

Fund Name	Morningstar Category	7 Day Yield <sup>1</sup>	Inception Date	Ticker <sup>2</sup>	Average Annual Total Returns (NAV)						Net Expense Ratio <sup>5</sup>	Gross Expense Ratio <sup>5</sup>
					Month	QTR <sup>3</sup>	1 Yr	3 Yr	5 Yr	10Yr <sup>4</sup>		
Morgan Stanley Liquid Asset Fund	N/A	0.01%	09/1975	DWLXX	N/A	N/A	0.01%	1.62%	2.68%	2.44%	0.60%	0.67%
Morgan Stanley U.S. Government Money Market Trust	N/A	0.01%	02/1982	DWGXX	N/A	N/A	0.02%	1.37%	2.46%	2.22%	0.74%	0.80%
Morgan Stanley Stable Value Fund	N/A		08/1999	N/A	0.04%	0.13%	0.65%	2.48%	3.28%	4.57%(Inception)	0.93%	N/A
AllianceBernstein Diversified Yield Fund - Class R	Short-Term Bond		03/2005	AGSRX	-0.26%	0.71%	3.51%	0.58%	3.07%	3.08%(Inception)	1.10%	1.96%
Invesco Short Term Bond Fund - Class R	Short-Term Bond		04/2004	STBRX	0.40%	0.54%	5.66%	0.86%	1.87%	1.90%(Inception)	0.93%	1.14%
Prudential Short-Term Corporate Bond Fund - Class R	Short-Term Bond		05/2004	JDTRX	0.67%	0.97%	8.13%	6.73%	5.07%	4.73%(Inception)	1.06%	1.31%
Eaton Vance Government Obligations Fund - Class R	Short Government		08/2005	ERGOX	0.98%	2.18%	5.90%	7.06%	N/A	5.48%(Inception)	1.41%	1.42%
Oppenheimer Limited-Term Government Fund - Class N	Short Government		03/2001	OLTNX	0.44%	2.13%	8.79%	2.69%	2.89%	3.04%(Inception)	1.24%	1.24%
Victory Fund for Income - Class R	Short Government		09/1987	GGIFX	0.64%	2.07%	6.90%	6.53%	5.09%	5.13%	1.00%	1.00%
American Century Ginnie Mae Fund - Class R	Intermediate Government		09/2007	AGMWX	1.12%	3.07%	7.67%	N/A	N/A	7.12%(Inception)	1.07%	1.07%
Prudential Government Income Fund - Class R	Intermediate Government		05/2004	JDRVX	1.48%	3.44%	10.32%	6.92%	4.70%	4.86%(Inception)	1.16%	1.41%
American Century Diversified Bond Fund - Class R	Intermediate-Term Bond		07/2005	ADVRX	1.55%	3.15%	8.78%	7.89%	N/A	5.58%(Inception)	1.07%	1.12%
Calvert Income Fund - Class R	Intermediate-Term Bond		10/2006	CICRX	0.90%	1.30%	12.72%	3.01%	N/A	3.00%(Inception)	1.47%	1.51%
Federated Total Return Bond Fund - Class K	Intermediate-Term Bond		04/2003	FTRKX	1.49%	2.48%	10.96%	7.13%	5.20%	4.89%(Inception)	1.11%	1.19%
Invesco Income Fund - Class R	Intermediate-Term Bond		06/2002	AMIRX	1.80%	2.59%	14.81%	-0.78%	0.43%	2.64%(Inception)	1.36%	1.36%
Oppenheimer Core Bond Fund - Class N	Intermediate-Term Bond		03/2001	OPBNX	1.39%	3.35%	18.20%	-8.98%	-4.46%	0.16%(Inception)	1.39%	1.58%
AllianceBernstein High Income Fund - Class R	Multisector Bond		01/2008	AGDRX	1.50%	-0.58%	31.39%	N/A	N/A	9.44%(Inception)	1.15%	1.36%
Oppenheimer Global Strategic Income Fund - Class N	Multisector Bond		03/2001	OSINX	1.78%	1.87%	20.74%	3.87%	4.98%	6.47%(Inception)	1.42%	1.49%

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Pioneer Strategic Income Fund - Class R	Multisector Bond		04/2003	STIRX	0.88%	0.68%	18.08%	7.86%	6.40%	7.94%(Inception)	1.44%	1.44%
Eaton Vance Income Fund of Boston - Class R	High Yield Bond		01/2004	ERIBX	1.07%	0.14%	25.83%	3.86%	5.73%	6.08%(Inception)	1.36%	1.39%
Pioneer High Yield Fund - Class R	High Yield Bond		04/2003	TYHRX	-2.74%	-4.61%	24.60%	0.67%	4.30%	6.64%(Inception)	1.47%	1.47%
Prudential High Yield Fund - Class R	High Yield Bond		06/2005	JDYRX	1.26%	-0.18%	24.90%	5.65%	6.53%	6.52%(Inception)	1.16%	1.41%
American Century Inflation Protection Bond Fund - Class R	Inflation-Protected Bond		05/2005	APORX	1.20%	3.32%	9.29%	7.20%	4.30%	4.15%(Inception)	0.99%	1.09%
Oppenheimer International Bond Fund - Class N	World Bond		03/2001	OIBNX	1.30%	-2.49%	7.03%	6.04%	6.49%	10.05%(Inception)	1.40%	1.69%
Calamos Market Neutral Income Fund - Class R	Long-Short		03/2007	CYSRX	-1.41%	-4.52%	4.72%	-0.80%	N/A	-0.09%(Inception)	1.45%	1.45%
AllianceBernstein 2000 Retirement Strategy - Class R	Target Date 2000-2010		09/2005	LTARX	-0.93%	-3.83%	14.14%	-2.95%	N/A	1.93%(Inception)	1.06%	2.73%
AllianceBernstein 2005 Retirement Strategy - Class R	Target Date 2000-2010		09/2005	LTBRX	-1.51%	-5.31%	15.15%	-4.31%	N/A	1.29%(Inception)	1.12%	2.10%
AllianceBernstein 2010 Retirement Strategy - Class R	Target Date 2000-2010		09/2005	LTDRX	-2.09%	-7.00%	15.86%	-5.84%	N/A	0.73%(Inception)	1.14%	1.56%
AllianceBernstein 2015 Retirement Strategy - Class R	Target Date 2011-2015		09/2005	LTERX	-2.64%	-8.12%	15.81%	-7.34%	N/A	0.18%(Inception)	1.18%	1.53%
AllianceBernstein 2020 Retirement Strategy - Class R	Target Date 2016-2020		09/2005	LTHR X	-3.17%	-9.23%	16.01%	-8.84%	N/A	-0.47%(Inception)	1.22%	1.52%
AllianceBernstein 2025 Retirement Strategy - Class R	Target Date 2021-2025		09/2005	LTJRX	-3.83%	-10.59%	15.52%	-10.08%	N/A	-0.65%(Inception)	1.24%	1.59%
AllianceBernstein 2030 Retirement Strategy - Class R	Target Date 2026-2030		09/2005	LTKRX	-4.47%	-11.75%	14.20%	-11.01%	N/A	-1.41%(Inception)	1.26%	1.62%
AllianceBernstein 2035 Retirement Strategy - Class R	Target Date 2031-2035		09/2005	LTLRX	-5.00%	-12.62%	12.74%	-11.85%	N/A	-1.93%(Inception)	1.26%	1.69%
AllianceBernstein 2040 Retirement Strategy - Class R	Target Date 2036-2040		09/2005	LTSRX	-5.23%	-13.06%	12.23%	-11.89%	N/A	-1.72%(Inception)	1.26%	1.74%
AllianceBernstein 2045 Retirement Strategy - Class R	Target Date 2041-2045		09/2005	LTPRX	-5.47%	-13.44%	11.82%	-12.15%	N/A	-1.98%(Inception)	1.26%	1.94%
AllianceBernstein 2050 Retirement Strategy - Class R	Target Date 2050+		06/2007	LTQRX	-5.47%	-13.62%	11.99%	-10.17%	N/A	-10.16%(Inception)	1.26%	6.42%
AllianceBernstein 2055 Retirement Strategy - Class R	Target Date 2050+		06/2007	LTWRX	-5.43%	-13.36%	11.63%	-10.80%	N/A	-10.79%(Inception)	1.26%	20.54%
American Century LIVESTRONG Income Portfolio - Class R	Retirement Income		08/2004	ARSRX	-1.64%	-4.21%	10.06%	-1.02%	2.15%	2.96%(Inception)	1.27%	1.27%
American Century LIVESTRONG 2015 Portfolio - Class R	Target Date 2011-2015		08/2004	ARFRX	-1.90%	-4.72%	11.01%	-1.94%	2.45%	3.54%(Inception)	1.30%	1.30%

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American Century LIVESTRONG 2020 Portfolio - Class R	Target Date 2016-2020		05/2008	ARBRX	-2.09%	-5.24%	11.81%	N/A	N/A	-4.53%(Inception)	1.33%	1.33%
American Century LIVESTRONG 2025 Portfolio - Class R	Target Date 2021-2025		08/2004	ARWRX	-2.38%	-5.19%	12.47%	-3.56%	2.19%	3.58%(Inception)	1.36%	1.36%
American Century LIVESTRONG 2030 Portfolio - Class R	Target Date 2026-2030		05/2008	ARCRX	-2.75%	-6.50%	13.19%	N/A	N/A	-6.77%(Inception)	1.39%	1.39%
American Century LIVESTRONG 2035 Portfolio - Class R	Target Date 2031-2035		08/2004	ARYRX	-3.10%	-7.20%	13.95%	-5.59%	1.72%	3.38%(Inception)	1.41%	1.41%
American Century LIVESTRONG 2040 Portfolio - Class R	Target Date 2036-2040		05/2008	ARDRX	-3.41%	-8.01%	14.29%	N/A	N/A	-8.38%(Inception)	1.44%	1.44%
American Century LIVESTRONG 2045 Portfolio - Class R	Target Date 2041-2045		08/2004	ARORX	-3.60%	-8.38%	14.54%	-6.88%	1.29%	3.12%(Inception)	1.45%	1.45%
American Century LIVESTRONG 2050 Portfolio - Class R	Target Date 2050+		05/2008	ARFWX	-3.88%	-8.75%	14.77%	N/A	N/A	-10.06%(Inception)	1.46%	1.46%
Invesco Balanced-Risk Retirement 2010 Fund - Class R	Target Date 2000-2010		01/2007	INJRX	0.46%	0.93%	13.04%	-1.71%	N/A	-0.62%(Inception)	1.16%	4.83%
Invesco Balanced-Risk Retirement 2020 Fund - Class R	Target Date 2016-2020		01/2007	ATFRX	0.86%	1.48%	18.45%	-3.54%	N/A	-2.08%(Inception)	1.24%	3.07%
Invesco Balanced-Risk Retirement 2030 Fund - Class R	Target Date 2026-2030		01/2007	TNARX	0.77%	1.43%	20.24%	-5.82%	N/A	-3.82%(Inception)	1.28%	3.43%
Invesco Balanced-Risk Retirement 2040 Fund - Class R	Target Date 2036-2040		01/2007	TNDRX	0.80%	1.47%	21.13%	-6.83%	N/A	-4.68%(Inception)	1.32%	5.20%
Invesco Balanced-Risk Retirement 2050 Fund - Class R	Target Date 2050+		01/2007	TNERX	0.82%	1.52%	21.79%	-7.59%	N/A	-5.34%(Inception)	1.33%	8.27%
Invesco Balanced-Risk Retirement Now Fund - Class R	Retirement Income		01/2007	IANRX	0.48%	0.84%	12.21%	-1.77%	N/A	-0.34%(Inception)	1.13%	11.35%
AllianceBernstein Balanced Wealth Strategy - Class R	Moderate Allocation		02/2004	ABWRX	-3.04%	-8.46%	14.52%	-5.88%	1.19%	2.11%(Inception)	1.37%	1.37%
AllianceBernstein Conservative Wealth Strategy Fund - Class R	Conservative Allocation		02/2004	APPRX	-1.04%	-3.33%	11.36%	-1.31%	2.22%	2.67%(Inception)	1.39%	1.39%
BlackRock Global Allocation Fund, Inc. - Class R	World Allocation		01/2003	MRLOX	-1.31%	-6.24%	8.93%	-0.43%	6.00%	10.14%(Inception)	1.55%	1.56%
Invesco Van Kampen Equity and Income Fund - Class R	Moderate Allocation		10/2002	ACESX	-4.13%	-9.95%	14.41%	-4.95%	1.46%	5.77%(Inception)	1.07%	1.07%
Oppenheimer Capital Income Fund - Class N	Conservative Allocation		03/2001	OCINX	-1.07%	-2.77%	14.41%	-11.71%	-3.26%	0.16%(Inception)	1.40%	1.45%
Oppenheimer Quest Opportunity Value Fund - Class N	Moderate Allocation		03/2001	QOPNX	-4.20%	-7.41%	0.64%	-2.71%	1.90%	1.58%(Inception)	1.82%	1.88%
BlackRock Large Cap Value Fund - Class R	Large Value		01/2003	MRLVX	-7.43%	-13.26%	7.78%	-14.05%	-2.67%	4.82%(Inception)	1.68%	1.68%
BlackRock Basic Value Fund - Class R	Large Value		01/2003	MRBVX	-5.36%	-13.47%	13.51%	-11.11%	-0.49%	4.04%(Inception)	1.29%	1.29%

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BlackRock Equity Dividend Fund - Class R	Large Value		01/2003	MRDVX	-3.68%	-10.54%	11.53%	-8.17%	1.89%	6.67%(Inception)	1.47%	1.47%
Eaton Vance Global Dividend Income Fund - Class R	Large Value		01/2006	EDIRX	-3.31%	-12.29%	5.21%	-13.15%	N/A	-4.20%(Inception)	1.58%	1.61%
Eaton Vance Large Cap Value Fund - Class R	Large Value		02/2004	ERSTX	-5.74%	-13.38%	11.16%	-10.83%	-0.47%	1.90%(Inception)	1.28%	1.28%
Invesco Van Kampen Comstock Fund - Class R	Large Value		10/2002	ACSRX	-4.77%	-11.79%	17.30%	-10.62%	-1.61%	5.48%(Inception)	1.14%	1.14%
Invesco Van Kampen Growth and Income Fund - Class R	Large Value		10/2002	ACGLX	-6.23%	-14.41%	14.97%	-9.82%	-0.47%	5.48%(Inception)	1.13%	1.14%
MainStay ICAP Select Equity Fund - Class R3	Large Value		08/2006	ICSZX	-4.08%	-9.85%	15.14%	-9.33%	N/A	-2.84%(Inception)	1.63%	1.63%
Oppenheimer Select Value Fund - Class N	Large Value		02/2004	OSVNX	-6.46%	-12.75%	12.72%	-14.11%	-1.83%	0.54%(Inception)	1.70%	1.70%
Oppenheimer Value Fund - Class N	Large Value		03/2001	CGRNX	-6.55%	-12.70%	9.05%	-12.63%	-1.97%	1.79%(Inception)	1.32%	1.75%
Pioneer Cullen Value Fund - Class R	Large Value		11/2006	CVREFX	-2.77%	-11.60%	8.75%	-9.45%	N/A	-5.35%(Inception)	1.40%	2.11%
Pioneer Equity Income Fund - Class R	Large Value		04/2003	PQIRX	-3.59%	-7.06%	17.43%	-11.03%	-0.78%	5.46%(Inception)	1.44%	1.44%
AllianceBernstein Wealth Appreciation Strategy - Class R	Large Blend		02/2004	AWARX	-5.74%	-14.00%	11.95%	-13.16%	-1.72%	-0.12%(Inception)	1.49%	1.49%
BlackRock Large Cap Core Fund - Class R	Large Blend		01/2003	MRLRX	-8.00%	-12.68%	10.64%	-12.55%	-2.52%	4.10%(Inception)	1.61%	1.61%
Davis New York Venture Fund - Class R	Large Blend		08/2003	NYVRX	-4.33%	-11.06%	14.42%	-10.88%	-1.09%	3.26%(Inception)	1.32%	1.32%
Federated Capital Appreciation Fund - Class K	Large Blend		04/2003	CPAKX	-4.80%	-12.40%	4.79%	-9.87%	-0.57%	3.34%(Inception)	1.72%	1.73%
Invesco Charter Fund - Class R	Large Blend		06/2002	CHRRX	-4.31%	-11.75%	11.09%	-5.42%	2.52%	3.45%(Inception)	1.56%	1.57%
Legg Mason ClearBridge Appreciation Fund - Class R	Large Blend		12/2006	LMPPX	-3.89%	-10.29%	10.89%	-6.35%	N/A	-4.10%(Inception)	1.40%	1.40%
MainStay MAP Fund - Class R3	Large Blend		04/2006	MMAPX	-4.96%	-11.36%	14.40%	-9.54%	N/A	-3.68%(Inception)	1.63%	1.63%
Oppenheimer Main Street Opportunity Fund - Class N	Large Blend		03/2001	OMSNX	-4.71%	-11.00%	12.17%	-9.89%	-0.84%	3.39%(Inception)	1.51%	1.61%
Oppenheimer Rising Dividends Fund - Class N	Large Blend		03/2001	ONRDX	-4.00%	-10.98%	8.46%	-9.26%	0.75%	1.29%(Inception)	1.53%	1.56%
Pioneer Fund - Class R	Large Blend		04/2003	PIORX	-5.78%	-12.85%	11.99%	-10.30%	-0.57%	4.81%(Inception)	1.45%	1.45%
Prudential Jennison Value Fund - Class R	Large Blend		06/2005	JDVRX	-5.46%	-13.12%	13.72%	-11.07%	0.16%	0.60%(Inception)	1.34%	1.59%

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					Month	QTR <sup>3</sup>	1 Yr	3 Yr	5 Yr	10Yr <sup>4</sup>		
Alger Capital Appreciation Institutional Fund - Class R	Large Growth		01/2003	ACARX	-6.30%	-13.57%	12.99%	-5.10%	5.26%	9.05%(Inception)	1.71%	1.71%
American Century Growth Fund - Class R	Large Growth		08/2003	AGWRX	-5.40%	-11.04%	12.70%	-5.16%	1.01%	2.90%(Inception)	1.50%	1.50%
BlackRock Large Cap Growth Fund - Class R	Large Growth		01/2003	MRLHX	-7.48%	-13.09%	13.01%	-9.57%	-1.03%	4.27%(Inception)	1.76%	1.76%
BlackRock Capital Appreciation Fund, Inc. - Class R	Large Growth		06/2010	MRFGX	N/A	N/A	N/A	N/A	N/A	-5.67%(Inception)	1.59%	1.59%
BlackRock Capital Appreciation Fund, Inc. - Investor A Class	Large Growth		12/1997	MDFGX	-6.01%	-11.57%	13.97%	-4.99%	1.13%	-1.29%	1.20%	1.20%
Calamos Growth and Income Fund - Class R	Large Growth		03/2007	CGNRX	-1.86%	-7.22%	14.26%	-2.81%	N/A	-0.77%(Inception)	1.37%	1.37%
Calamos Growth Fund - Class R	Large Growth		03/2007	CGRRX	-4.15%	-8.69%	19.48%	-7.72%	N/A	-3.80%(Inception)	1.57%	1.57%
Legg Mason ClearBridge Aggressive Growth Fund - Class R	Large Growth		12/2006	LMPRX	-6.03%	-14.32%	12.80%	-11.91%	N/A	-9.25%(Inception)	1.42%	1.42%
MainStay Large Cap Growth Fund - Class R3	Large Growth		04/2006	MLGRX	-5.81%	-13.35%	10.10%	-5.80%	N/A	-1.23%(Inception)	1.59%	1.60%
Oppenheimer Capital Appreciation Fund - Class N	Large Growth		03/2001	OTCNX	-5.70%	-14.88%	7.64%	-10.85%	-2.38%	-2.48%(Inception)	1.45%	1.77%
Oppenheimer Equity Fund - Class N	Large Growth		03/2001	OEQNX	-6.19%	-13.96%	8.21%	-11.86%	-2.14%	-0.55%(Inception)	1.42%	1.54%
Prudential Jennison 20/20 Focus Fund - Class R	Large Growth		06/2004	JTWRX	-5.33%	-14.68%	10.80%	-6.39%	3.29%	5.51%(Inception)	1.40%	1.65%
AllianceBernstein Small/Mid Cap Value Fund - Class R	Mid-Cap Value		11/2003	ABSRX	-9.50%	-12.92%	29.26%	-6.58%	2.08%	5.75%(Inception)	1.35%	1.58%
Invesco Van Kampen American Value Fund - Class R	Mid-Cap Value		03/2007	MSARX	-5.72%	-8.55%	21.84%	-7.76%	N/A	-4.65%(Inception)	1.66%	1.67%
Pioneer Mid Cap Value Fund - Class R	Mid-Cap Value		04/2003	PCMRX	-5.77%	-10.73%	14.68%	-9.93%	-0.91%	7.62%(Inception)	1.66%	1.66%
Victory Established Value Fund - Class R	Mid-Cap Value		08/1983	GETGX	-5.48%	-8.00%	24.48%	-3.48%	4.53%	7.19%	1.31%	1.31%
Invesco Endeavor Fund - Class R	Mid-Cap Blend		04/2004	ATDRX	-6.30%	-9.82%	31.15%	-5.78%	3.97%	5.71%(Inception)	1.99%	1.99%
Legg Mason ClearBridge Mid Cap Core Fund - Class R	Mid-Cap Blend		09/2008	LMREX	-6.11%	-9.97%	12.07%	N/A	N/A	-1.70%(Inception)	1.60%	1.79%
Victory Special Value Fund - Class R	Mid-Cap Blend		12/1999	VSVGX	-6.14%	-10.76%	17.66%	-11.69%	0.57%	6.39%	1.63%	1.63%
Federated Kaufmann Fund - Class K	Mid-Cap Growth		02/1986	KAUFX	-3.70%	-9.61%	13.53%	-8.71%	1.91%	4.20%	1.97%	2.50%
Federated Mid Cap Growth Strategies Fund - Class K	Mid-Cap Growth		12/2006	FGSKX	-6.45%	-11.26%	9.43%	-10.90%	N/A	-5.86%(Inception)	1.51%	1.85%

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Invesco Capital Development Fund - Class R	Mid-Cap Growth		06/2002	ACDRX	-6.58%	-12.23%	18.27%	-12.38%	-0.58%	2.14%(Inception)	1.70%	1.70%
Invesco Van Kampen Mid Cap Growth Fund - Class R	Mid-Cap Growth		07/2008	VGRRX	-6.38%	-6.31%	26.44%	N/A	N/A	-1.59%(Inception)	1.65%	1.67%
MainStay Mid Cap Growth Fund - Class R3	N/A		01/2001	MMGRX	N/A	N/A	N/A	N/A	N/A	N/A	1.29%	1.48%
Munder Midcap Core Growth Fund - Class R	Mid-Cap Growth		07/2004	MMSRX	-3.66%	-7.63%	21.05%	-8.93%	0.73%	4.27%(Inception)	1.61%	1.61%
Prudential Jennison Mid-Cap Growth Fund - Class R	Mid-Cap Growth		06/2005	JDERX	-4.98%	-7.98%	20.66%	-2.92%	5.29%	5.29%(Inception)	1.41%	1.66%
Victory Small Company Opportunity Fund - Class R	Small Value		08/1983	GOGFX	-6.27%	-7.95%	25.63%	-5.44%	3.05%	6.62%	1.65%	1.65%
Invesco Small Cap Equity Fund - Class R	Small Blend		06/2002	SMERX	-6.96%	-8.71%	14.96%	-7.80%	1.22%	3.35%(Inception)	1.77%	1.77%
Invesco Small Companies Fund - Class R	Small Blend		04/2004	ATIRX	-4.98%	-8.51%	44.22%	-4.39%	3.64%	6.99%(Inception)	1.74%	1.74%
Oppenheimer Main Street Small Cap Fund - Class N	Small Blend		03/2001	OPMNX	-6.48%	-9.37%	19.14%	-9.50%	0.26%	5.47%(Inception)	1.79%	1.79%
AllianceBernstein Small Cap Growth Portfolio - Class R	Small Growth		03/2005	QUARX	-6.81%	-10.18%	19.88%	-7.71%	1.28%	0.75%(Inception)	1.70%	1.70%
BlackRock Small Cap Growth Fund II - Class R	Small Growth		02/2003	MRUSX	-5.79%	-13.50%	13.25%	-8.87%	1.01%	7.86%(Inception)	2.12%	2.12%
Federated Kaufmann Small Cap Fund - Class K	Small Growth		11/2005	FKKSX	-6.18%	-9.71%	17.12%	-9.41%	N/A	-0.33%(Inception)	1.96%	2.45%
Invesco Small Cap Growth Fund - Class R	Small Growth		06/2002	GTSRX	-5.91%	-8.00%	16.86%	-7.48%	1.52%	3.51%(Inception)	1.56%	1.56%
Legg Mason ClearBridge Small Cap Growth Fund - Class R	Small Growth		12/2006	LMPOX	-6.09%	-9.03%	16.97%	-6.81%	N/A	-3.65%(Inception)	1.60%	1.63%
Oppenheimer Discovery Fund - Class N	Small Growth		03/2001	ODINX	-6.68%	-9.80%	18.14%	-6.43%	0.55%	0.88%(Inception)	1.56%	1.87%
AllianceBernstein International Value Fund - Class R	Foreign Large Value		11/2003	AIVRX	-3.97%	-19.12%	2.26%	-21.48%	-3.44%	1.76%(Inception)	1.48%	1.48%
MainStay ICAP International Fund - Class R3	Foreign Large Value		08/2006	ICEZX	-1.70%	-14.59%	3.08%	-13.35%	N/A	-5.70%(Inception)	1.72%	1.72%
DWS Diversified International Equity Fund - Class R	Foreign Large Blend		07/2003	DBITX	-0.33%	-12.36%	7.92%	-14.77%	-0.25%	5.13%(Inception)	1.85%	1.89%
Oppenheimer International Diversified Fund - Class N	Foreign Large Blend		09/2005	OIDNX	-0.30%	-10.00%	14.07%	-8.38%	N/A	3.00%(Inception)	1.70%	1.79%
AllianceBernstein International Growth Fund - Class R	Foreign Large Growth		03/2005	AWPRX	-1.92%	-13.82%	10.17%	-13.16%	1.03%	0.47%(Inception)	1.56%	1.56%
Calamos International Growth Fund - Class R	Foreign Large Growth		03/2007	CIGFX	1.22%	-5.69%	24.55%	-5.19%	N/A	-0.93%(Inception)	1.89%	1.89%

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Invesco International Growth Fund - Class R	Foreign Large Growth		06/2002	AIERX	-0.35%	-10.06%	10.51%	-9.78%	4.24%	6.15%(Inception)	1.78%	1.78%
Oppenheimer International Growth Fund - Class N	Foreign Large Growth		03/2001	OIGNX	0.49%	-11.32%	12.91%	-9.42%	4.45%	2.55%(Inception)	1.59%	1.83%
AllianceBernstein Global Thematic Growth Fund - Class R	World Stock		11/2003	ATERX	-3.65%	-11.83%	11.61%	-5.53%	1.63%	1.31%(Inception)	1.60%	1.60%
AllianceBernstein Global Value Fund - Class R	World Stock		03/2005	ABGRX	-5.89%	-16.00%	9.41%	-20.44%	-4.77%	-4.84%(Inception)	1.69%	1.69%
Calamos Global Growth and Income Fund - Class R	World Stock		03/2007	CVLRX	-0.11%	-4.10%	14.99%	-3.32%	N/A	-0.89%(Inception)	1.69%	1.69%
DWS Global Thematic Fund - Class R	World Stock		11/2003	SGQRX	-3.16%	-11.71%	12.90%	-13.56%	2.18%	5.40%(Inception)	1.84%	1.84%
Invesco Global Equity Fund - Class R	World Stock		10/2005	GTNRX	-3.88%	-13.30%	6.68%	-14.70%	N/A	-3.44%(Inception)	1.91%	1.91%
Oppenheimer Global Opportunities Fund - Class N	World Stock		03/2001	OGINX	-4.41%	-10.59%	24.82%	-3.47%	5.61%	5.79%(Inception)	1.59%	1.81%
Invesco European Growth Fund - Class R	Europe Stock		06/2002	AEDRX	0.56%	-10.97%	11.95%	-12.86%	3.02%	8.16%(Inception)	1.91%	1.91%
American Century Emerging Markets Fund - Class R	Diversified Emerging Mkts		09/2007	AEMRX	-1.29%	-11.11%	21.98%	N/A	N/A	-14.97%(Inception)	2.28%	2.28%
Oppenheimer Developing Markets Fund - Class N	Diversified Emerging Mkts		03/2001	ODVNX	-0.03%	-6.37%	26.67%	1.00%	14.33%	15.98%(Inception)	1.77%	2.07%
Pioneer Emerging Markets Fund - Class R	Diversified Emerging Mkts		04/2003	PEMRX	0.98%	-9.03%	18.80%	-8.46%	10.16%	18.18%(Inception)	2.17%	2.17%
Eaton Vance Worldwide Health Sciences Fund - Class R	Health		09/2003	ERHSX	-0.86%	-10.45%	8.35%	0.05%	3.79%	3.02%(Inception)	2.36%	2.36%
Prudential Jennison Natural Resources Fund - Class R	Natural Resources		08/2006	JNRRX	-3.29%	-10.94%	18.81%	-4.20%	N/A	2.91%(Inception)	1.41%	1.66%
Oppenheimer Gold & Special Minerals Fund - Class N	Equity Precious Metals		03/2001	OGMNX	1.38%	8.75%	54.59%	12.54%	24.56%	23.53%(Inception)	1.63%	1.63%
Oppenheimer Real Estate Fund - Class N	Real Estate		10/2003	ORENX	-5.66%	-4.32%	51.53%	-8.88%	0.37%	7.12%(Inception)	1.75%	2.24%
AllianceBernstein Global Real Estate Investment Fund - Class R	Global Real Estate		03/2005	ARRRX	-2.93%	-9.01%	22.84%	-13.83%	-2.26%	-0.42%(Inception)	1.83%	1.83%
Invesco Global Real Estate Fund - Class R	Global Real Estate		04/2005	RGREX	-2.39%	-8.83%	19.11%	-13.84%	0.04%	0.85%(Inception)	1.65%	1.65%
Prudential Global Real Estate Fund - Class R	Global Real Estate		06/2008	PURRX	-2.64%	-7.91%	23.79%	N/A	N/A	-11.62%(Inception)	1.57%	1.82%
AllianceBernstein Utility Income Fund - Class R	Utilities		03/2005	AUIRX	-0.03%	-3.61%	8.02%	-7.48%	2.51%	3.69%(Inception)	1.61%	1.61%
Prudential Jennison Utility Fund - Class R	Utilities		08/2006	JDURX	-0.72%	-4.84%	15.70%	-12.04%	N/A	-4.08%(Inception)	1.12%	1.37%

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Oppenheimer Commodity Strategy Total Return Fund - Class N	Commodities Broad		03/2001	QRANX	0.00%	-10.44%	-6.54%	-18.59%	-11.64%	-1.63%(Inception)	1.75%	2.53%
Invesco Leisure Fund - Class R	Consumer Discretionary		10/2005	ILSRX	-10.21%	-12.93%	16.28%	-13.37%	N/A	-1.89%(Inception)	1.62%	1.62%

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### **Morgan Stanley Liquid Asset Fund**

Investment Strategy: Seeks high current income, preservation of capital and liquidity. A money market fund investing in U.S. government securities, obligations of U.S.-regulated banks and savings and loan associations, high-grade commercial paper, federally insured CDs of U.S.-regulated banks and savings institutions, and high-grade corporate obligations. Investments in small and mid-sized companies generally involve greater risks than those currently associated with larger companies. Investments in foreign markets entail special risks such as currency fluctuations and political instability.

### **Morgan Stanley U.S. Government Money Market Trust**

Investment Strategy: Seeks security of principal, high current income and liquidity. Invests in high quality, short-term U.S. Government Securities. An investment in money market funds is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although money market funds seek to preserve the principal of your investment at \$1.00 per share, it is possible to lose money by investing in money market funds. The seven-day current annualized yield for the money market fund is the fund's yield, compounded daily over the last seven business days of the calendar quarter.

### **Morgan Stanley Stable Value Fund**

Investment Strategy: Seeks to provide safety of principal and a competitive rate of interest that changes daily. A collective trust fund that currently owns shares of three Miller Anderson & Sherrerd, LLP (MAS) portfolios – Fixed-income Portfolio, Intermediate Duration Portfolio and Cash Reserves Portfolio, as well as a stabilization contract from Morgan Guaranty Trust Company. Monies invested in the Morgan Stanley Stable Value Fund are not insured deposits, are not obligations of, or guaranteed by, the Trustee or any government agency, and are subject to certain market risks. Although the Trust will seek to maintain a stable value of \$1.00 per unit, there is no guarantee that it will be able to do so, and participants may lose their investments. The Trustee does not guarantee the performance of the issuer of any liquidity agreement. Only benefit-responsive, participant-directed withdrawals are eligible for immediate payment at book value. Before investing in the Trust a participant should assess the risks associated with the types of investments made by the Trust.

### **AllianceBernstein Diversified Yield Fund - Class R**

Investment Strategy: The investment seeks to generate current income consistent with preservation of capital. The fund invests in a portfolio of fixed-income securities, including lower-rated securities, of U.S. and other countries. It limits investments in the securities of any one foreign government to 25% of total assets. The fund may invest in debt securities with a range of maturities from short- to long-term. It typically maintains at least 50% of net assets in investment grade securities. The fund may invest up to 50% of net assets in below investment grade securities.

### **Invesco Short Term Bond Fund - Class R**

Investment Strategy: The investment is total return, comprised of current income and capital appreciation. The fund normally invests at least 80% of net assets (plus borrowings for investment purposes) in fixed-income securities. The principal types of fixed income securities purchased by the fund are investment grade quality: corporate bonds of varying maturities, U.S. Treasury and agency bonds and notes, mortgage-backed and asset-backed securities and preferred stocks. It maintains a dollar-weighted average portfolio maturity and duration of less than three years. The fund may invest up to 15% of its total assets in foreign securities.

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### **Prudential Short-Term Corporate Bond Fund - Class R**

Investment Strategy: The investment seeks income consistent with the preservation of principal. The fund invests at least 80% of the investable assets in bonds of corporations with varying maturities. It also invests up to 35% of total assets in dollar-denominated obligations issued in the U.S. by foreign corporations and governments. The fund may also invest up to 20% of total assets in debt obligations issued by the U.S. government and government related entities. It invests up to 5% of net assets in taxable preferred securities.

### **Eaton Vance Government Obligations Fund - Class R**

Investment Strategy: The investment seeks to provide a high current return. The fund invests at least 80% of net assets in securities issued, backed or otherwise guaranteed by the U.S. Government, or its agencies or instrumentalities. It invests primarily in mortgage-backed securities issued, backed or otherwise guaranteed by the U.S. Government or its agencies or instrumentalities or privately issued but collateralized by fixed or adjustable rate mortgages that are insured, guaranteed or otherwise backed by the U.S. Government, or its agencies or instrumentalities. The fund may engage in short sales of securities.

### **Oppenheimer Limited-Term Government Fund - Class N**

Investment Strategy: The investment seeks high current return and safety of principal. The fund primarily invests at least 80% of assets in debt securities issued by the U.S. government, its agencies and instrumentalities, repurchase agreements on those securities and hedging instruments approved by its board of trustees. It may invest up to 20% of assets in mortgage-backed securities that are not issued or guaranteed by the U.S. government, investment grade corporate debt obligations, its agencies or instrumentalities, asset-backed securities, investment grade corporate debt obligations and certain other high quality debt obligations. While many of the securities in the Fund may be backed by the full faith and credit of the U.S. Government or insured, the Fund's shares are not and its share price may fluctuate.

### **Victory Fund for Income - Class R**

Investment Strategy: The investment seeks a high level of current income consistent with preservation of capital. The fund invests primarily in securities issued by the U.S. government and its agencies or instrumentalities. It currently invests only in securities that are guaranteed by the full faith and credit of the U.S. government, and repurchase agreements collateralized by such securities. The fund normally invests 65% of total assets in GNMA securities. It also invests in obligations issued or guaranteed by the U.S. government or by its agencies or instrumentalities with maturities generally in the range of 2 to 30 years.

### **American Century Ginnie Mae Fund - Class R**

Investment Strategy: The investment seeks current income consistent with safety of principal and liquidity. The fund invests at least 80% of assets in securities issued by the Government National Mortgage Association. It may invest in other U.S. government securities, including U.S. Treasury securities and other securities issued or guaranteed by the U.S. government and its agencies and instrumentalities. The fund may invest in derivative instruments such as options, futures contracts, options on futures contracts, and swap agreements, or in mortgage- or asset-backed securities, provided that such investments are in keeping with the funds investment objective.

### **Prudential Government Income Fund - Class R**

Investment Strategy: The investment seeks current income. The fund invests at least 80% of assets in U.S. government securities, including U.S. treasury bills, notes, bonds, strips and other debt securities issued by the U.S. treasury, and obligations, including mortgage-related securities, issued or guaranteed by U.S. government agencies or instrumentalities. It normally invests up to 20% of assets in money market instruments, including commercial paper of U.S. companies, short-term obligations of banks, certificates of deposit, and banker's acceptances. The fund may invest in foreign bank debt.

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**American Century Diversified Bond Fund - Class R**

Investment Strategy: The investment seeks a high level of income. The fund invests at least 80% of assets in high- and medium-grade, non-money market debt securities. It may invest up to 15% of assets in securities rated below investment grade. The fund may also invest in derivative instruments and in mortgage- or asset-backed securities. The weighted average maturity of the portfolio must be three and one-half years or longer.

**Calvert Income Fund - Class R**

Investment Strategy: The investment seeks to maximize income, to the extent consistent with preservation of capital, through investment in bonds and income-producing securities. The fund typically invests at least 65% of net assets in investment grade, U.S. dollar-denominated debt securities, as assessed at the time of purchase. It invests principally in bonds issued by U.S. corporations and by the U.S. government and its agencies and also invest in taxable municipal securities, asset-backed securities of U.S. issuers, and repurchase agreements. The fund is nondiversified.

**Federated Total Return Bond Fund - Class K**

Investment Strategy: The investment seeks to provide total return. The fund invests primarily in a diversified portfolio of investment grade fixed-income securities, including mortgage-backed securities, corporate debt securities and U.S. government obligations. It may invest in derivative contracts to implement its investment strategies. The fund may invest in a few GSE securities that have no explicit financial support, but which are regarded as having implied support because the federal government sponsors their activities.

**Invesco Income Fund - Class R**

Investment Strategy: The investment seeks total return, comprised of current income and capital appreciation. The fund invests primarily in fixed-rate U.S. dollar denominated corporate bonds. It may invest up to 40% of assets in foreign securities and may also invest up to 15% of total assets in securities of companies located in developing markets. The fund may invest up to 35% of net assets in lower-quality debt securities commonly known as "junk bonds".

**Oppenheimer Core Bond Fund - Class N**

Investment Strategy: The investment seeks total return by investing mainly in investment-grade bonds and U.S. government securities. The fund primarily invests at least 80% of assets in investment grade debt securities, including domestic and foreign corporate debt obligations, government bonds, mortgage-related securities, Asset-backed securities and other debt obligations. It may invest up to 20% of total assets in high-yield debt securities below investment grade.

**AllianceBernstein High Income Fund - Class R**

Investment Strategy: The investment seeks to maximize total returns from price appreciation and income. The fund invests in a broad range of fixed-income securities in both developed and emerging market countries. Its investments may include U.S. and non-U.S. corporate debt securities and sovereign debt securities. The fund may invest in debt securities with a range of maturities from short- to long-term. It may also make short sales of securities or maintain a short position. The fund is nondiversified.

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**Oppenheimer Global Strategic Income Fund - Class N**

Investment Strategy: The investment seeks high current income. The fund invests primarily in debt securities of issuers in three market sectors: foreign governments and companies, U.S. government securities and lower-rated high-yield securities of U.S. and foreign companies. It is not required to invest in all three sectors at all times. The fund can invest up to 100% of assets in any one sector at any time. It also use derivatives for investment purposes or hedging, including options, futures, forward contracts, swaps and "structured" notes.

**Pioneer Strategic Income Fund - Class R**

Investment Strategy: The investment seeks a high level of current income. The fund normally invests at least 80% of net assets in debt securities. It invests primarily in debt securities issued or guaranteed by the U.S. government, its agencies or instrumentalities or non-U.S. governmental entities; debt securities of U.S. and non-U.S. corporate issuers; and mortgage-backed and asset-backed securities. The fund may invest up to 70% of assets in debt securities below-investment grade and up to 20% of assets in securities rated below CCC. International and emerging market securities are subject to special risks which include currency fluctuations, social and economic instability, and differing regulatory and accounting standards. The Fund invests in below investment-grade securities, which may be more volatile and less liquid than investment-grade securities.

**Eaton Vance Income Fund of Boston - Class R**

Investment Strategy: The investment seeks as much current income as possible. The fund invests in high yield, high risk corporate bonds, (commonly referred to as "junk bonds" which are rated lower than investment grade (i.e., bonds rated lower than Baa by Moodys Investors Service, Inc. and lower than BBB by Standard & Poors Ratings Group) or are unrated and of comparable quality as determined by the investment adviser. It may hold securities that are unrated or in the lowest rating categories. The fund may invest up to 25% of assets in foreign securities, which are predominantly U.S. dollar denominated.

**Pioneer High Yield Fund - Class R**

Investment Strategy: The investment seeks to maximize total return through a combination of income and capital appreciation. The fund normally invests at least 80% of total assets in fixed income securities rated below investment-grade. It typically invests in debt of companies whose capital structures, in the opinion of the advisor, have market values priced below their private market values. The fund may invest up to 20% of total assets in common stock issued by both U.S. and non-U.S. issuers and other equity investments, such as exchange-traded funds (ETFs). The Fund is non-diversified and its principal investments are below investment grade securities, which may be more volatile and less liquid than investment grade securities. On February 25, 2000, Pioneer High Yield Fund acquired all the assets of Third Avenue High Yield Fund (inception 2/12/98) in a reorganization.

**Prudential High Yield Fund - Class R**

Investment Strategy: The investment seeks to maximize current income and capital appreciation is a secondary objective. The fund normally invests at least 80% of assets in a diversified portfolio of high-yield fixed-income securities rated Ba or lower by Moody's Investors Service (Moody's) or BB or lower by Standard & Poor's Ratings Group (Standard & Poor's), and securities either rated by another major rating service or securities considered by us to be of comparable quality, that is, junk bonds.

**American Century Inflation Protection Bond Fund - Class R**

Investment Strategy: The investment seeks total return using a strategy that seeks to protect against U.S. inflation. The fund invests at least 80% of assets in inflation-linked debt securities. These securities include inflation-linked U.S. Treasury securities, inflation-linked securities issued by U.S. government agencies and instrumentalities other than the U.S. Treasury, and inflation-linked securities issued by entities other than the U.S. Treasury or U.S. government agencies and instrumentalities (including domestic and foreign corporations and foreign governments).It is nondiversified.

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### **Oppenheimer International Bond Fund - Class N**

Investment Strategy: The investment seeks total return with a secondary objective of income consistent with total return. The fund invests mainly in debt securities of foreign government and corporate issuers. It normally invests at least 80% of assets in bonds and at least in three countries other than the United States. The fund does not limit its investments to securities of issuers in a particular market capitalization or maturity range or rating category. It is nondiversified.

### **Calamos Market Neutral Income Fund - Class R**

Investment Strategy: The investment seeks high current income consistent with stability of principal. The fund invests primarily in convertible securities of U.S. companies without regard to market capitalization and employs short selling to enhance income and hedge against market risk. The average term to maturity of the convertible securities purchased by the fund typically range from two to ten years. The fund may invest without limit in high-yield fixed-income securities.

### **AllianceBernstein 2000 Retirement Strategy - Class R**

Investment Strategy: The investment seeks the highest total return over time consistent with its asset mix. The fund invests in a combination of portfolios of the AllianceBernstein Pooling Portfolios. It allocates about 37% of asset in equity securities and 55% in debt securities as the date of April 16, 2010. The asset mix normally continues to change with an increasing exposure to investments in fixed-income securities and short-term bonds until fifteen years after the retirement date 2000. Thereafter, the target asset allocation will generally be fixed. The static allocation will be 27.5% short-duration bonds, 37.5% other fixed-income securities, 25% equities and 10% REITs.

### **AllianceBernstein 2005 Retirement Strategy - Class R**

Investment Strategy: The investment seeks the highest total return over time consistent with its asset mix. The fund invests in a combination of portfolios of the AllianceBernstein Pooling Portfolios. It allocates about 47% of asset in equity securities and 45% in debt securities as the date of April 16, 2010. The asset mix normally continues to change with an increasing exposure to investments in fixed-income securities and short-term bonds until fifteen years after the retirement date 2005. Thereafter, the target asset allocation will generally be fixed. The static allocation will be 27.5% short-duration bonds, 37.5% other fixed-income securities, 25% equities and 10% REITs.

### **AllianceBernstein 2010 Retirement Strategy - Class R**

Investment Strategy: The investment seeks the highest total return over time consistent with its asset mix. The fund invests in a combination of portfolios of the AllianceBernstein Pooling Portfolios. It allocates about 58% of asset in equity securities and 35% in debt securities as the date of April 16, 2010. The asset mix normally continues to change with an increasing exposure to investments in fixed-income securities and short-term bonds until fifteen years after the retirement date 2010. Thereafter, the target asset allocation will generally be fixed. The static allocation will be 27.5% short-duration bonds, 37.5% other fixed-income securities, 25% equities and 10% REITs.

### **AllianceBernstein 2015 Retirement Strategy - Class R**

Investment Strategy: The investment seeks the highest total return over time consistent with its asset mix. The fund invests in a combination of portfolios of the AllianceBernstein Pooling Portfolios. It allocates about 65% of asset in equity securities and 28% in debt securities as the date of April 16, 2010. The asset mix normally continues to change with an increasing exposure to investments in fixed-income securities and short-term bonds until fifteen years after the retirement date 2015. Thereafter, the target asset allocation will generally be fixed. The static allocation will be 27.5% short-duration bonds, 37.5% other fixed-income securities, 25% equities and 10% REITs.

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### **AllianceBernstein 2020 Retirement Strategy - Class R**

Investment Strategy: The investment seeks the highest total return over time consistent with its asset mix. The fund invests in a combination of portfolios of the AllianceBernstein Pooling Portfolios. It allocates about 72% of asset in equity securities and 21% in debt securities as the date of April 16, 2010. The asset mix normally continues to change with an increasing exposure to investments in fixed-income securities and short-term bonds until fifteen years after the retirement date 2020. Thereafter, the target asset allocation will generally be fixed. The static allocation will be 27.5% short-duration bonds, 37.5% other fixed-income securities, 25% equities and 10% REITs.

### **AllianceBernstein 2025 Retirement Strategy - Class R**

Investment Strategy: The investment seeks the highest total return over time consistent with its asset mix. The fund invests in a combination of portfolios of the AllianceBernstein Pooling Portfolios. It allocates about 79% of asset in equity securities and 14% in debt securities as the date of April 16, 2010. The asset mix normally continues to change with an increasing exposure to investments in fixed-income securities and short-term bonds until fifteen years after the retirement date 2025. Thereafter, the target asset allocation will generally be fixed. The static allocation will be 27.5% short-duration bonds, 37.5% other fixed-income securities, 25% equities and 10% REITs.

### **AllianceBernstein 2030 Retirement Strategy - Class R**

Investment Strategy: The investment seeks the highest total return over time consistent with its asset mix. The fund invests in a combination of portfolios of the AllianceBernstein Pooling Portfolios. It allocates about 85% of asset in equity securities and 10% in debt securities as the date of April 16, 2010. The asset mix normally continues to change with an increasing exposure to investments in fixed-income securities and short-term bonds until fifteen years after the retirement date 2030. Thereafter, the target asset allocation will generally be fixed. The static allocation will be 27.5% short-duration bonds, 37.5% other fixed-income securities, 25% equities and 10% REITs.

### **AllianceBernstein 2035 Retirement Strategy - Class R**

Investment Strategy: The investment seeks the highest total return over time consistent with its asset mix. The fund invests in a combination of portfolios of The AllianceBernstein Pooling Portfolios. It allocates about 90% of asset in equity securities as the date of April 16. The asset mix normally continues to change with an increasing exposure to investments in fixed-income securities and short-term bonds until fifteen years after the retirement date 2035. Thereafter, the target asset allocation will generally be fixed. The static allocation will be 27.5% short-duration bonds, 37.5% other fixed-income securities, 25% equities and 10% REITs.

### **AllianceBernstein 2040 Retirement Strategy - Class R**

Investment Strategy: The investment seeks the highest total return over time consistent with its asset mix. The fund invests in a combination of portfolios of The AllianceBernstein Pooling Portfolios. It allocates about 90% of asset in equity securities as the date of April 16, 2010. The asset mix normally continues to change with an increasing exposure to investments in fixed-income securities and short-term bonds until fifteen years after the retirement date 2040. Thereafter, the target asset allocation will generally be fixed. The static allocation will be 27.5% short-duration bonds, 37.5% other fixed-income securities, 25% equities and 10% REITs.

### **AllianceBernstein 2045 Retirement Strategy - Class R**

Investment Strategy: The investment seeks the highest total return over time consistent with its asset mix. The fund invests in a combination of portfolios of The AllianceBernstein Pooling Portfolios. It allocates about 90% of asset in equity securities as the date of April 16, 2010. The asset mix normally continues to change with an increasing exposure to investments in fixed-income securities and short-term bonds until fifteen years after the retirement date 2045. Thereafter, the target asset allocation will generally be fixed. The static allocation will be 27.5% short-duration bonds, 37.5% other fixed-income securities, 25% equities and 10% REITs.

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### **AllianceBernstein 2050 Retirement Strategy - Class R**

Investment Strategy: The investment seeks the highest total return over time consistent with its asset mix. The fund invests in a combination of portfolios of The AllianceBernstein Pooling Portfolios. It allocates about 90% of asset in equity securities as the date of April 16, 2010. The asset mix normally continues to change with an increasing exposure to investments in fixed-income securities and short-term bonds until fifteen years after the retirement date 2050. Thereafter, the target asset allocation will generally be fixed. The static allocation will be 27.5% short-duration bonds, 37.5% other fixed-income securities, 25% equities and 10% REITs.

### **AllianceBernstein 2055 Retirement Strategy - Class R**

Investment Strategy: The investment seeks the highest total return over time consistent with its asset mix. The fund invests in a combination of portfolios of The AllianceBernstein Pooling Portfolios. It allocates about 90% of asset in equity securities as the date of April 16, 2010. The asset mix normally continues to change with an increasing exposure to investments in fixed-income securities and short-term bonds until fifteen years after the retirement date 2055. Thereafter, the target asset allocation will generally be fixed. The static allocation will be 27.5% short-duration bonds, 37.5% other fixed-income securities, 25% equities and 10% REITs.

### **American Century LIVESTRONG Income Portfolio - Class R**

Investment Strategy: The investment seeks current income; capital appreciation is a secondary objective. The fund invests in other American Century mutual funds that represent a variety of asset classes and investment styles. The target asset mix for Livestrong Income Portfolio is expected to remain fixed over time. For each fund with a target year, the target asset mix may be adjusted annually in a step-like fashion. In general, as the target year approaches, the allocation to stocks may decrease and the allocation to bonds and money market instruments may increase.

### **American Century LIVESTRONG 2015 Portfolio - Class R**

Investment Strategy: The investment seeks the highest total return (capital appreciation plus dividend and interest income) consistent with its asset mix. The fund invests in other American Century mutual funds that represent a variety of asset classes and investment styles. The target date in the fund name refers to the approximate year an investor plans to retire and stop making new investments in the fund. The funds target asset mix will be adjusted annually in a step-like fashion. As the target year approaches, the funds asset mix will become more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash.

### **American Century LIVESTRONG 2020 Portfolio - Class R**

Investment Strategy: The investment seeks the highest total return (capital appreciation plus dividend and interest income) consistent with its asset mix. The fund invests in other American Century mutual funds that represent a variety of asset classes and investment styles. The target date in the fund name refers to the approximate year an investor plans to retire and stop making new investments in the fund. The funds target asset mix will be adjusted annually in a step-like fashion. As the target year approaches, the funds asset mix will become more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash.

### **American Century LIVESTRONG 2025 Portfolio - Class R**

Investment Strategy: The investment seeks the highest total return (capital appreciation plus dividend and interest income) consistent with its asset mix. The fund invests in other American Century mutual funds that represent a variety of asset classes and investment styles. The target date in the fund name refers to the approximate year an investor plans to retire and stop making new investments in the fund. The funds target asset mix will be adjusted annually in a step-like fashion. As the target year approaches, the funds asset mix will become more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash.

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**American Century LIVESTRONG 2030 Portfolio - Class R**

Investment Strategy: The investment seeks the highest total return (capital appreciation plus dividend and interest income) consistent with its asset mix. The fund invests in other American Century mutual funds that represent a variety of asset classes and investment styles. The target date in the fund name refers to the approximate year an investor plans to retire and stop making new investments in the fund. The funds target asset mix will be adjusted annually in a step-like fashion. As the target year approaches, the funds asset mix will become more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash.

**American Century LIVESTRONG 2035 Portfolio - Class R**

Investment Strategy: The investment seeks the highest total return (capital appreciation plus dividend and interest income) consistent with its asset mix. The fund invests in other American Century mutual funds that represent a variety of asset classes and investment styles. The target date in the fund name refers to the approximate year an investor plans to retire and stop making new investments in the fund. The funds target asset mix will be adjusted annually in a step-like fashion. As the target year approaches, the funds asset mix will become more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash.

**American Century LIVESTRONG 2040 Portfolio - Class R**

Investment Strategy: The investment seeks the highest total return (capital appreciation plus dividend and interest income) consistent with its asset mix. The fund invests in other American Century mutual funds that represent a variety of asset classes and investment styles. The target date in the fund name refers to the approximate year an investor plans to retire and stop making new investments in the fund. The funds target asset mix will be adjusted annually in a step-like fashion. As the target year approaches, the funds asset mix will become more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash.

**American Century LIVESTRONG 2045 Portfolio - Class R**

Investment Strategy: The investment seeks the highest total return (capital appreciation plus dividend and interest income) consistent with its asset mix. The fund invests in other American Century mutual funds that represent a variety of asset classes and investment styles. The target date in the fund name refers to the approximate year an investor plans to retire and stop making new investments in the fund. The funds target asset mix will be adjusted annually in a step-like fashion. As the target year approaches, the funds asset mix will become more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash.

**American Century LIVESTRONG 2050 Portfolio - Class R**

Investment Strategy: The investment seeks the highest total return (capital appreciation plus dividend and interest income) consistent with its asset mix. The fund invests in other American Century mutual funds that represent a variety of asset classes and investment styles. The target date in the fund name refers to the approximate year an investor plans to retire and stop making new investments in the fund. The funds target asset mix will be adjusted annually in a step-like fashion. As the target year approaches, the funds asset mix will become more conservative by decreasing the allocation to stocks and increasing the allocation to bonds and cash.

**Invesco Balanced-Risk Retirement 2010 Fund - Class R**

Investment Strategy: The investment seeks to provide total return with a low to moderate correlation to traditional financial market indices. The fund is a "fund of funds" and invests assets in underlying funds, which the funds invest are mutual funds. It seeks to meet its investment objective by building a portfolio that includes the AIM Balanced-Risk Allocation Fund(61%) and two affiliated money market funds (38%), (approximately 19.5% in the Liquid Assets Portfolio and 19.5% in the Premier Portfolio), as of April 30, 2010. The fund is designed for investors whose target retirement date is in or about the year 2010. It is nondiversified.

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**Invesco Balanced-Risk Retirement 2020 Fund - Class R**

Investment Strategy: The investment seeks to provide total return with a low to moderate correlation to traditional financial market indices, as a secondary objective, capital preservation. The fund is a "fund of funds" and invests assets in underlying funds, which the funds invest are mutual funds. It has an approximate target asset allocation of 100% in the AIM Balanced-Risk Allocation Fund, as of April 30, 2010, until approximately 10 years prior to the fund's target retire. The fund is designed for investors whose target retirement date in or about the year 2020. It is nondiversified.

**Invesco Balanced-Risk Retirement 2030 Fund - Class R**

Investment Strategy: The investment seeks to provide total return with a low to moderate correlation to traditional financial market indices. The fund is a "fund of funds" and invests assets in underlying funds, which the funds invest are mutual funds. It has an approximate target asset allocation of 100% in the AIM Balanced-Risk Allocation Fund, as of April 30, 2010, until approximately 10 years prior to the fund's target retirement date at which time the fund will begin transitioning from an accumulation strategy to a real return strategy. The fund is designed for investors whose target retirement date in or about the year 2030. It is nondiversified.

**Invesco Balanced-Risk Retirement 2040 Fund - Class R**

Investment Strategy: The investment seeks to provide total return with a low to moderate correlation to traditional financial market indices. The fund is a "fund of funds" and invests assets in underlying funds, which the funds invest are mutual funds. It has an approximate target asset allocation of 100% in the AIM Balanced-Risk Allocation Fund, as of April 30, 2010, until approximately 10 years prior to the fund's target retirement date at which time the fund will begin transitioning from an accumulation strategy to a real return strategy. The fund is designed for investors whose target retirement date in or about the year 2040. It is nondiversified.

**Invesco Balanced-Risk Retirement 2050 Fund - Class R**

Investment Strategy: The investment seeks to provide total return with a low to moderate correlation to traditional financial market indices. The fund is a "fund of funds" and invests assets in underlying funds, which the funds invest are mutual funds. It has an approximate target asset allocation of 100% in the AIM Balanced-Risk Allocation Fund, as of April 30, 2010, until approximately 10 years prior to the fund's target retirement date at which time the fund will begin transitioning from an accumulation strategy to a real return strategy. The fund is designed for investors whose target retirement date in or about the year 2050. It is nondiversified.

**Invesco Balanced-Risk Retirement Now Fund - Class R**

Investment Strategy: The investment seeks provide real return. The fund is a "fund of funds" and invests assets in underlying funds, which the funds invest are mutual funds. It seeks to meet its investment objective by building a portfolio that includes the AIM Balanced-Risk Allocation Fund and two affiliated money market funds, Liquid Assets Portfolio and Premier Portfolio. The fund has an approximate target asset allocation of 60% in the AIM Balanced-Risk Allocation Fund and 40% in two affiliated money market funds (20% in the Liquid Assets Portfolio and 20% in the Premier Portfolio), as of April 30, 2010. It is nondiversified.

**AllianceBernstein Balanced Wealth Strategy - Class R**

Investment Strategy: The investment seeks to achieve the highest total return. The fund normally invests in a combination of underlying portfolios representing a variety of asset classes and investment styles that are also managed by the advisor. The advisor targets a weighting of 60% of the underlying portfolios that invest primarily in equity securities and 40% of the underlying portfolios that invest primarily in debt securities with a goal of providing moderate upside potential without excessive volatility.

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**AllianceBernstein Conservative Wealth Strategy Fund - Class R**

Investment Strategy: The investment seeks to achieve a high total return without undue risk to principal. The fund normally invests in a combination of portfolios of the underlying portfolios representing a variety of asset classes and investment styles that are also managed by the advisor. It targets a weighting of 30% in underlying portfolios that invest primarily in equity securities and 70% in underlying portfolios that invest in debt securities with a goal of providing reduced volatility and modest upside potential.

**BlackRock Global Allocation Fund, Inc. - Class R**

Investment Strategy: The investment seeks to provide high total investment return. The fund invests in domestic and foreign equities, debt securities, and money market instruments, the combination of which can be varied based on market and economic conditions. It may invest up to 35% of its total assets in below investment grade debt securities (junk bonds). The Fund may also invest in Real Estate Investment Trusts (REITs). Investments in foreign markets entail special risks such as currency fluctuations and political instability. Higher-yielding, lower-rated fixed-income securities are subject to greater risk of principal than higher-rated, lower-yielding securities.

**Invesco Van Kampen Equity and Income Fund - Class R**

Investment Strategy: The investment seeks current income; growth is a secondary consideration. The fund invests primarily in income-producing equity instruments (including common stocks, preferred stocks and convertible securities) and investment-grade quality debt securities. It invests at least 65% of total assets in income-producing equity securities. The fund may invest up to 25% of total assets in securities of foreign issuers. It may invest up to 15% of total assets in real estate investment trusts. The fund may purchase and sell certain derivative instruments to facilitate portfolio management and to mitigate risks.

**Oppenheimer Capital Income Fund - Class N**

Investment Strategy: The investment seeks current income compatible with prudent investment with a secondary objective of conserving principal. The fund normally invests at least 65% of assets in equity and debt securities that are expected to generate income. It focuses its investments in both debt and equity securities. The fund may invest in debt securities having short, intermediate or long maturities. The relative amount of equity and debt securities it invests in may vary from time to time.

**Oppenheimer Quest Opportunity Value Fund - Class N**

Investment Strategy: The investment seeks growth of capital. The fund normally invests mainly in a variety of equity and investment-grade debt securities that are undervalued in the marketplace. It allocates investments among different types of securities in different proportions at different times. The fund may invest a substantial portion of assets in foreign securities. Further, it may sell securities short. The Fund will limit its total short positions to no more than 25% of its net assets.

**BlackRock Large Cap Value Fund - Class R**

Investment Strategy: The investment seeks long term capital growth. The fund is a feeder fund that invest all of assets in a master portfolio. The master fund invests at least 80% of assets in equity securities of large cap companies, which, at the time of purchase, have a market capitalization equal to or greater than the top 80% of the Russell 1000 Value index. As of June 30, 2009, the most recent rebalance date, the lowest market capitalization in this group was \$1.76 billion.

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**BlackRock Basic Value Fund - Class R**

Investment Strategy: The investment seeks capital appreciation; income is a secondary consideration. The fund is a feeder fund that invests all of its assets in Master Basic Value LLC. The master fund primarily invests in equity securities the advisor believes are undervalued. It may invest in companies with below-average price/earnings ratios that may pay above average dividends. The fund primarily invests in companies with market capitalizations greater than \$5 billion but may also invest in small capitalization companies. Investments in foreign markets entail special risks such as currency fluctuations and political instability.

**BlackRock Equity Dividend Fund - Class R**

Investment Strategy: The investment seeks long-term total return and current income. The fund invests primarily in a portfolio of equity securities. It normally invests at least 80% of assets in equity securities and at least 80% of assets in dividend paying securities. The fund focuses on issuers that have good prospects for capital appreciation. It may also invest in convertible securities and non-convertible preferred stock. Foreign investing involves special risks, including foreign currency risk and the possibility of substantial volatility due to adverse political, economic or other developments.

**Eaton Vance Global Dividend Income Fund - Class R**

Investment Strategy: The investment seeks to achieve total return for its shareholders. The fund invests primarily in a diversified portfolio of common and preferred stocks that pay dividends. Under normal market conditions, it invests at least 80% of net assets in dividend-paying common and preferred stocks. The fund may at times invest 25% or more of assets in each of the utilities and financial services sectors of the market. It may invest up to 35% of assets in foreign securities.

**Eaton Vance Large Cap Value Fund - Class R**

Investment Strategy: The investment seeks total return. The fund normally invests primarily in value stocks of large-cap companies. It normally invests at least 80% of net assets in equity securities of large-cap companies. The fund primarily invests in dividend-paying stocks. It may invest in convertible debt securities (including securities rated below investment grade) and real estate investment trusts for income. The fund may invest up to 25% of total assets in foreign securities.

**Invesco Van Kampen Comstock Fund - Class R**

Investment Strategy: The investment seeks capital growth and income. The fund primarily invests in equity securities, consisting principally of common stocks. It emphasizes a value style of investing seeking well established, under-valued companies that have the potential for capital growth and income. The fund may invest up to 25% of assets in foreign securities. It may invest up to 10% of total assets in real estate investment trusts. The fund may purchase and sell certain derivative instruments.

**Invesco Van Kampen Growth and Income Fund - Class R**

Investment Strategy: The investment seeks income and long-term growth of capital. The fund normally invests primarily in a portfolio of income-producing equity securities (although investments are also made in non-convertible preferred stocks and debt securities). It may invest up to 25% of total assets in securities of foreign issuers. The fund may invest up to 15% of total assets in real estate investment trusts. It may purchase and sell options, futures contracts and options on futures contracts, which are derivative instruments, for various portfolio management purposes, including to earn income, to facilitate portfolio management and to mitigate risks.

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**MainStay ICAP Select Equity Fund - Class R3**

Investment Strategy: The investment seeks a superior total return. The fund invests primarily in U.S. dollar-denominated equity securities of U.S. and foreign companies with market capitalizations (at the time of investment) of at least \$2 billion. It seeks to achieve a total return greater than the S&P 500 index over longer periods of time and indices comprised of value-oriented stocks over shorter periods of time. The fund typically holds between 25 and 30 securities. It normally invests at least 80% of assets to be invested in common stocks and other equity securities.

**Oppenheimer Select Value Fund - Class N**

Investment Strategy: The investment seeks capital appreciation over the long-term. The fund invests primarily in common stocks of U.S. companies that are undervalued. Its emphasis on the capitalization ranges may change from time to time. At times, the fund may invest up to 10% of total assets in equity securities of companies located in developing or emerging market countries. It may invest up to 35% of its total assets in equity securities of foreign issuers.

**Oppenheimer Value Fund - Class N**

Investment Strategy: The investment seeks long-term growth of capital; realization current income is a secondary consideration. The fund mainly invests in common stocks of companies that the portfolio managers believe are undervalued in the marketplace. It may also invest in other equity securities, such as preferred stock, rights, warrants and securities convertible into common stock. The fund may invest up to 25% of its total assets in foreign securities of companies or governments in any country, including in developed and emerging market countries. It may invest up to 10% of its net assets in debt securities.

**Pioneer Cullen Value Fund - Class R**

Investment Strategy: The investment seeks capital appreciation; current income is a secondary objective. The fund invests primarily in equity securities. It may invest a significant portion of assets in equity securities of medium- and large-capitalization companies. The fund may invest up to 30% of assets in securities of non-U.S. issuers. It may invest up to 10% of total assets in securities of emerging-market issuers.

**Pioneer Equity Income Fund - Class R**

Investment Strategy: The investment seeks current income and long-term growth of capital. The fund invests at least 80% of total assets in income producing equity securities of U.S. It may invest up to 20% of total assets in equity and debt securities of non-U.S. corporate issuers and debt securities of non-U.S. government issuers. The fund may not invest more than 5% of total assets in the securities of emerging-markets issuers.

**AllianceBernstein Wealth Appreciation Strategy - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund normally invests in a combination of underlying portfolios representing a variety of asset classes and investment styles that are also managed by the advisor. It normally target its portfolio blend with an equal weighting of growth and value style Underlying Portfolios (50% each). The fund, Within each of the value and growth components, invests approximately 70% in Underlying Portfolios that invest in U.S. companies and the remaining 30% in Underlying Portfolios that invest in non-U.S. companies.

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**BlackRock Large Cap Core Fund - Class R**

Investment Strategy: The investment seeks long term capital growth. The fund invests at least 80% of assets in equity securities of large cap companies the adviser selects from among those that are, at the time of purchase, included in the Russell 1000 index. Large cap companies are companies that at the time of purchase have a market capitalization equal to or greater than the top 80% of the companies that comprise the Russell 1000 Index. As of June 30, 2009, the most recent rebalance date, the lowest market capitalization in this group was \$1.76 billion.

**Davis New York Venture Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund invests the majority of the assets in equity securities issued by large companies with market capitalizations of at least \$10 billion. It has the flexibility to invest a limited portion of assets in companies of any size, to invest in companies whose shares may be subject to controversy, to invest in foreign securities, and to invest in non-equity securities. The Fund's shares are not deposits or obligations of any bank, are not guaranteed by any bank, are not insured by the FDIC or any other agency and involve investment risks, including possible loss of the principal amount invested. Principal risks include: Market risk, Company risk, Selection risk. Please see the prospectus for further discussion.

**Federated Capital Appreciation Fund - Class K**

Investment Strategy: The investment seeks capital appreciation. The fund normally invests primarily in common stock of companies of domestic companies with large and medium market capitalizations that offer superior growth prospects or of companies whose stock is undervalued. It may also invest in common stocks of foreign issuers (including American Depository Receipts (ADRs)).

**Invesco Charter Fund - Class R**

Investment Strategy: The investment seeks growth of capital. The fund invests primarily in equity securities. The advisor seeks to construct a portfolio of issuers that have high or improving return on invested capital (ROIC), quality management, a strong competitive position and which are trading at compelling valuations. The fund may invest up to 25% of total assets in foreign securities.

**Legg Mason ClearBridge Appreciation Fund - Class R**

Investment Strategy: The investment seeks long-term appreciation of shareholders capital. The fund invests primarily in equity securities of U.S. companies. It typically invests in medium- and large-capitalization companies, but may also invest in small-capitalization companies. The fund may invest up to 20% of net assets in the securities of foreign issuers.

**MainStay MAP Fund - Class R3**

Investment Strategy: The investment seeks long-term growth of capital; current income is a secondary consideration. The fund normally invests at least 65% of total assets in equity-type securities, including common stocks, as well as securities convertible into, or exchangeable for, common stocks. It primarily invests in domestic securities, but may invest up to 35% of net assets, plus any borrowings for investment purposes, in foreign securities.

**Oppenheimer Main Street Opportunity Fund - Class N**

Investment Strategy: The investment seeks long-term capital appreciation. The Fund invests primarily in common stocks of U.S. companies based on both multi-factor quantitative models and fundamental analysis. It can invest in other equity or "equity equivalents" securities such as preferred stocks or convertible securities and may invest in exchange-traded funds and master limited partnerships. The Fund may also invest in foreign securities, including those of companies in emerging or developing markets. It may buy securities issued by companies of any size or market capitalization range, including small-, mid-, and large-cap companies.

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**Oppenheimer Rising Dividends Fund - Class N**

Investment Strategy: The investment seeks total return. The fund invests mainly in common stocks of companies in different capitalization ranges. It invests at least 80% of assets in securities of companies that the portfolio managers expect to experience dividend growth, including companies that currently pay dividends and are expected to increase them, and companies that do not currently pay dividends but are expected to begin paying them in the near future.

**Pioneer Fund - Class R**

Investment Strategy: The investment seeks income and capital appreciation. The fund invests predominantly in equity securities, primarily of U.S. issuers. It may invest up to 20% of total assets in equity and debt securities of non-U.S. issuers. The fund invests no more than 5% of total assets in the securities of emerging markets issuers. It may invest up to 20% of net assets in REITs. Investments in small and medium sized companies involve greater risk not associated with investments in larger, more established companies. Higher-yielding, lower-rated fixed-income securities are subject to greater risk of principal than higher-rated, lower-yielding securities.

**Prudential Jennison Value Fund - Class R**

Investment Strategy: The investment seeks capital appreciation. The fund normally invests at least 65% of assets in equity and equity-related securities of large capitalization companies. It may invest up to 25% of assets in REITs and up to 10% of assets in ETFs. The fund may also invest in foreign securities, money market instruments, options, foreign currency, forward contracts and may make short sales of a security.

**Alger Capital Appreciation Institutional Fund - Class R**

Investment Strategy: The investment seeks long-term capital appreciation. The fund normally invests at least 85% of net assets plus any borrowings for investment purposes in equity securities of companies of any market capitalization demonstrating growth potential. It can leverage, that is, borrow money to buy additional securities. Investments in small and medium sized companies involve greater risk not associated with investments in larger, more established companies.

**American Century Growth Fund - Class R**

Investment Strategy: The investment seeks long-term capital growth. The Fund invests in stocks of larger-sized companies the manager believe will increase in value over time, using an investment strategy developed by American Century. It invests primarily in U.S. stocks; the fund may invest in securities of foreign companies, including companies located in emerging markets.

**BlackRock Large Cap Growth Fund - Class R**

Investment Strategy: The investment seeks long term capital growth. The fund invests at least 80% of assets in equity securities of large cap companies the adviser selects from among those that are, at the time of purchase, included in the Russell 1000 Growth index. As of June 30, 2009, the most recent rebalance date, the lowest market capitalization in this group was \$1.76 billion.

**BlackRock Capital Appreciation Fund, Inc. - Class R**

Investment Strategy: The investment seeks long term growth of capital. The fund invests at least 65% of total assets in common stock, convertible preferred stock, securities convertible into common stock, and rights to subscribe to common stock. Of these securities the Fund will generally invest in common stock. It invests primarily in a diversified portfolio consisting of primarily common stock of U.S. companies that Fund management believes have shown above-average growth rates in earnings over the long-term. Investments in foreign markets entail special risks such as currency fluctuations and political instability.

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**BlackRock Capital Appreciation Fund, Inc. - Investor A Class**

Investment Strategy: The investment seeks long term growth of capital. The fund invests at least 65% of total assets in common stock, convertible preferred stock, securities convertible into common stock, and rights to subscribe to common stock. Of these securities the Fund will generally invest in common stock. It invests primarily in a diversified portfolio consisting of primarily common stock of U.S. companies that Fund management believes have shown above-average growth rates in earnings over the long-term. Investments in foreign markets entail special risks such as currency fluctuations and political instability.

**Calamos Growth and Income Fund - Class R**

Investment Strategy: The investment seeks long-term total return through growth and current income. The fund invests primarily in a diversified portfolio of convertible, equity, and fixed-income securities of U.S. companies without regard to market capitalization. It invests in convertible and fixed-income securities which have average term to maturity range from two to ten years.

**Calamos Growth Fund - Class R**

Investment Strategy: The investment seeks long-term capital growth. The fund invests substantially all of portfolio in securities of companies with large and mid-sized market capitalizations which have a market capitalization in excess of \$25 billion and mid-sized market capitalizations which have a market capitalization from \$1 billion up to \$25 billion. It invests primarily in equity securities issued by U.S. companies.

**Legg Mason ClearBridge Aggressive Growth Fund - Class R**

Investment Strategy: The investment seeks capital appreciation. The fund invests primarily in equity securities of companies that are believed to be experiencing, or experience, growth in earnings that exceeds the average rate of earnings growth of the companies which comprise the S&P 500 index. It may invest in the securities of large, well-known companies that offer prospects of long-term earnings growth. The fund may invest a significant portion of assets in small- to medium-sized companies.

**MainStay Large Cap Growth Fund - Class R3**

Investment Strategy: The investment seeks long-term growth of capital. The fund invests in companies that have the potential for above-average future earnings growth. It normally invests at least 80% of assets in large-capitalization companies which have a market capitalization in excess of \$4.0 billion and generally are improving their financial returns. The fund is permitted to invest up to 20% of net assets in foreign securities.

**Oppenheimer Capital Appreciation Fund - Class N**

Investment Strategy: The investment seeks capital appreciation. The fund mainly invests in common stocks of "growth companies" whose earnings and stock prices are expected to increase at a faster rate than the overall market. These may be newer companies or established companies of any capitalization range that the portfolio manager believes may appreciate in value over the long term. It also invests in securities of U.S. issuers but may also invest in foreign securities. Foreign investments involve greater risks and potential rewards than U.S. investments. These risks include political and economic uncertainties of foreign countries, as well as the risk of currency fluctuations.

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**Oppenheimer Equity Fund - Class N**

Investment Strategy: The investment seeks high total return. The fund primarily invests (as a non-fundamental policy), under normal market conditions, at least 80% of net assets plus borrowings used for investment purposes in equity securities. It also invests in debt securities when the portfolio managers believe that doing so will be beneficial in obtaining high total return. Under normal market conditions the fund's equity investments primarily are in medium- and large-capitalization companies. It may also invest in companies located outside of the United States. Foreign investments involve greater risks and potential rewards than U.S. investments. These risks include political and economic uncertainties of foreign countries, as well as the risk of currency fluctuations. Higher-yielding, lower-rated fixed-income securities are subject to greater risk of principal than higher-rated, lower-yielding securities.

**Prudential Jennison 20/20 Focus Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund normally invests at least 80% of total assets in approximately 40 (which may range up to 45) equity and equity-related securities of companies that we believe have strong capital appreciation potential. Equity and equity-related securities in which the Fund primarily invests are common stocks, nonconvertible preferred stocks and convertible securities. It participates in the initial public offering (IPO) market. The fund may actively and frequently trade its portfolio securities. It is nondiversified.

**AllianceBernstein Small/Mid Cap Value Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund invests primarily in a diversified portfolio of equity securities of small- to mid-capitalization U.S. companies, generally representing 60 to 125 companies. It normally invests at least 80% of net assets in securities of small- to mid-capitalization companies, which, at the time of investment, fall within the capitalization range between the smallest company in the Russell 2500(TM) Value index and the greater of \$5 billion or the market capitalization of the largest company in the Russell 2500(TM) Value index. Investments in the stocks of smaller companies are often associated with higher risks, including greater volatility than in stocks of larger companies.

**Invesco Van Kampen American Value Fund - Class R**

Investment Strategy: The investment seeks a high total return. The fund normally invests at least 65% of total assets in equity securities of small- to medium-sized U.S. companies which represented in the Russell Midcap Index. It invests in equity securities including common and preferred stocks; investment-grade convertible securities and equity-linked securities; and rights and warrants to purchase common stocks and other equity interests. The fund may invest up to 20% of assets in real estate investment trusts. It may invest up to 20% of its total assets in foreign securities.

**Pioneer Mid Cap Value Fund - Class R**

Investment Strategy: The investment seeks capital appreciation. The fund normally invests at least 80% of total assets in equity securities of mid-size companies. It may invest up to 20% of total assets in debt securities of U.S. and non-U.S. issuers. The fund may also invest up to 5% of total assets in below investment-grade convertible debt securities issued by both U.S. and non-U.S. issuers. It may invest up to 20% of total assets in REITs. The fund may invest up to 5% of total assets in the securities of emerging-markets issuers. Mid-cap stocks, with their potential for greater long-term return, may be more volatile and less liquid than stocks of larger companies. Investments outside the U.S. are subject to additional risks, including currency fluctuations, political and social instability, and periods of illiquidity.

**Victory Established Value Fund - Class R**

Investment Strategy: The investment seeks long-term capital growth. The fund invests primarily in equity securities of companies with market capitalizations within the range of companies comprising the Russell MidCap(R) index. It normally invests at least 80% of net assets in equity securities of companies with market capitalizations within the range of companies comprising the Russell MidCap(R) index.

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**Invesco Endeavor Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund invests primarily in marketable equity securities, including convertible securities, of mid-capitalization companies that have a market capitalization, at the time of purchase, within the range of the largest and smallest capitalized companies included in the Russell Midcap index during the most recent 11-month period plus the most recent data during the current month. It may invest up to 25% of assets in foreign securities and 10% of assets in fixed-income securities.

**Legg Mason ClearBridge Mid Cap Core Fund - Class R**

Investment Strategy: The investment seeks long-term capital growth. The fund invests at least 80% of net assets in equities of medium-capitalization companies. It may invest up to 20% of assets in equity securities of companies other than medium-capitalization companies. The fund may also invest up to 25% of assets in securities of foreign issuers.

**Victory Special Value Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital and dividend income. The fund invests primarily in equity securities of companies with market capitalizations within the range of companies comprising the Russell Mid Cap(R) index. It normally invests at least 80% of net assets in equity securities of companies with market capitalizations within the range of companies comprising the Russell Mid Cap(R) index.

**Federated Kaufmann Fund - Class K**

Investment Strategy: The investment seeks capital appreciation. The fund primarily invests in common stocks of small and medium-size companies. To select investments, the advisor evaluates a company's growth prospects, the economic outlook for its industry, new-product development, management, security value, and financial characteristics. It may invest up to 30% of assets in foreign securities. Investments in the stocks of smaller companies are often associated with higher risks, including greater volatility than in stocks of larger companies.

**Federated Mid Cap Growth Strategies Fund - Class K**

Investment Strategy: The investment seeks capital appreciation. The fund pursues investment objective by investing primarily in common stock of mid cap companies that offer superior growth prospects. It may also invest in convertibles, corporate debt, and ADRs and ETFs.

**Invesco Capital Development Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund invests in equity securities of mid-capitalization companies. The advisor considers an issuer to be a mid-capitalization issuer if it has a market capitalization, at the time of purchase, within the range of the largest and smallest capitalized issuers included in the Russell Mid Cap Index during the most recent 11-month period (based on month-end data) plus the most recent data during the current month. It may invest up to 25% of its total assets in foreign securities. Investments in the stocks of smaller companies are often associated with higher risks, including greater volatility than in stocks of larger companies. The fund can invest up to 25% of its assets in foreign securities that involve risks not associated with investing solely in the United States.

**Invesco Van Kampen Mid Cap Growth Fund - Class R**

Investment Strategy: The investment seeks capital growth. The fund primarily invests in common stocks and other equity securities issued by medium-sized growth companies in the Russell Midcap Index. It may invest up to 25% of assets in foreign securities may invest up to 10% of its total assets in real estate investment trusts (REITs).

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**MainStay Mid Cap Growth Fund - Class R3**

Investment Strategy: The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in companies with market capitalizations that are similar to the market capitalization of companies in the Russell Midcap(R) Growth index. It invests primarily in U.S. common stocks and securities related to U.S. common stocks. The fund seeks to participate primarily in growth stock of the expanding markets of technology, healthcare, communications and other dynamic high-growth industries.

**Munder Midcap Core Growth Fund - Class R**

Investment Strategy: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of assets in the equity securities of mid-capitalization companies. Mid-capitalization companies are those companies with market capitalizations within the range of companies included in the S&P Mid-Cap 400 index, or within the range of companies included in the Russell Mid-cap index. The fund may use futures and/or exchange-traded funds (ETFs) to manage cash and can lend securities with a value of up to 33 1/3% of the total assets (including the loan collateral) to qualified institutions.

**Prudential Jennison Mid-Cap Growth Fund - Class R**

Investment Strategy: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of assets in equity and equity-related securities of medium-sized companies with the potential for above-average growth.

**Victory Small Company Opportunity Fund - Class R**

Investment Strategy: The investment seeks capital appreciation. The fund invests primarily in common stocks of smaller companies that the adviser believes to be undervalued relative to their underlying earnings potential. It normally invests at least 80% of net assets in equity securities of small companies which have market capitalization within the range of companies comprising the Russell 2000 Value index. Investments in the stocks of smaller companies are often associated with higher risks, including greater volatility than in stocks of larger companies.

**Invesco Small Cap Equity Fund - Class R**

Investment Strategy: The investment seeks long-term capital growth. The fund normally invests at least 80% of assets in equity securities, including convertible securities, of small-capitalization companies that have a market capitalization, at the time of purchase, no larger than the largest capitalized company included in the Russell 2000 index. It may also invest up to 25% of total assets in foreign securities.

**Invesco Small Companies Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in securities of small-capitalization companies that have a market capitalization, at the time of purchase, no larger than the largest capitalization company included in the Russell 2000 index during the most recent 11-month period plus the most recent data during the current month. It invests primarily in equity securities. The fund may invest up to 25% of assets in foreign securities and 10% of assets in fixed-income securities.

**Oppenheimer Main Street Small Cap Fund - Class N**

Investment Strategy: The investment seeks capital appreciation. The Fund mainly invests in common stocks of small-capitalization U.S. companies based on fundamental analysis and quantitative models. The fund normally invests at least 80% of net assets in securities of companies having a small market capitalization. Small-cap issuers are defined as those companies whose capitalizations are less than or equal to the largest company in the Russell 2000 and S&P Small-Cap 600 indices. Investments in small and mid-sized companies generally involve greater risks than those currently associated with larger companies.

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**AllianceBernstein Small Cap Growth Portfolio - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in equity securities of smaller companies that fall within the lowest 20% of the total U.S. equity market capitalization (excluding, for purposes of this calculation, companies with market capitalizations of less than \$10 million). It invests in well-known and established companies and in new and less seasoned companies with an emphasis on companies that are demonstrating improving fundamentals and favorable earnings momentum. The fund invests in about 95 to 125 companies.

**BlackRock Small Cap Growth Fund II - Class R**

Investment Strategy: The investment seeks long-term capital growth. The fund normally invests at least 80% of assets in equity securities of small cap companies and invests at least 80% of assets in securities or instruments of issuers located in the United States. It emphasizes those securities that the management believes have above average prospects for earnings growth. The fund also may invest in securities that the management believes are undervalued. Investments in foreign markets entail special risks such as currency fluctuations and political instability. Investments in the stocks of smaller companies are often associated with higher risks, including greater volatility than in stocks of larger companies.

**Federated Kaufmann Small Cap Fund - Class K**

Investment Strategy: The investment seeks capital appreciation. The fund primarily invests net assets in the stock of small companies that are traded on national security exchanges, NASDAQ stock market and on the over-the-counter market with market capitalization similar to the Russell 2000 index or the S&P Small Cap 600 index. It may invest up to 30% of net assets in foreign securities.

**Invesco Small Cap Growth Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in securities of small-capitalization companies which at the time of purchase, no larger than the largest capitalized issuer included in the Russell 2000 Index. It may invest up to 25% of its total assets in foreign securities. Investing in micro and small companies involves greater risks not associated with investing in more established companies, such as business risk, significant stock price fluctuations and illiquidity. The fund can invest up to 25% of its assets in foreign securities that involve risks not associated with investing solely in the United States.

**Legg Mason ClearBridge Small Cap Growth Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund invests at least 80% of net assets in common stocks of small-capitalization U.S. companies.

**Oppenheimer Discovery Fund - Class N**

Investment Strategy: The investment seeks capital appreciation. The fund invests primarily in common stocks of U.S. companies that the portfolio manager believes have favorable growth prospects. It currently emphasizes stocks of issuers that have a market capitalization of less than \$3 billion at the time of purchase. While these stocks may be traded on stock exchanges, in many cases the fund buys over-the-counter securities. Investments in the stocks of smaller companies are often associated with higher risks, including greater volatility than in stocks of larger companies.

**AllianceBernstein International Value Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund invests primarily in a diversified portfolio of equity securities of established companies selected from more than 40 industries and more than 40 developed and emerging market countries. It invests significantly (at least 40%-unless market conditions are not deemed favorable by the Adviser) in securities of non-U.S. companies. In addition, the fund normally invests in the equity securities of companies located in at least three countries.

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**MainStay ICAP International Fund - Class R3**

Investment Strategy: The investment seeks a superior total return with income as a secondary objective. The fund invests primarily in equity securities of foreign companies with market capitalizations of at least \$2 billion. It may invest in equity securities of companies that trade in developed, emerging or developing markets. The fund's investments may be publicly traded in the U.S. or on a foreign exchange, and may be bought or sold in a foreign currency. The fund typically holds between 30 and 50 securities.

**DWS Diversified International Equity Fund - Class R**

Investment Strategy: The investment seeks capital appreciation. The fund invests at least 80% of assets in equity securities and other securities with equity characteristics. It invests at least 50% of assets in securities that make up the MSCI EAFE index. The fund typically invests not more than 35% of net assets in securities of companies located in emerging markets and invests up to 20% of assets in cash equivalents, US investment-grade fixed-income securities, and US stocks and other equities. It invests mainly in common stocks of established companies in countries with developed economies (other than the United States). Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation, political and economic changes, and market risks. Additionally, hedging strategies are subject to special risks, and the success of such strategies cannot be guaranteed. All of these factors may result in greater share price volatility. Please read this fund's prospectus for specific details regarding its risk profile.

**Oppenheimer International Diversified Fund - Class N**

Investment Strategy: The investment seeks high total return through both capital appreciation and income. The fund normally invests in other mutual funds which invest in foreign equity or debt securities. It invests in shares of some or all of Oppenheimer global or international funds that were chosen based on the Manager's determination that they could provide growth of capital and/or investment income.

**AllianceBernstein International Growth Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund invests primarily in an international portfolio of equity securities of companies within various market sectors selected by the Adviser for their growth potential. It normally invests in the equity securities of companies located in at least three countries (and normally substantially more) other than the United States. The fund invests in securities of companies in both developed and emerging market countries. It normally invests in approximately 90-130 companies.

**Calamos International Growth Fund - Class R**

Investment Strategy: The investment seeks long-term capital growth. The fund invests in securities that offer the best opportunities for growth, both within and outside the U.S., provided such securities satisfy certain criteria. Normally, it invests at least 40% of assets in securities of foreign issuers. The funds may invest securities of well-established companies with large market capitalizations as well as small, unseasoned companies.

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### **Invesco International Growth Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund invests in a diversified portfolio of international equity securities whose issuers are considered by the management to have strong earnings momentum. It focuses on marketable equity securities of foreign companies that are listed on a recognized foreign or U.S. securities exchange or traded in a foreign or U.S. over-the-counter market. The fund normally invests in the securities of companies located in at least three countries outside of the United States. It invests no more than 20% of total assets in companies located in developing countries. International investing presents certain risks not associated with solely investing in the United States. These include, for instance, risks relating to fluctuations in the value of the U.S. dollar relative to the value of other currencies, custody arrangements made for the fund's foreign holdings, political risks, differences in accounting procedures and the lesser degree of public information required to be provided on non-U.S. companies.

### **Oppenheimer International Growth Fund - Class N**

Investment Strategy: The investment seeks long-term capital appreciation. The fund invests mainly in common stocks of growth companies that are domiciled outside the U.S. or have their primary operations outside the U.S. It invests at least 65% of total assets in common and preferred stocks of issuers in at least three different countries outside of the United States, and emphasizes investments in common stocks of issuers that the portfolio manager considers to be "growth" companies. The fund does not limit its investments to issuers within a specific market capitalization range. Investments in small and medium sized companies involve greater risk not associated with investments in larger, more established companies. Foreign investments involve greater risks and potential rewards than U.S. investments. These risks include political and economic uncertainties of foreign countries, as well as the risk of currency fluctuations.

### **AllianceBernstein Global Thematic Growth Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund pursues opportunistic growth by investing in a global universe of companies in multiple industries that may benefit from innovation. It invests in securities issued by U.S. and non-U.S. companies from multiple industry sectors in an attempt to maximize opportunity, which should also tend to reduce risk. The fund also uses a "bottom-up" analysis of individual companies that focuses on prospective earning growth, valuation and quality of company management. The fund normally invests in about 60-80 companies.

### **AllianceBernstein Global Value Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund will invest primarily in a diversified portfolio of equity securities of established companies selected from more than 40 industries and from more than 40 developed and emerging market countries, including the United States. It normally invests significantly (at least 40%--unless market conditions are not deemed favorable by the Adviser) in securities of non-U.S. companies. The fund normally invests in companies in at least three countries.

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### **Calamos Global Growth and Income Fund - Class R**

Investment Strategy: The investment seeks high long-term total return through capital appreciation and current income. The fund invests primarily in a globally-diversified portfolio of convertible, equity, and fixed-income securities without regard to market capitalization. It invests at least 40% of assets in securities of foreign issuers.

### **DWS Global Thematic Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund invests at least 65% of total assets in US and foreign equities (equities issued by US and foreign-based companies). Although it can invest in companies of any size and from any country, it invests mainly in common stocks of established companies in countries with developed economies. The fund also invests in preferred stocks and other securities with equity characteristics, such as convertible securities and warrants. This fund is subject to stock market risk. Investing in foreign securities presents certain unique risks not associated with domestic investments, such as currency fluctuation, political and economic changes and market risks. All of these factors may result in greater share price volatility. Please read this fund's prospectus for specific details regarding its risk profile.

### **Invesco Global Equity Fund - Class R**

Investment Strategy: The investment seeks long-term growth. The fund seeks to meet its objective by investing, normally, at least 80% of its assets in equity securities of domestic and foreign issuers. It invests, under normal circumstances, in issuers located in at least three different countries, including the U.S. The fund emphasizes investment in issuers in the U.S. and in the developed countries of Western Europe and in the Pacific Basin and may also invest up to 20% of its total assets in issuers located in developing countries.

### **Oppenheimer Global Opportunities Fund - Class N**

Investment Strategy: The investment seeks capital appreciation, consistent with preservation of principal, while providing current income. The fund invests mainly in equity securities of issuers in the U.S. and foreign countries. Currently, it emphasizes its investments in stocks, but may invest in debt securities and may invest up to 25% of assets in "lower-grade" securities. The fund can invest in any country, including developed or emerging markets, but currently emphasizes investments in developed markets. As a fundamental policy, it normally invests in at least four countries. Investments in small and medium sized companies involve greater risk not associated with investments in larger, more established companies. Foreign investments involve greater risks and potential rewards than U.S. investments. These risks include political and economic uncertainties of foreign countries, as well as the risk of currency fluctuations. Higher-yielding, lower-rated fixed-income securities are subject to greater risk of principal than higher-rated, lower-yielding securities.

### **Invesco European Growth Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund normally invests at least 80% of total assets in securities of European companies. It invests primarily in marketable equity securities, but the investments may include synthetic instruments. The fund may invest up to 35% of total assets in European companies located in developing countries. .

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**American Century Emerging Markets Fund - Class R**

Investment Strategy: The investment seeks capital growth. The fund normally invests at least 80% of assets in equity securities of companies located in emerging market countries and companies that derive a significant portion of their business from emerging market countries. It may invest the balance of assets in bonds, notes, and debt securities of companies, and in domestic and foreign government obligations. The fund may invest in securities of any maturity and credit quality.

**Oppenheimer Developing Markets Fund - Class N**

Investment Strategy: The investment aggressively seeks capital appreciation. The fund normally invests at least 80% of assets plus borrowings for investment purposes, in equity securities of issuers whose principal activities are in at least three developing markets. It may at times invest up to 100% of its total assets in foreign securities. The fund emphasizes investments in growth companies which can be in any market capitalization range. Investing in foreign securities entails special risks, such as currency fluctuations, political uncertainties and higher expenses, described in the Fund's prospectus.

**Pioneer Emerging Markets Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund normally invests at least 80% of total assets in the securities of emerging-market corporate and government issuers. It invests in at least six emerging markets. The fund may invest up to 20% of total assets in equity and debt securities of corporate or government issuers in any developed country other than the U.S.). It does not allocate more than 25% of total assets to any one country but can invest more than 25% of total assets in a particular region.

**Eaton Vance Worldwide Health Sciences Fund - Class R**

Investment Strategy: The investment seeks long-term capital growth. The fund invests at least 80% of net assets in securities (primarily common stocks) of companies principally engaged in the discovery, development, production or distribution of products (or services) related to scientific advances in health care, including biotechnology, pharmaceuticals, diagnostics, managed health care, and medical equipment and supplies. It may invest in fixed-income securities of health sciences companies. The fund invests in foreign securities and normally invests in issuers located in at least three different countries.

**Prudential Jennison Natural Resources Fund - Class R**

Investment Strategy: The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in equity securities of natural resource companies and in asset-based securities. Natural resource companies are U.S. and foreign (non-U.S. based) companies that own, explore, mine, process or otherwise develop, or provide goods and services with respect to, natural resources. Asset-based securities are securities, the values of which are related to the market value of a natural resource. The principal type of equity and equity-related security in which the Fund invests is common stock. The fund is nondiversified.

**Oppenheimer Gold & Special Minerals Fund - Class N**

Investment Strategy: The investment seeks capital appreciation. The fund currently invests mainly in common stocks of U.S. and foreign companies that are involved in mining, processing or dealing in gold or other metals or minerals. It normally invests at least 80% of assets (plus borrowings for investment purposes) in those companies. The fund invests at least 25% of investments in mining securities and metal investments. It is nondiversified.

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**Oppenheimer Real Estate Fund - Class N**

Investment Strategy: The investment seeks total return through investment in real estate securities. The fund normally invests at least 80% of assets in common stocks and other equity securities of real estate companies. It primarily invests in real estate investment trusts ("REITs") but also invest in real estate operating companies ("REOCs") and other real estate related securities. It is nondiversified.

**AllianceBernstein Global Real Estate Investment Fund - Class R**

Investment Strategy: The investment seeks total return from long-term growth of capital and income. The fund invests at least 80% of net assets in the equity securities of real estate investment trusts or REITs and other real estate industry companies, such as real estate operating companies or REOCs. It normally invests significantly (at least 40%--unless market conditions are not deemed favorable by the Adviser) in securities of non-U.S. companies.

**Invesco Global Real Estate Fund - Class R**

Investment Strategy: The investment seeks total return through growth of capital and current income. The fund invests at least 80% of net assets (plus borrowings for investment purposes) in securities of real estate and real estate-related issuers. It invests primarily in equity securities but may also invest in debt securities including U.S. Treasury and agency bonds and notes. The fund may invest in equity and debt securities of companies unrelated to the real estate industry that the portfolio managers believe are undervalued and have potential for growth of capital.

**Prudential Global Real Estate Fund - Class R**

Investment Strategy: The investment seeks capital appreciation and income. The fund normally invests at least 80% of assets in equity related securities of real estate companies, principally real estate investment trusts. It invests at least 40% of total assets in foreign securities. The fund typically invests capital appreciation more than 5% of assets in any one issuer. It is nondiversified.

**AllianceBernstein Utility Income Fund - Class R**

Investment Strategy: The investment seeks current income and long-term capital appreciation. The fund invests at least 65% of total assets in income-producing securities. It invests at least 80% of net assets in securities of companies in the utility industries in both US and non-US companies. It may invest up to 20% of net assets in equity and fixed-income securities of domestic and non-U.S. corporate and governmental issuers other than utility companies.

**Prudential Jennison Utility Fund - Class R**

Investment Strategy: The investment seeks total return through a combination of capital appreciation and current income. The fund normally invests at least 80% of investable assets in equity and equity-related and investment-grade debt securities of utility companies. Utility companies include electric utilities, gas utilities, water utilities, multi-utilities, independent power producers, diversified telecommunication services, wireless telecommunication services, transportation infrastructure, energy equipment and services and oil, gas and consumable fuels. It is nondiversified.

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**Oppenheimer Commodity Strategy Total Return Fund - Class N**

Investment Strategy: The investment seeks total return. The fund primarily invests in commodity-linked derivatives, investment-grade and non-investment-grade corporate bonds and notes. It may also invests up to 25% of total assets in a wholly-owned and controlled subsidiary.

**Invesco Leisure Fund - Class R**

Investment Strategy: The fund normally invests at least 80% of net assets in equity securities of companies in the leisure sector. Companies in the leisure sector include, but are not limited to, those companies engaged primarily in the design, production and distribution of products and services related to leisure activities of individuals. These companies operate in the following industries: hotel, gaming, publishing, advertising, beverage, audio/video, broadcasting-radio/television, cable and satellite, motion picture, recreation services and entertainment, retail and toy.

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## ADDITIONAL DISCLOSURES

NAV (Net Asset Value) is determined by calculating the total assets, deducting total liabilities and dividing the result by the number of shares outstanding.

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The Investment Strategy is provided by Morningstar® for all publicly traded mutual funds. Investment Strategy information for Money Market funds and certain other types of funds are provided by the respective fund manager.

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

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