

Fund/Index Name	Foot- notes	Net Internal Mutual Fund Fee	Gross Internal Mutual Fund Fee	3 Month	YTD	1 Year	3 Year	5 Year	10 Year
Target Risk Allocation									
Retirement Income									
VANGUARD LIFESTRAT INCOME		0.18%	0.18%	1.51%	3.11%	9.64%	5.12%	5.23%	4.93%
<i>Vanguard LifeStrategy Income Benchmark^{VV}</i>				1.75%	3.65%	10.54%	6.20%	6.03%	5.38%
Conservative									
VANGUARD LIFESTRAT CONSERVATIVE GRTH		0.19%	0.19%	1.11%	3.77%	15.11%	4.60%	4.72%	4.85%
<i>Vanguard LifeStrategy ConsGrowth Idx^{SS}</i>				1.40%	4.32%	15.99%	5.62%	5.55%	5.23%
DFA 25/75 GLOBAL INST	27	0.29%	0.46%	1.12%	3.18%	10.99%	5.76%	5.11%	-
<i>DFA Global 25/75 Index</i>				0.45%	1.49%	7.63%	2.86%	3.92%	4.01%
Moderate									
VANGUARD LIFESTRAT MODERATE GRTH		0.19%	0.19%	0.97%	4.58%	20.90%	4.21%	4.39%	4.87%
<i>Vanguard LifeStrategy ModGrowth Idx^{TT}</i>				1.04%	4.98%	21.57%	4.83%	4.92%	4.95%
VANGUARD STAR		0.34%	0.34%	1.12%	4.67%	21.00%	5.38%	4.94%	5.50%
<i>Balanced Benchmark^C</i>				1.22%	4.33%	16.76%	5.31%	5.06%	4.59%
Aggresive									
VANGUARD LIFESTRAT GRTH		0.20%	0.20%	0.55%	5.11%	26.74%	3.26%	3.58%	4.50%
<i>Vanguard LifeStrategy Growth Idx^{UU}</i>				0.68%	5.64%	27.30%	3.84%	4.14%	4.54%
Target Date Allocation									
Retirement Income									
RUSSELL LIFEPOINTS IN RETIREMENT STRATEGY		0.63%	0.63%	1.26%	3.63%	13.86%	5.57%	5.23%	-
<i>Russell LifePoints In Retirement Benchmark^{BB}</i>				1.68%	3.66%	12.88%	5.32%	5.96%	6.10%
2020									
RUSSELL LIFE POINTS 2020 STRATEGY		0.71%	0.71%	0.97%	4.20%	19.21%	4.47%	4.61%	-
<i>Russell LifePoints 2020 Benchmark^{CC}</i>				1.31%	4.17%	18.17%	4.35%	5.41%	6.11%
2030									
RUSSELL LIFE POINTS 2030 STRATEGY		0.82%	0.82%	0.26%	4.89%	28.29%	2.19%	3.01%	-
<i>Russell LifePoints 2030 Benchmark^{DD}</i>				0.66%	5.05%	27.72%	2.13%	4.03%	5.80%
2040									
RUSSELL LIFE POINTS 2040 STRATEGY		0.84%	0.84%	0.23%	5.01%	29.09%	2.28%	2.96%	-
<i>Russell LifePoints 2040 Benchmark^{EE}</i>				0.66%	5.05%	27.72%	2.13%	4.03%	5.80%
2050									
RUSSELL LIFE POINTS 2050 STRATEGY		0.84%	0.84%	0.14%	4.97%	29.15%	2.74%	-	-
<i>Russell LifePoints 2050 Benchmark^{RR}</i>				0.66%	5.05%	27.72%	1.29%	2.87%	4.31%
Money Market									
Money Market									
FIDELITY MONEY MARKET		0.42%	0.42%	0.00%	0.01%	0.02%	0.66%	2.24%	2.14%
FIDELITY US GOVERNMENT RESERVES		0.32%	0.32%	0.00%	0.01%	0.02%	0.45%	2.05%	2.05%
<i>Citigroup BIG Treasury Bill (3 M) (LOC)</i>				0.02%	0.06%	0.14%	0.35%	1.87%	2.01%

Fund/Index Name	Foot- notes	Net Internal Mutual Fund Fee	Gross Internal Mutual Fund Fee	3 Month	YTD	1 Year	3 Year	5 Year	10 Year
Stable Value									
Stable Value									
ABN AMRO INCOME PLUS	D,M	0.50%	0.50%	0.26%	0.45%	1.32%	1.97%	2.94%	3.68%
WELLS FARGO STABLE VALUE	D,M	0.09%	0.09%	0.60%	1.22%	2.68%	3.32%	3.95%	4.47%
<i>Stable Value Custom Benchmark ^{YY}</i>				0.43%	0.46%	0.74%	1.57%	3.00%	2.81%
Fixed Income									
Short Duration Bond									
VANGUARD SHORT-TERM FED F/I		0.22%	0.22%	1.18%	1.29%	1.77%	4.05%	5.00%	4.26%
VANGUARD SHORT-TERM TREAS		0.22%	0.22%	1.20%	1.10%	1.50%	3.19%	4.51%	4.04%
<i>Citigroup BIG Treasury (1-5 Y)</i>				1.45%	1.44%	2.11%	3.87%	5.02%	4.22%
DFA ONE-YEAR F/I		0.17%	0.17%	0.33%	0.51%	0.93%	2.02%	3.08%	2.91%
<i>Citigroup BIG Treasury (1-3 Y)</i>				0.79%	0.81%	1.29%	2.74%	4.09%	3.58%
DFA SHORT-TERM EXTENDED QUALITY	26	0.22%	0.24%	1.59%	2.08%	3.85%	-	-	-
<i>Merrill Lynch US Corporate - Government (1-5 Y)</i>				1.48%	1.80%	2.96%	4.57%	5.27%	4.59%
Government Bond									
BLACKROCK INTERM GOVERNMENT BOND	1	0.63%	0.92%	2.10%	1.74%	2.69%	5.10%	5.70%	4.87%
VANGUARD GNMA		0.23%	0.23%	2.68%	3.31%	4.79%	7.14%	7.02%	5.76%
DFA FIVE-YEAR GOVERNMENT F/I		0.21%	0.21%	1.55%	1.59%	2.61%	5.56%	4.68%	4.75%
<i>Barclays Capital US Aggregate Government - Intermediate</i>				2.08%	2.10%	2.65%	4.91%	5.85%	4.98%
Inflation Protected Bond									
VANGUARD INFLATION PROTECTED SECURITIES		0.22%	0.22%	3.33%	5.23%	7.14%	4.52%	6.48%	6.66%
DFA INFLATION PROTECTED SECURITIES		0.13%	0.13%	4.13%	6.29%	8.37%	5.53%	-	-
<i>Barclays Capital US Treasury Inflation Notes Index</i>				3.66%	5.81%	7.74%	5.28%	6.91%	6.95%
Core Bond									
CALVERT INCOME A		1.23%	1.23%	1.06%	2.68%	5.23%	4.09%	4.32%	5.03%
PIMCO TOTAL RETURN INSTL	13	0.46%	0.47%	1.86%	2.99%	5.93%	9.46%	8.87%	7.38%
VANGUARD TOTAL BOND MARKET INDEX		0.22%	0.22%	2.24%	2.49%	3.54%	6.29%	6.43%	5.41%
<i>Barclays Capital Aggregate Bond Index</i>				2.29%	2.72%	3.90%	6.46%	6.52%	5.74%
High Yield Bond									
DELAWARE HIGH YIELD OPPORTUNITY	5	1.11%	1.25%	0.69%	4.85%	17.20%	11.35%	8.26%	9.50%
PIMCO HIGH YIELD	2	0.55%	0.56%	0.88%	4.29%	13.85%	10.04%	7.90%	7.87%
<i>Barclays Capital US Aggregate Credit - Corporate High Yield</i>				1.05%	4.97%	15.63%	12.68%	9.30%	8.99%
Global Bond									
FMT/DFA INTERM-TERM EXTENDED QUALITY PORTFOLIO	3	0.22%	0.35%	2.62%	3.16%	-	-	-	-
<i>Barclays Capital Global Aggregate</i>				1.68%	1.48%	2.08%	5.58%	5.31%	5.00%
DFA TWO YEAR GLOBAL F/I		0.18%	0.18%	0.39%	0.59%	1.24%	2.34%	3.26%	3.13%
<i>Citigroup WGBI (1-3 Y) A Rated (USD) Hedged</i>				0.49%	0.41%	0.70%	2.74%	3.62%	3.35%
DFA FIVE-YEAR GLOBAL F/I		0.28%	0.28%	2.47%	2.76%	4.17%	5.36%	4.91%	4.65%
<i>Citigroup WGBI (3-5 Y) (USD) Hedged</i>				1.30%	0.86%	1.10%	4.52%	4.84%	4.26%

Fund/Index Name	Foot- notes	Net Internal Mutual Fund Fee	Gross Internal Mutual Fund Fee	3 Month	YTD	1 Year	3 Year	5 Year	10 Year
Fixed Income (continued)									
International Bond									
TEMPLETON INTERNATIONAL BOND	36	1.07%	1.48%	2.21%	4.19%	13.70%	12.57%	-	-
<i>Citigroup WGBI x U.S. (1-10 Y)</i>				3.35%	4.78%	14.21%	6.16%	7.82%	8.33%
Balanced									
US Moderate Balanced									
DODGE AND COX BALANCED		0.53%	0.53%	0.67%	5.62%	24.17%	4.46%	2.38%	5.77%
VANGUARD WELLINGTON		0.30%	0.30%	0.92%	5.11%	20.65%	5.42%	5.86%	6.38%
FRANKLIN INCOME		0.65%	0.65%	0.63%	5.98%	20.18%	5.84%	5.76%	7.51%
T. ROWE PRICE BALANCED	7	0.66%	0.68%	1.01%	5.09%	22.78%	4.98%	5.22%	5.39%
<i>Balanced Benchmark</i>				1.22%	4.33%	16.76%	5.31%	5.06%	4.59%
Global Moderate Balanced									
DFA GLOBAL 60/40	6	0.31%	0.54%	0.66%	4.62%	22.34%	5.64%	4.85%	-
<i>DFA Global 60/40 Index^{xx}</i>				0.37%	2.99%	17.81%	2.40%	3.88%	4.61%
Equity									
Large Cap Value									
AMERICAN BEACON LARGE CAP VALUE INST		0.60%	0.60%	-0.97%	4.26%	27.02%	2.62%	1.54%	5.23%
DAVIS NY VENTURE		0.89%	0.89%	-2.06%	2.45%	24.20%	1.03%	1.27%	3.66%
DODGE AND COX STOCK		0.52%	0.52%	0.32%	6.29%	31.00%	2.19%	0.08%	5.20%
MFS VALUE		0.98%	0.98%	-0.42%	5.55%	26.77%	2.18%	3.10%	4.60%
DFA U.S. LARGE CAP VALUE		0.28%	0.28%	-0.79%	8.43%	36.07%	3.94%	1.66%	5.20%
DFA U.S. LARGE CAP VALUE III		0.14%	0.14%	-0.75%	8.46%	36.29%	4.08%	1.80%	5.35%
<i>Russell 1000 Value - Total Return</i>				-0.50%	5.92%	28.94%	2.28%	1.15%	3.99%
Large Cap Core									
VANGUARD 500 INDEX		0.17%	0.17%	0.07%	5.95%	30.51%	3.28%	2.87%	2.62%
VICTORY DIVERSIFIED STOCK A		1.09%	1.09%	-2.63%	0.97%	27.10%	-1.00%	2.48%	3.42%
DFA U.S. LARGE COMPANY	33	0.10%	0.11%	0.00%	5.98%	30.59%	3.46%	3.02%	2.72%
<i>S&P 500 - Total Return</i>				0.10%	6.02%	30.69%	3.34%	2.94%	2.72%
Large Cap Growth									
AMERICAN FUNDS GROWTH FUND OF AMERICA		0.34%	0.34%	0.27%	4.47%	30.08%	N/A	N/A	N/A
FIDELITY ADVISOR EQUITY GROWTH INST		0.80%	0.80%	0.34%	8.58%	41.89%	0.79%	4.51%	1.39%
FIDELITY CONTRAFUND		0.92%	0.92%	-0.54%	4.38%	28.21%	2.57%	4.95%	7.13%
HARBOR CAPITAL APPRECIATION	22	0.67%	0.68%	3.64%	8.44%	35.45%	5.85%	5.73%	2.78%
<i>Russell 1000 Growth - Total Return</i>				0.76%	6.83%	35.01%	5.01%	5.33%	2.24%

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Equity (continued)									
All Cap Value									
LONGLEAF PARTNERS FUND		0.91%	0.91%	1.33%	10.19%	32.04%	2.41%	1.84%	5.00%
AMERICAN CENTURY EQUITY INCOME		0.97%	0.97%	1.09%	4.56%	23.09%	5.59%	4.18%	6.40%
DFA U.S. CORE EQUITY I		0.20%	0.20%	-0.60%	6.57%	34.35%	5.65%	3.80%	-
DFA U.S. CORE EQUITY II		0.23%	0.23%	-1.30%	6.36%	34.95%	5.77%	3.41%	-
DFA U.S. VECTOR EQUITY		0.33%	0.33%	-2.07%	6.06%	35.80%	6.35%	2.93%	-
<i>Russell 3000 Value - Total Return</i>				-0.68%	5.74%	29.13%	2.66%	1.23%	4.25%
All Cap Core									
VANGUARD TOTAL STOCK MARKET INDEX		0.18%	0.18%	-0.02%	6.31%	32.43%	4.23%	3.54%	3.69%
DFA US SUSTAINABILITY CORE 1 PORTFOLIO		0.37%	0.37%	-0.67%	6.46%	32.76%	4.70%	-	-
DFA US SOCIAL CORE EQUITY 2 PORTFOLIO		0.33%	0.33%	-1.78%	6.39%	36.00%	4.89%	-	-
<i>Russell 3000 - Total Return</i>				-0.03%	6.35%	32.37%	4.00%	3.35%	3.44%
Mid Cap Value									
AMERICAN CENTURY MID CAP VALUE		1.01%	1.01%	-0.68%	3.83%	25.98%	10.45%	6.48%	-
JPMORGAN MID CAP VALUE	43	0.76%	1.01%	1.04%	7.33%	32.66%	7.37%	5.00%	9.40%
RS VALUE		0.98%	0.98%	-2.21%	2.08%	28.26%	2.16%	-	-
<i>Russell Mid-Cap Value - Total Return</i>				-0.69%	6.69%	34.28%	6.35%	4.01%	8.42%
Mid Cap Core									
FEDERATED MID-CAP INDEX	4	0.56%	0.76%	-0.87%	8.32%	38.66%	7.42%	6.21%	7.44%
<i>Russell Mid-Cap - Total Return</i>				0.42%	8.08%	38.47%	6.46%	5.30%	7.59%
Mid Cap Growth									
EAGLE MID CAP GROWTH	41	0.95%	1.15%	0.68%	6.34%	43.97%	-	-	-
WELLS FARGO ADVANTAGE DISCOVERY	42	1.15%	1.21%	-0.48%	10.05%	45.16%	5.93%	8.81%	-
MERIDIAN GROWTH		0.84%	0.84%	0.53%	6.77%	40.51%	14.30%	9.03%	8.85%
<i>Russell Mid-Cap Growth - Total Return</i>				1.61%	9.59%	43.25%	6.58%	6.28%	5.52%
Smid Cap Value									
DFA U.S. TARGETED VALUE		0.38%	0.38%	-3.07%	5.09%	37.38%	9.21%	3.51%	9.55%
<i>Russell 2500 Value - Total Return</i>				-1.47%	6.10%	34.54%	7.87%	3.54%	8.36%
Small Cap Value									
ROYCE MICRO-CAP INV		1.54%	1.54%	-4.34%	2.85%	35.54%	9.74%	7.56%	10.62%
T. ROWE PRICE SMALL-CAP VALUE		0.97%	0.97%	-2.26%	5.31%	32.95%	7.30%	4.71%	10.04%
DFA U.S. SMALL CAP VALUE		0.52%	0.52%	-3.68%	4.80%	40.06%	8.96%	2.49%	9.35%
<i>Russell 2000 Value - Total Return</i>				-2.65%	3.77%	31.35%	7.09%	2.24%	7.53%
Small Cap Core									
DELAWARE SMALL CAP CORE A	32	1.40%	1.54%	1.54%	9.45%	42.14%	9.69%	3.31%	8.59%
NEUBERGER BERMAN GENESIS TR		1.12%	1.12%	0.00%	9.24%	35.52%	2.66%	7.55%	10.25%
T. ROWE PRICE SMALL-CAP STOCK		0.92%	0.92%	-0.51%	8.57%	43.94%	13.86%	6.83%	8.16%
DFA U.S. SMALL CAP		0.37%	0.37%	-1.30%	7.32%	40.74%	11.22%	5.22%	7.60%
DFA U.S. MICRO CAP		0.52%	0.52%	-2.42%	5.51%	37.30%	9.02%	3.07%	7.99%
<i>Russell 2000 - Total Return</i>				-1.61%	6.21%	37.41%	7.77%	4.08%	6.27%

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Equity (continued)									
Small Cap Growth									
EAGLE SMALL CAP GROWTH		0.88%	0.88%	4.33%	13.01%	54.33%	13.01%	9.63%	-
MARSHALL SMALL CAP GROWTH	40	1.44%	1.50%	-4.38%	5.63%	42.31%	10.33%	8.62%	7.76%
PERIMETER SMALL CAP GROWTH	39	1.35%	1.40%	0.00%	6.76%	37.63%	6.32%	-	-
BUFFALO SMALL CAP		1.03%	1.03%	-1.70%	3.85%	23.50%	11.52%	5.35%	7.92%
<i>Russell 2000 Growth - Total Return</i>				-0.59%	8.59%	43.50%	8.35%	5.79%	4.63%
Global Value									
THIRD AVENUE VALUE	34	1.15%	1.19%	-3.62%	0.21%	26.15%	2.76%	0.63%	6.32%
<i>MSCI AC World Index - Net</i>				0.25%	4.68%	30.14%	0.92%	3.16%	4.78%
Global Core									
AMERICAN FUNDS NEW PERSPECTIVE		0.46%	0.46%	-0.59%	4.76%	28.06%	-	-	-
OPPENHEIMER GLOBAL		1.20%	1.26%	1.63%	7.42%	34.93%	5.78%	4.12%	6.20%
<i>MSCI AC World Index - Net</i>				0.25%	4.68%	30.14%	0.92%	3.16%	4.78%
TEMPLETON GROWTH		1.10%	1.10%	2.28%	8.66%	32.98%	0.68%	0.21%	5.18%
<i>MSCI AC World Index Growth - Net</i>				0.89%	4.31%	32.02%	0.75%	4.18%	4.63%
International Value									
DODGE AND COX INTERNATIONAL		0.65%	0.65%	0.46%	3.00%	31.37%	1.34%	3.43%	9.72%
<i>MSCI AC World Index ex US Value - Net</i>				-0.14%	4.42%	28.69%	0.40%	3.16%	8.06%
DFA LARGE CAP INTERNATIONAL		0.30%	0.30%	1.26%	5.15%	31.72%	-1.17%	2.37%	6.00%
<i>MSCI World ex US - Net</i>				0.86%	4.72%	30.33%	-1.56%	2.02%	6.13%
DFA INTERNATIONAL VALUE		0.45%	0.45%	0.10%	4.80%	33.31%	0.13%	2.66%	9.01%
DFA INTERNATIONAL VALUE III		0.26%	0.26%	0.09%	4.90%	33.56%	0.30%	2.84%	9.20%
<i>MSCI World ex US Value - Net</i>				0.49%	5.61%	29.38%	-0.96%	1.04%	6.44%
MORGAN STANLEY INS INTL EQ	28	0.95%	0.98%	2.63%	6.03%	27.90%	-0.38%	2.61%	6.94%
<i>MSCI EAFE Free Value - Net Return</i>				0.98%	5.58%	29.35%	-1.74%	0.36%	5.96%
International Core									
AMERICAN FUNDS EUROPACIFIC GROWTH FUND		0.50%	0.52%	1.05%	4.67%	29.43%	-	-	-
<i>MSCI AC World Index ex US - Net</i>				0.38%	3.80%	29.73%	-0.35%	3.67%	7.48%
TEMPLETON FOREIGN ADV		0.94%	0.94%	0.95%	7.53%	34.26%	3.70%	4.79%	7.37%
<i>MSCI AC World Index ex US Value - Net</i>				-0.14%	4.42%	28.69%	0.40%	3.16%	8.06%
DFA INTERNATIONAL CORE EQUITY		0.40%	0.40%	0.33%	4.52%	33.84%	1.30%	3.05%	-
DFA INTERNATIONAL SUSTAINABILITY CORE 1 PORTFOLIO		0.57%	0.57%	0.73%	4.92%	32.41%	0.01%	-	-
<i>MSCI World ex US - Net</i>				0.86%	4.72%	30.33%	-1.56%	2.02%	6.13%
International Growth									
ARTISAN INTERNATIONAL		1.23%	1.23%	2.83%	6.39%	31.82%	-1.52%	2.62%	5.36%
VANGUARD INTL GROWTH		0.51%	0.51%	1.60%	4.86%	34.68%	1.89%	4.71%	7.02%
<i>MSCI AC World Index ex US Growth - Net</i>				0.89%	3.20%	30.69%	-1.12%	4.13%	6.84%

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Equity (continued)									
International Small Cap									
DFA INTL SMALL CAP VALUE		0.70%	0.70%	-1.48%	4.02%	36.20%	3.03%	3.80%	13.35%
DFA INTERNATIONAL SMALL COMPANY		0.45%	0.56%	-0.22%	3.91%	36.87%	3.67%	4.55%	12.01%
<i>MSCI World ex US Small Cap - Net</i>				-0.16%	3.13%	37.05%	3.72%	3.05%	10.52%
Emerging Market									
AMERICAN BEACON EMERGING MARKETS	29	1.79%	1.87%	-1.08%	-0.81%	25.92%	4.04%	9.87%	-
OPPENHEIMER DEVELOPING MARKETS A		1.35%	1.35%	-0.69%	-1.43%	29.82%	10.05%	14.61%	19.14%
DFA EMERGING MARKETS		0.60%	0.60%	-0.62%	1.39%	30.49%	6.93%	12.83%	16.60%
DFA EMERGING MARKETS CORE EQUITY		0.65%	0.65%	-0.33%	0.26%	29.87%	9.21%	14.23%	-
DFA EMERGING MARKETS VALUE		0.60%	0.60%	-2.42%	-1.72%	27.96%	6.94%	14.34%	21.36%
DFA EMERGING MARKETS SOCIAL CORE PORTFOLIO		0.67%	0.70%	-0.83%	-0.02%	29.73%	8.12%	-	-
<i>MSCI EMF (Emerging Markets) - Net Return</i>				-1.15%	0.88%	27.80%	4.22%	11.42%	16.20%
Alternatives									
Tactical Asset Allocation									
FORWARD STRATEGIC ALTERNATIVES		1.22%	1.27%	-3.06%	3.86%	11.09%	-0.58%	-	-
<i>Balanced Benchmark^c</i>				1.22%	4.33%	16.76%	5.31%	5.06%	4.59%
PIMCO ALL ASSET ALL AUTHORITY	37	0.98%	1.17%	1.63%	4.53%	8.40%	7.60%	8.30%	-
WELLS FARGO ASSET ALLOCATION	35	0.87%	1.32%	1.95%	4.58%	18.98%	4.91%	4.68%	7.00%
<i>Asset Allocation Benchmark^f</i>				1.67%	4.55%	20.15%	3.98%	5.54%	6.47%
Hedged Equity									
GATEWAY FUND	23	0.94%	1.05%	0.09%	2.56%	11.88%	0.25%	2.40%	3.14%
<i>CBOE S&P 500 BuyWrite Index (BXM)</i>				0.92%	2.42%	19.52%	1.15%	2.33%	3.25%
Sector Specific									
NEUBERGER BERMAN REAL ESTATE TRUST	44	0.99%	1.76%	4.01%	10.58%	33.53%	11.24%	5.12%	-
DFA REAL ESTATE SECURITIES		0.33%	0.33%	3.70%	10.53%	34.36%	5.72%	2.18%	10.62%
<i>Dow Jones Wilshire Real Estate Investment Trust (REIT)</i>				3.97%	10.93%	34.95%	4.71%	1.67%	10.53%
DFA INTERNATIONAL REAL ESTATE SECURITIES		0.41%	0.41%	4.94%	9.96%	43.56%	1.08%	-	-
<i>DJGI- World ex US Real Estate All</i>				1.86%	1.16%	30.81%	0.60%	1.12%	10.11%
T. ROWE PRICE HEALTH SCIENCES		0.84%	0.84%	5.32%	18.43%	44.27%	12.31%	11.27%	8.56%
<i>S&P Healthcare - Total Return</i>				7.87%	13.93%	28.54%	7.42%	5.34%	2.77%
VANGUARD HEALTHCARE FUND		0.36%	0.36%	8.02%	15.19%	30.62%	9.96%	6.40%	7.16%
<i>Russell 1000 Growth - Total Return</i>				0.76%	6.83%	35.01%	5.01%	5.33%	2.24%
DWS ENHANCED COMMODITY		1.61%	1.61%	-5.96%	1.38%	28.49%	12.51%	0.80%	-
DFA COMMODITY STRATEGY PORTFOLIO		0.47%	0.47%	-6.10%	-1.21%	-	-	-	-
<i>Dow Jones-UBS Commodity Index (TR)</i>				-6.73%	-2.58%	25.91%	-11.87%	-0.05%	6.62%
T. ROWE PRICE FINANCIAL SERVICES		1.02%	1.02%	-5.64%	-1.98%	14.37%	3.66%	-2.99%	2.29%
<i>Russell 3000 Financial Sector</i>				-4.38%	-0.76%	15.96%	-3.20%	-8.46%	-1.10%

Fund/Index Name	Foot- notes	Net Internal Mutual Fund Fee	Gross Internal Mutual Fund Fee	3 Month	YTD	1 Year	3 Year	5 Year	10 Year
Target Risk Allocation									
Conservative									
FIFTH THIRD LIFE MODEL CONSERVATIVE INST	8	0.81%	1.38%	1.77%	4.31%	12.37%	4.12%	3.85%	-
<i>Life Model Conservative^j</i>				1.83%	3.46%	9.27%	6.35%	6.18%	5.58%
Moderately Conservative									
FIFTH THIRD LIFE MODEL MODERATELY CONSERVATIVE INST	9	0.93%	1.44%	1.60%	5.45%	18.72%	4.04%	3.89%	-
<i>Life Model Moderate Conservative^k</i>				1.37%	4.19%	14.81%	6.06%	5.69%	5.29%
Moderate									
FIFTH THIRD LIFE MODEL MODERATE INSTL	10	0.98%	1.35%	1.39%	5.65%	21.56%	3.43%	3.51%	-
<i>Life Model Moderate^l</i>				1.14%	4.56%	17.64%	5.83%	5.39%	5.10%
Moderately Aggressive									
FIFTH THIRD LIFE MODEL MODERATELY AGGRESSIVE INST	11	1.08%	1.53%	1.24%	6.81%	28.59%	2.59%	2.95%	-
<i>Balanced Benchmark^m</i>				1.22%	4.33%	16.76%	5.31%	5.06%	4.59%
Aggressive									
FIFTH THIRD LIFE MODEL AGGRESSIVE INST	12	1.18%	1.64%	0.87%	7.59%	34.71%	1.70%	2.45%	-
<i>Life Model Aggressiveⁿ</i>				0.21%	6.00%	29.34%	4.46%	3.86%	4.04%
Fixed Income									
Short Duration Bond									
FIFTH THIRD S/T BD INSTL	25	0.50%	0.79%	0.71%	1.02%	2.17%	3.60%	4.13%	3.47%
<i>Citigroup BIG Treasury Bill (3 M) (LOC)</i>				0.02%	0.06%	0.14%	0.35%	1.87%	2.01%
Core Bond									
FIFTH THIRD TOTAL RETURN BOND INST	14	0.64%	0.88%	2.78%	3.95%	6.23%	4.51%	3.97%	4.09%
<i>Barclays Capital US Aggregate</i>				2.29%	2.72%	3.90%	6.46%	6.52%	5.74%
Equity									
Large Cap Value									
FIFTH THIRD DISCIPLINED LARGE CAP VALUE INST	16	0.83%	1.08%	-0.89%	5.35%	29.97%	1.65%	1.14%	4.29%
<i>Russell 1000 Value - Total Return</i>				-0.50%	5.92%	28.94%	2.28%	1.15%	3.99%
Large Cap Core									
FIFTH THIRD DIVIDEND GROWTH INST	17	0.74%	2.83%	0.81%	6.58%	28.88%	2.42%	3.08%	0.09%
<i>Russell 1000 Growth - Total Return</i>				0.76%	6.83%	35.01%	5.01%	5.33%	2.24%
FIFTH THIRD EQUITY INDEX INST	18	0.20%	0.62%	0.04%	5.90%	30.53%	3.30%	2.85%	2.53%
<i>S&P 500 - Total Return</i>				0.10%	6.02%	30.69%	3.34%	2.94%	2.72%
Large Cap Growth									
FIFTH THIRD QUALITY GROWTH INST	19	1.07%	1.14%	1.81%	9.01%	36.26%	3.11%	5.68%	1.70%
<i>Russell 1000 Growth - Total Return</i>				0.76%	6.83%	35.01%	5.01%	5.33%	2.24%
All Cap Value									
FIFTH THIRD ALL CAP VALUE	20	0.97%	1.43%	-2.16%	3.52%	29.69%	1.57%	0.64%	5.29%
<i>Russell 3000 Value - Total Return</i>				-0.68%	5.74%	29.13%	2.66%	1.23%	4.25%

Fund/Index Name	Foot- notes	Net Internal Mutual Fund Fee	Gross Internal Mutual Fund Fee	3 Month	YTD	1 Year	3 Year	5 Year	10 Year
Equity (continued)									
Mid Cap Growth									
FIFTH THIRD MID CAP GROWTH INST	21	0.96%	1.24%	2.24%	12.49%	54.44%	7.19%	5.00%	4.00%
<i>Russell Mid Cap Growth - Total Return</i>				1.61%	9.59%	43.25%	6.58%	6.28%	5.52%
Small Cap Value									
FIFTH THIRD MICRO CAP VALUE INST	30	1.36%	1.83%	-2.90%	1.74%	25.74%	10.35%	3.68%	9.76%
<i>Russell 2000 Value - Total Return</i>				-2.65%	3.77%	31.35%	7.09%	2.24%	7.53%
Small Cap Growth									
FIFTH THIRD SMALL CAP GROWTH INST	31	1.07%	1.26%	2.34%	8.45%	43.52%	6.11%	4.44%	4.43%
<i>Russell 2000 Growth - Total Return</i>				-0.59%	8.59%	43.50%	8.35%	5.79%	4.63%
International Core									
FIFTH THIRD INTERNATIONAL EQUITY	24	1.18%	1.35%	1.17%	5.10%	32.42%	-3.05%	0.71%	4.71%
<i>MSCI EAFE - Net Return</i>				1.56%	4.98%	30.36%	-1.77%	1.48%	5.66%
Alternatives									
Tactical Asset Allocation									
FIFTH THIRD STRATEGIC INCOME	15	0.83%	1.49%	1.60%	4.95%	13.92%	9.54%	6.52%	6.42%
<i>Balanced Benchmark</i>				1.22%	4.33%	16.76%	5.31%	5.06%	4.59%

INVESTMENT RETURNS

Investment returns presented on each mutual fund include the reinvestment of all income and gains realized, if any. Returns for periods of greater than one year are annualized returns and are net of all mutual fund management fees and expenses but are gross of any plan servicing fees to which your plan may be subject. Investment return and share price will fluctuate with market conditions, and investors may have a gain or loss when shares are sold. Mutual fund performance changes over time and currently may be lower than stated.

You should carefully consider a fund’s investment objectives, management fees, risks and expenses before investing. To obtain a fund’s prospectus which contains this and other important information visit www.firstmerc.com Please carefully read the prospectus before investing.

Performance returns are updated monthly and are available on our website at www.firstmerc.com.

INTERNAL MUTUAL FUND FEE

In addition to the internal mutual fund fees, qualified retirement plans in the Spectrum Program are subject to a plan servicing fee that First Mercantile Trust collects, part of which First Mercantile Trust may retain as recordkeeper and part of which may be paid to the investment consultant (or his or her firm) and/or the administrative service provider for services rendered to and on behalf of a plan. Information about the amounts payable to the investment consultant and administrative service provider are available on request.

First Mercantile Trust may receive 12b–1 fees, sub-transfer agency fees and/or other similar fees from some of the underlying mutual funds or their distributors. In those cases, First Mercantile Trust reduces its Plan Servicing Fee by the amount of these fees at the time that are received. Amounts that First Mercantile receives from the mutual funds are available upon request.

OPPENHEIMER FUNDS

Oppenheimer Funds, Inc. is a member of the MassMutual Financial Group and is an independent, majority owned subsidiary of MassMutual Life Insurance Company. First Mercantile Trust Company is a member of the MassMutual Financial Group and is a wholly owned subsidiary of MassMutual Life Insurance Company, making OppenheimerFunds, Inc. an affiliate to First Mercantile Trust Company. As an affiliated company, First Mercantile neither charges nor receives the components of the Annual Investment Expense related to investment oversight and other trustee duties on Oppenheimer funds. MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

FOOTNOTES

D – This fund is only available to qualified retirement plans. Although designed to accommodate daily participant withdrawals, transferring investments from this fund to another similar fund, i.e. a money market fund or short term bond fund, is prohibited unless such transfer is first invested in a dissimilar, e.g. equity, investment for a period of at least three months. Additionally, First Mercantile reserves the right to defer a withdrawal for a period of time, not to exceed one year, in order to ensure the fair and orderly management of the fund.

M – Fund is not available to Defined Benefit Plans (New Investments).

Z – FUND CLOSED TO ADDITIONAL PLANS.

Information provided is obtained from sources believed to be reliable. However, First Mercantile does not guarantee the accuracy, adequacy, completeness or availability of any information and is not responsible for errors or omissions or for the results obtained from the use of such information.

FOOTNOTE	FUND NAME	WAIVER DESCRIPTION
1	BLACKROCK INTERM GOVERNMENT BOND	As described in the "Management of the Funds" section of the Fund's prospectus on page 68, BlackRock has contractually agreed to waive or reimburse fees or expenses in order to limit Total Annual Fund Operating Expenses After Fee Waivers and/or Expense Reimbursements (excluding Dividend Expense, Interest Expense, Acquired Fund Fees and Expenses and certain other Fund expenses) to 1.07% (for Investor A Shares), 1.88% (for Investor B Shares), 1.82% (for Investor C Shares) and 0.62% (for Institutional Shares) of average daily net assets until February 1, 2012. The Fund may have to repay some of these waivers and reimbursements to BlackRock in the following two years. The contractual agreement may be terminated upon 90 days notice by a majority of the non-interested trustees of the Fund or by a vote of a majority of the outstanding voting securities of the Fund.
2	PIMCO HIGH YIELD	Interest expense results from the Fund's use of certain investments such as reverse repurchase agreements. Such expense is required to be treated as a Fund expense for accounting purposes and is not payable to PIMCO. Any interest expense amount will vary based on the Fund's use of those investments as an investment strategy best suited to seek the objective of the Fund.
3	DFA INTERMEDIATE-TERM EXTENDED QUALITY PORTFOLIO	The Advisor has agreed to waive certain fees and in certain instances, assume certain expenses of the Intermediate-Term Extended Quality Portfolio. The Fee Waiver and Expense Assumption Agreement for the Intermediate-Term Extended Quality Portfolio will remain in effect through February 28, 2012, and may not be terminated by the Advisor prior to that date.
4	FEDERATED MID-CAP INDEX	The Manager and its affiliates have voluntarily agreed to waive their fees and/or reimburse expenses so that the total annual fund operating expenses (excluding Acquired Fund Fees and Expenses) paid by the Fund (after the voluntary waivers and/or reimbursements) will not exceed 0.54% through the later of (the "Termination Date"): (a) December 31, 2011; or (b) the date of the Fund's next effective Prospectus. While the Manager and its affiliates currently do not anticipate terminating or increasing these arrangements prior to the Termination Date, these arrangements may only be terminated or the Fee Limit increased prior to the Termination Date with the agreement of the Fund's Board of Trustees.
5	DELAWARE HIGH YIELD OPPORTUNITY	The Fund's investment manager, Delaware Management Company (Manager), is contractually waiving its investment advisory fees and/or paying expenses (excluding any 12b-1 plan, taxes, interest, inverse floater program expenses, short sale and dividend interest expenses, brokerage fees, certain insurance costs, and nonroutine expenses or costs, including, but not limited to, those relating to reorganizations, litigation, conducting shareholder meetings, and liquidations) to the extent necessary to prevent total annual fund operating expenses from exceeding 0.81% of the Fund's average daily net assets from November 26, 2010 through November 28, 2011.
6	DFA GLOBAL 60/40	Dimensional Fund Advisors LP (the "Advisor") has agreed to waive certain fees and in certain instances, assume certain expenses of the 60/40 Portfolio. The Fee Waiver and Expense Assumption Agreement for the 60/40 Portfolio will remain in effect through February 28, 2012, and may not be terminated by the Advisor prior to that date.
7	T. ROWE PRICE BALANCED	The fee waiver for the Balanced Fund was due to the credit received from investing in the T. Rowe Price mutual funds; this credit totaled 0.02% in fiscal 2009 but will vary with the amount invested in certain T. Rowe Price mutual funds. This agreement is in place through April 30th, 2013.
8	FIFTH THIRD LIFE MODEL CONSERVATIVE INST	The Funds' Advisor and Administrator have contractually agreed to waive fees and/or reimburse expenses through November 30, 2012. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Advisor and Administrator are subject to reimbursement by the Fund for the 37-month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein.
9	FIFTH THIRD LIFE MODEL MODERATELY CONSERVATIVE INST	The Funds' Advisor and Administrator have contractually agreed to waive fees and/or reimburse expenses through November 30, 2012. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Advisor and Administrator are subject to reimbursement by the Fund for the 37-month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein.
10	FIFTH THIRD LIFE MODEL MODERATE INSTL	The Funds' Advisor and Administrator have contractually agreed to waive fees and/or reimburse expenses through November 30, 2012. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Advisor and Administrator are subject to reimbursement by the Fund for the 37-month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein.
11	FIFTH THIRD LIFE MODEL MODERATELY AGGRESSIVE INST	The Funds' Advisor and Administrator have contractually agreed to waive fees and/or reimburse expenses through November 30, 2012. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Advisor and Administrator are subject to reimbursement by the Fund for the 37-month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein.
12	FIFTH THIRD LIFE MODEL AGGRESSIVE INST	The Funds' Advisor and Administrator have contractually agreed to waive fees and/or reimburse expenses through November 30, 2012. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Advisor and Administrator are subject to reimbursement by the Fund for the 37-month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein.
13	PIMCO TOTAL RETURN INSTL	Interest expense results from the Fund's use of certain investments such as reverse repurchase agreements. Such expense is required to be treated as a Fund expense for accounting purposes and is not payable to PIMCO. Any interest expense amount will vary based on the Fund's use of those investments as an investment strategy best suited to seek the objective of the Fund.
14	FIFTH THIRD BOND INST	Fifth Third Asset Management, Inc., the Fund's Adviser and Administrator, has contractually agreed to waive fees and expenses through November 26, 2011. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Adviser and Administrator are subject to reimbursement by the Fund for the 12 month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein.
15	FIFTH THIRD STRATEGIC INCOME	"Fifth Third Asset Management, Inc, the Fund's Adviser and Administrator, has contractually agreed to waive and/or reimburse expenses through November 30, 2012. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Adviser and Administrator are subject to reimbursement by the Fund for the 37 month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein."
16	FIFTH THIRD DISCIPLINED LARGE CAP VALUE INST	"Fifth Third Asset Management, Inc, the Fund's Adviser and Administrator, has contractually agreed to waive and/or reimburse expenses through November 30, 2012. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Adviser and Administrator are subject to reimbursement by the Fund for the 37 month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein."
17	FIFTH THIRD DIVIDEND GROWTH INST	Fifth Third Asset Management, Inc., the Fund's Adviser and Administrator, has contractually agreed to waive fees and expenses through November 26, 2011. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Adviser and Administrator are subject to reimbursement by the Fund for the 12 month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein.
18	FIFTH THIRD EQUITY INDEX INST	Fifth Third Asset Management, Inc., the Fund's Adviser and Administrator, has contractually agreed to waive fees and expenses through November 30, 2012. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Adviser and Administrator are subject to reimbursement by the Fund for the 37 month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein.
19	FIFTH THIRD QUALITY GROWTH INST	"Fifth Third Asset Management, Inc, the Fund's Adviser and Administrator, has contractually agreed to waive fees and expenses through November 26, 2011. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Adviser and Administrator are subject to reimbursement by the Fund for the 12 month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein."
20	FIFTH THIRD ALL CAP VALUE	"Fifth Third Asset Management, Inc., the Fund's Adviser and Administrator, has contractually agreed to waive fees and expenses through November 26, 2011. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Adviser and Administrator are subject to reimbursement by the Fund for the 12 month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein."
21	FIFTH THIRD MID CAP GROWTH INST	"Fifth Third Asset Management, Inc., the Fund's Adviser and Administrator, has contractually agreed to waive fees and expenses through November 26, 2011. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Adviser and Administrator are subject to reimbursement by the Fund for the 12 month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein."
22	HARBOR CAPITAL APPRECIATION	The Adviser has contractually agreed to reduce the management fee to 0.58% on assets between \$5 billion and \$10 billion and to 0.57% on assets over \$10 billion through February 29, 2012.

FOOTNOTE	FUND NAME	WAIVER DESCRIPTION
23	GATEWAY FUND	Gateway Investment Advisers, LLC (the "Adviser") has given a binding contractual undertaking to the Fund to limit the amount of the Fund's total annual fund operating expenses to 0.94% and 1.70% of the Fund's average daily net assets for Class A and C shares, respectively, exclusive of certain expenses such as brokerage expenses, interest expense, taxes and extraordinary expenses, such as litigation and indemnification expenses. This undertaking is in effect through April 30, 2011 and may be terminated before then only with the consent of the Fund's Board of Trustees. The Fund's Adviser will be permitted to recover, on a class by class basis, management fees reduced and/or expenses reimbursed to the extent that expenses in later periods fall below 0.94% and 1.70% of the Fund's average daily net assets for Class A and C shares, respectively. The Fund will not be obligated to repay any such reduced fees and expenses more than one year after the end of the fiscal year in which the fee/expense was reduced.
24	FIFTH THIRD INTERNATIONAL EQUITY	"Fifth Third Asset Management, Inc., the Fund's Adviser and Administrator, has contractually agreed to waive fees and expenses through November 26, 2011. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Adviser and Administrator are subject to reimbursement by the Fund for the 12 month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein."
25	FIFTH THIRD S/T BD INSTL	Fifth Third Asset Management, Inc., the Fund's Adviser and Administrator, has contractually agreed to waive fees and expenses through November 26, 2011. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Adviser and Administrator are subject to reimbursement by the Fund for the 12 month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein.
26	DFA SHORT-TERM EXTENDED QUALITY INSTL	The Adviser has agreed to waive certain fees and in certain instances, assume certain expenses of the Short-Term Extended Quality Portfolio. The Fee Waiver and Expense Assumption Agreement for the Short-Term Extended Quality Portfolio will remain in effect through February 28, 2012, and may not be terminated by the Adviser prior to that date.
27	DFA 25/75 GLOBAL INST	Dimensional Fund Advisors LP (the "Adviser") has agreed to waive certain fees and in certain instances, assume certain expenses of the 25/75 Portfolio. The Fee Waiver and Expense Assumption Agreement for the 25/75 Portfolio will remain in effect through February 28, 2012, and may not be terminated by the Adviser prior to that date.
28	MORGAN STANLEY INS INSTL EQ	The Portfolio's "Adviser," Morgan Stanley Investment Management Inc., is currently waiving or reimbursing all or a portion of the Portfolio's advisory fees and/or other expenses, excluding investment related expenses. The fee waivers and/or expense reimbursements are expected to continue (such that the Total Annual Portfolio Operating Expenses After Fee Waiver and/or Expense Reimbursement do not exceed those amounts listed above) for one year (prospectus dated April 30, 2010) or until such time that the Fund's Board of Directors acts to discontinue such waivers and/or expense reimbursements when it deems that such action is appropriate. The expenses of the Acquired Funds (defined below) are not taken into account when calculating the fee waivers and/or expense reimbursements.
29	AMERICAN BEACON EMERGING MARKETS	The Manager has contractually agreed to waive and/or reimburse the A Class, C Class, Institutional Class, Y Class and Investor Class of the Fund for Distribution Fees and Other Expenses, as applicable, through February 29, 2012 to the extent that Total Annual Fund Operating Expenses exceed 1.79% for the A Class, 2.54% for the C Class, 1.35% for the Institutional Class, 1.45% for the Y Class, and 1.79% for the Investor Class (excluding taxes, brokerage commissions, acquired fund fees and expenses and other extraordinary expenses such as litigation)
30	FIFTH THIRD MICRO CAP VALUE INSTL	"Fifth Third Asset Management, Inc., the Fund's Adviser and Administrator, has contractually agreed to waive fees and expenses through November 26, 2011. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Adviser and Administrator are subject to reimbursement by the Fund for the 12 month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein."
31	FIFTH THIRD SMALL CAP GROWTH INSTL	"Fifth Third Asset Management, Inc., the Fund's Adviser and Administrator, has contractually agreed to waive fees and expenses through November 26, 2011. Under the terms of the expense limitation agreement, fees waived or expenses reimbursed by the Adviser and Administrator are subject to reimbursement by the Fund for the 12 month period in which the expense limitation agreement is in effect. No reimbursement payment will be made by the Fund if it would result in the Fund exceeding the expense limitation described herein."
32	DELAWARE SMALL CAP CORE A	The Fund's investment manager, Delaware Management Company (Manager), has contractually agreed to waive all or a portion of its investment advisory fees and/or pay/reimburse expenses (excluding any 12b-1 plan expenses, taxes, interest, inverse floater program expenses, short sale and dividend interest expenses, brokerage fees, certain insurance costs, and nonroutine expenses or costs, including, but not limited to, those relating to reorganizations, litigation, conducting shareholder meetings, and liquidations) to the extent necessary to prevent total annual fund operating expenses from exceeding 1.15% of the Fund's average daily net assets from March 30, 2011 through March 29, 2012.
33	DFA U.S. LARGE COMPANY	The Adviser has agreed to waive all or a portion of its administration fee in certain circumstances. The Fee Waiver and Expense Assumption Agreement for the U.S. Large Company Portfolio will remain in effect through February 28, 2012, and may not be terminated by the Adviser prior to that date.
34	THIRD AVENUE VALUE	The Adviser has contractually agreed, for a period of one year from the date of this Prospectus (3/1/2011), to defer receipt of advisory fees and/or reimburse Fund expenses in order to limit Net Annual Fund Operating Expenses (exclusive of taxes, interest, brokerage commissions, acquired fund fees and expenses, and extraordinary items) to 1.15% and 1.40% of the average daily net assets of the Institutional Class and Investor Class, respectively, subject to later reimbursement by the respective classes in certain circumstances (the "Expense Cap Agreement").
35	WELLS FARGO ADVANTAGE ASSET ALLOCATION FUND	Funds Management has committed through July 18, 2013 to waive fees and/or reimburse expenses to the extent necessary to ensure that the Fund's Total Annual Fund Operating Expenses After Fee Waiver, excluding brokerage commissions, interest, taxes, extraordinary expenses, and the expenses of any money market fund or other fund held by the Fund, do not exceed 0.87% for Class A, 1.62% for Class B, and 1.62% for Class C.
36	TEMPLETON INTERNATIONAL BOND	The investment manager and administrator have contractually agreed to waive or assume certain expenses so that common expenses (excluding Rule 12b-1 fees and acquired fund fees and expenses) for each class of the Fund do not exceed 0.74% (other than certain non-routine expenses) until December 31, 2011.
37	PIMCO ALL ASSET ALL AUTHORITY	Interest expense results from the Fund's use of certain investments such as reverse repurchase agreements. Such expense is required to be treated as a Fund expense for accounting purposes and is not payable to PIMCO. Any interest expense amount will vary based on the Fund's use of those investments as an investment strategy best suited to seek the objective of the Fund.
38	ALLIANZ NJF SMALL CAP VALUE A	Effective November 1, 2010, AGIFM has voluntarily agreed to observe, through October 31, 2011, an irrevocable waiver of a portion of its advisory fees, which reduces the 0.60% contractual fee rate by 0.025% on assets in excess of \$3 billion, by an additional 0.025% on assets in excess of \$4 billion and by an additional 0.025% on assets in excess of \$5 billion, each based on the Fund's average daily net assets.
39	PERIMETER SMALL CAP GROWTH	The Adviser has contractually agreed to waive its advisory fee and/or reimburse expenses in order to limit Total Annual Fund Operating Expenses (other than Acquired Fund fees and expenses, brokerage commissions, extraordinary items, interest or taxes) to 1.35% of the Fund's average daily net assets attributable to Investor Class Shares through December 31, 2011.
40	MARSHALL SMALL CAP GROWTH	M&I Investment Management Corp. (Adviser) has agreed to waive or reduce its investment advisory fee or reimburse expenses to the extent necessary to prevent class total annual operating expenses (excluding interest, taxes, brokerage commissions, other investment-related costs and extraordinary expenses, such as litigation and other expenses not incurred in the ordinary course of the Fund's business) from exceeding 1.44% for Class Y through December 31, 2011.
41	EAGLE MID CAP GROWTH	Eagle Asset Management, Inc. ("Eagle") has contractually agreed to cap its investment advisory fee and/or reimburse certain expenses of the fund to the extent that annual operating expenses of Class R-5 exceed 0.95% of that class' average daily net assets through February 29, 2012. This expense limitation excludes interest, taxes, and brokerage commissions, costs relating to investments in other investment companies, dividends, and extraordinary expenses and includes offset expense arrangements with the fund's custodian. The Board of Trustees may agree to change fee limitations or reimbursements without the approval of fund shareholders. Any reimbursement of fund expenses or reduction in Eagle's investment advisory fees is subject to reimbursement by the fund within the following two fiscal years, if overall expenses fall below the lesser of its then current expense cap or the expense cap in effect at the time of the fund reimbursement.
42	WELLS FARGO ADVANTAGE DISCOVERY	Funds Management has committed through January 31, 2012 to waive fees and/or reimburse expenses to the extent necessary to ensure that the Fund's Total Annual Fund Operating Expenses After Fee Waiver, excluding brokerage commissions, interest, taxes, extraordinary expenses, and the expenses of any money market fund or other fund held by the Fund, do not exceed 1.15% for Administrator Class. After this time, the Total Annual Fund Operating Expenses After Fee Waiver may be increased or the commitment to maintain the same may be terminated only with the approval of the Board of Trustees.
43	JPMORGAN MID CAP VALUE	The Fund's adviser, administrator and distributor (the Service Providers) have contractually agreed to waive fees and/or reimburse expenses to the extent Total Annual Fund Operating Expenses of Institutional Class Shares (excluding Acquired Fund Fees and Expenses, dividend expenses related to short sales, interest, taxes and extraordinary expenses and expenses related to the Board of Trustees' deferred compensation plan) exceeds 0.75% of their average daily net assets. This contract cannot be terminated prior to 11/1/11 at which time the Service Providers will determine whether or not to renew or revise it.
44	NEUBERGER BERMAN REAL ESTATE TRUST	Neuberger Berman Management LLC (NBM) has contractually undertaken to forgo current payment of fees and/or reimburse certain expenses of Trust Class so that the total annual operating expenses (excluding interest, taxes, brokerage commissions, acquired fund fees and expenses, and extraordinary expenses, if any) are limited to 1.50% of average net assets. This undertaking lasts until 8/31/2021. The Fund has agreed that Trust Class will repay NBM for fees and expenses forgone or reimbursed for that class provided that repayment does not cause annual operating expenses to exceed 1.50% of its average net assets. Any such repayment must be made within three years after the year in which NBM incurred the expense.

	Benchmark Name	Citigroup Big Treasury Bill 3M	BofA Merrill Lynch 1-3 yr US Treasury	Barclays Capital Intermediate Government- Credit Bond Index ¹	Barclays Capital Aggregate Bond Index ²	S&P 500	Russell 1000	Russell 3000	MSCI World Index	MSCI EAFE	MSCI ACWI	Citi World Bond (1-3Y)
C	Balanced Benchmark			50.0%		50.0%						
J	Fifth Third Lifemodel Conservative Benchmark			80.0%				20.0%				
K	Fifth Third Lifemodel Moderately Conservative Benchmark			60.0%				40.0%				
L	Fifth Third Lifemodel Moderate Benchmark			50.0%				50.0%				
M	Fifth Third Lifemodel Moderately Aggressive Benchmark			30.0%				70.0%				
N	Fifth Third Lifemodel Aggressive Benchmark			10.0%				90.0%				
T	Asset Allocation Benchmark			50.0%							50.0%	
BB	Russell LifePoints In Retirement Benchmark				65.0%				35.0%			
CC	Russell LifePoints 2020 Benchmark				45.0%				55.0%			
DD	Russell LifePoints 2030 Benchmark				10.0%				90.0%			
EE	Russell LifePoints 2040 Benchmark				10.0%				90.0%			
RR	Russell LifePoints 2050 Benchmark				10.0%				90.0%			
PP	Balanced - 60% Russell 1000 Value, 40% Barclays Capital Aggregate Bond				40.0%		60.0%					
QQ	Balanced - 40% Russell 1000 Value, 60% Barclays Capital Aggregate Bond				60.0%		40.0%					
VV	Vanguard LifeStrategy Income Benchmark				75.0%		25.0%					
SS	Vanguard LifeStrategy Conservative Growth Benchmark				55.0%		40.0%			5.0%		
TT	Vanguard LifeStrategy Moderate Growth Benchmark				35.0%		55.0%			10.0%		
UU	Vanguard LifeStrategy Growth Benchmark				15.0%		70.0%			15.0%		
XX	DFA Global 60/40 Index								60.0%			40.0%
YY	Stable Value Custom Benchmark	50%	50%									

Benchmark Name	Barclays Capital Intermediate Government- Credit Bond Index ²	Barclays Capital Aggregate Bond Index ³	S&P 500	Russell 1000	Russell 1000 Value	Wilshire 5000	Russell 2000	MSCI EAFE
Benchmark returns prior to July, 2007 reflect the following allocation for the Fifth Third Lifemodel Conservative Benchmark	80.0%					20.0%		
Benchmark returns prior to July, 2007 reflect the following allocation for the Fifth Third Lifemodel Moderately Conservative Benchmark	60.0%					40.0%		
Benchmark returns prior to July, 2007 reflect the following allocation for the Fifth Third Lifemodel Moderate Benchmark	50.0%					50.0%		
Benchmark returns prior to July, 2007 reflect the following allocation for the Fifth Third Lifemodel Moderately Aggressive Benchmark	30.0%					70.0%		
Benchmark returns prior to July, 2007 reflect the following allocation for the Fifth Third Lifemodel Aggressive Benchmark	10.0%					90.0%		

1 Formerly the Lehman Intermediate Government-Credit Index

2 Formerly the Lehman Aggregate Bond Index