and international fixed-income funds, with the exception of convertible bond funds. The data focus on the two pillars of fixed-income performance: interest-rate sensitivity and credit quality. Morningstar splits fixed-income funds into three duration groups [short-(S), intermediate-(I), and long-term-(L)] and three credit-quality groups [high-(H), medium-(M), and low-quality(L)]. These groupings display a portfolio's effective duration and credit quality to provide an overall representation of the fund's risk, given the length and quality of bonds in its portfolio. As with equity funds, nine possible combinations exist, ranging from short duration/high quality for the safest funds to long duration/low quality for the riskiest. Updated upon receipt of the quarterly fixed-income survey from the fund company. (Description provided by Morningstar)

Style Drift Screen

A comparison is made of the fund's category (3-year style average) and the current style (for the quarter). The fiduciary due diligence screen is a match between the category and style. (Description provided by Fi360)

Ticker

The NASDAQ assigned symbol commonly used to locate the fund on electronic price-quoting systems. Ticker information is provided by NASDAQ. Morningstar receives daily internet transmissions detailing ticker as well as fund-name changes, plus a listing of any funds that have been recently added or deleted from NASDAQ listings. The ticker symbol itself is designated by the fund company. Thus, tickers do not always follow a uniform pattern. (Description provided by Morningstar)

Total Return - Funds

Expressed in percentage terms, Morningstar's calculation of 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 NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly. Unless otherwise noted, Morningstar does not adjust total returns for sales charges (such as front-end loads, deferred loads and redemption fees), preferring to give a clearer picture of a fund's performance. The total returns do account for management, administrative, 12b-1 fees and other costs taken out of fund assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns), affording a more meaningful picture of fund performance than non-annualized figures. (Description provided by Morningstar)

Total Return - Load-Adjusted

This figure is adjusted for front-end loads, deferred loads and redemption fees, but not taxes. For funds with front-end loads, the full amount of the load is deducted. For deferred loads and redemption fees, the percentage charged often declines the longer the shares are held. Morningstar adjusts the deferred load for each time period accordingly when making this calculation. (Description provided by Morningstar)

Total Return - Percentile Rank

This is the fund's total-return percentile rank relative to all funds that have the same Morningstar Category. The highest (or most favorable) percentile rank is 1 and the lowest (or least favorable) percentile rank is 100. The top-performing fund in a category will always receive a rank of 1. (Description provided by Morningstar)

Investment Company Contact Information

For performance data current to the most recent month-end, please contact the investment company using the number(s) provided below.

Company Name	Phone Number(s)
American Century Investments	800-345-8765
Columbia	800-345-6611
Franklin Templeton Investments	800-632-2301
OppenheimerFunds	800-225-5677 800-525-7048
PIMCO Funds	800-426-0107
Van Kampen	800-847-2424