

MONEYLETTER *Plus*

January 8, 2016

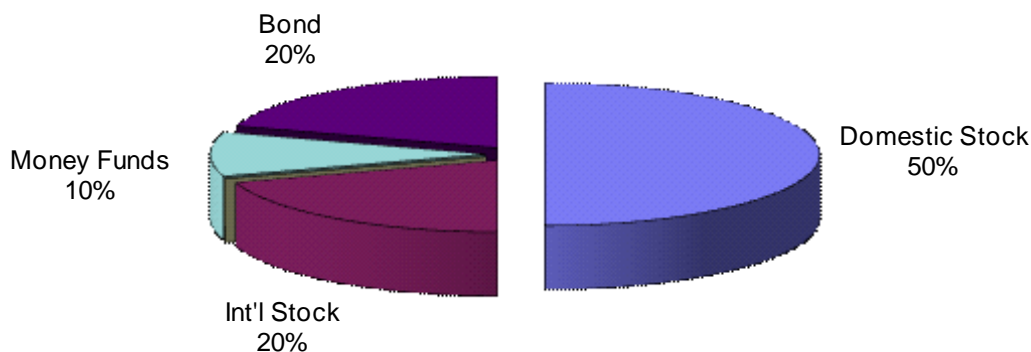
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Hotline # (410) 528-1804

MAKING THE MOST OF YOUR MONEYLETTER SUBSCRIPTION

MLP T. Rowe Price Portfolio

Current Asset Allocations



T. Rowe Price Growth & Income

Ticker:	PRGIX
Inception:	December 21, 1982
Objective:	Large Growth
NAV:	\$28.15 (1/5/16)
1-Year Return:	+4.8%
3-Year Return:	+14.6% (annualized)
Beta:	0.97
Expense Ratio:	0.67%
Avg Mkt Cap:	\$68.0 Billion
Top 5 Holdings:	Danaher Corp (3.4%) Pepsi Co (3.3) Fiserv Inc (3.1) Visa Inc Class A (3.0) Amazon.com Inc (2.8)

MLP T. Rowe Price Model	New Data!				
12/31/15	Pur-chase Date	Return Since Buy	Shares	Share Price	Value
TRP T-E MF			2501	\$1.00	\$2,501
TRP Blue Chip Growth (TRBCX)	9/30/13	37.0%	71	72.38	5,137
TRP Growth & Income (PRGIX)	12/18/15	2.2	158	28.46	4,501
TRP Growth Stock (PRGFX)	10/31/14	11.6	61	53.66	3,300
TRP New America Growth (PRWAX)	3/27/15	2.8	66	41.96	2,765
TRP Global Stock (PRGSX)	7/7/14	6.9	111	27.25	3,036
TRP New Asia (PRASX)	2/6/15	-8.2	160	15.26	2,447
TRP New Income (PRCIX)	3/6/15	-0.2	278	9.36	2,604
TRP Floating Rate (PRFRX)	9/30/13	4.1	255	9.61	2,452
TOTAL VALUE					\$28,743
** Inception = 9/30/13	<u>1- Month</u>	<u>6- Month</u>	<u>1- Year</u>	<u>3- Year</u>	<u>YTD</u>
TOTAL RETURNS (as of 12/31/15)	-0.9%	-0.5%	3.8%	n/a	3.8%

ML Plus Select ETF Model

New Positions / Current Holdings



ML Plus Select ETF Model Portfolio Commentary

Based on an update of our “Fund Scorecard & Recommendations,” which include closing market prices through January 6th, there were no fund exchanges recommended. For the second time in our first trading week of the New Year recently implemented circuit breakers in China have been triggered, halting trading after steep declines. This has fueled sharp plunges in U.S. and European markets as well. Economic weakness in China and further declines in the yuan against the dollar have stirred up this most recent round of market turbulence.

The rout continues as oil prices are now trading around a 12-year low. Slumping energy stocks have weighed heavily on markets as a bottom for oil remains elusive.

It’s been a rough start, as all of our Model positions suffered losses for the period 12/30 – 1/06.



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MLP Select ETF Model 12/31/15 New Data!

<u>Fund</u>	<u>Pur- chase Date</u>	<u>Return Since Buy</u>	<u>Shares</u>	<u>Share Price</u>	<u>Value</u>
Schwab MMF			41	\$1.00	\$41
SPDR Consumer Discretionary Select Sector (XLY)	8/28/15	4.3%	758	78.16	59,250
WisdomTree Europe SC Dividend (DFE)	8/28/15	0.3	1,017	56.00	56,938
SPDR Morgan Stanley Tech ETF (MTK)	10/16/15	2.7	1,033	54.08	55,853
iShares US Home Construction (ITB)	8/28/15	-1.6	2,060	27.10	55,815
WisdomTree Japan SC Dividend (DFJ)	8/28/15	3.2	1,035	56.56	58,565
TOTAL VALUE					\$286,462

Inception = 5/15/06	<u>1- Month</u>	<u>6- Month</u>	<u>1- Year</u>	<u>3- Year</u>	<u>YTD</u>
TOTAL RETURNS (as of 12/31/15)	-2.0%	-3.3%	-0.5%	36.4%	-0.5%

Domestic Stock Funds — data through 12/31/15

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
1	FOCPX	Fidelity OTC Portfolio	B	B	B	1.5%	6.1%	10.9%	10.9%	31	PEY	PowerShares Hi-Yield Eq Div Achievers	H	H	H	-2.1	3.0	2.4	2.4
2	TGCNX	TCW Select Equities N	B	B	B	-0.6	6.8	11.9	11.9	32	VPMCX	Vanguard PRIMECAP Inv (closed)	H	H	H	-0.4	1.9	2.6	2.6
3	TRBCX	T. Rowe Price Blue Chip Growth	B	B	B	-0.5	4.4	11.2	11.2	33	FNCMX	Fidelity NASDAQ Comp Index (.75%r<90d)	B	B	B	-1.9	1.0	6.8	6.8
4	QQQ	PowerShares QQQ ETF	B	B	B	-1.6	5.1	9.5	9.5	34	POGSX	Pin Oak Equity	B	B	B	-3.4	2.7	4.5	4.5
5	PRGFX	T. Rowe Price Growth Stock	B	B	B	-0.4	3.5	10.9	10.9	35	TWCIX	American Century Select Inv	B	B	B	-2.2	0.8	7.7	7.7
6	VALLX	Value Line Larger Companies Focused	B	B	B	-0.2	3.7	9.9	9.9	36	FBGRX	Fidelity Blue Chip Growth	H	H	H	-0.7	0.4	6.3	6.3
7	PWB	PowerShares Dynamic Large Cap Growth	B	B	B	0.6	2.3	7.7	7.7	37	ONEQ	Fidelity NASDAQ Composite Index Tracking	B	B	B	-2.0	0.8	7.0	7.0
8	VWUSX	Vanguard U.S. Growth Inv	B	B	B	-0.3	2.3	8.5	8.5	38	VMRGX	Vanguard Morgan Growth Inv	B	B	B	-1.7	0.7	6.7	6.7
9	JAVLX	Janus Twenty T (closed)	B	B	B	-0.6	3.8	4.9	4.9	39	SPECX	Alger Spectra A (2%r<30d, NL @ Schwab)	H	H	H	-0.9	0.1	7.1	7.1
10	HCAIX	Harbor Capital Appreciation Inv	B	B	B	-1.6	2.0	10.6	10.6	40	TWCGX	American Century Growth Inv	H	H	H	-1.5	1.1	4.6	4.6
11	USAAX	USAA Growth	B	B	B	-1.3	3.4	5.6	5.6	41	TWEIX	American Century Equity Income Inv	H	H	H	-1.0	2.4	0.6	0.6
12	PRGIX	T. Rowe Price Growth & Income	B	B	B	-0.4	3.4	4.1	4.1	42	JAMRX	Janus Research T	H	H	H	-1.6	0.7	5.3	5.3
13	PRWAX	T. Rowe Price New America Growth	B	B	B	-2.0	2.4	8.8	8.8	43	STAFX	Wells Fargo Adv Large Cap Growth A	H	H	H	-2.1	1.1	4.4	4.4
14	DREQX	Dreyfus Research Growth Z (closed)	B	B	B	-1.1	2.7	6.5	6.5	44	SNIGX	SIT Large Cap Growth (2%r<30d)	H	H	H	-1.6	0.7	4.5	4.5
15	POGRX	PRIMECAP Odyssey Growth	B	B	B	0.5	1.7	6.2	6.2	45	SCHD	Schwab U.S. Dividend Equity ETF	H	H	H	-1.0	2.3	-0.3	-0.3
16	FDSVX	Fidelity Growth Discovery	B	B	B	-0.1	1.5	7.2	7.2	46	HDV	iShares High Dividend	H	H	H	-0.3	1.8	-0.3	-0.3
17	USAUX	USAA Aggressive Growth	B	B	B	-1.1	2.4	6.0	6.0	47	OEF	iShares S&P 100	H	H	H	-1.6	1.5	2.4	2.4
18	XLG	Guggenheim Russell Top 50 Mega Cap	B	B	B	-0.9	3.3	3.6	3.6	48	TWCUX	American Century Ultra Inv	H	H	H	-2.4	0.4	6.2	6.2
19	CFIMX	Clipper Fund	B	B	B	-1.8	2.7	6.4	6.4	49	PRCOX	T. Rowe Price Capital Opportunity	H	H	H	-1.2	0.9	2.9	2.9
20	FDGRX	Fidelity Growth Company (closed)	B	B	B	-1.1	1.5	7.8	7.8	50	IUSG	iShares Core U.S. Growth	H	H	H	-1.8	0.4	4.6	4.6
21	FTRNX	Fidelity Trend	B	B	B	-0.7	2.3	5.3	5.3	51	PRDGX	T. Rowe Price Dividend Growth	H	H	H	-1.2	1.0	2.4	2.4
22	WBG SX	William Blair Growth N	H	H	H	-0.8	2.2	5.3	5.3	52	VPCCX	Vanguard PRIMECAP Core Inv (closed)	H	H	H	-0.9	1.3	0.9	0.9
23	VDIGX	Vanguard Dividend Growth Inv	B	B	B	-1.0	3.4	2.7	2.7	53	DHS	WisdomTree Equity Income ETF	H	H	H	-0.2	1.3	-0.7	-0.7
24	IWW	iShares S&P 500 Growth	B	B	B	-1.6	2.6	5.4	5.4	54	MGK	Vanguard Mega Cap Growth ETF	H	H	H	-2.5	0.9	3.6	3.6
25	SPYG	SPDR S&P 500 Growth ETF	B	B	B	-1.6	2.5	5.1	5.1	55	JANSX	Janus Fund T	H	H	H	-1.5	-0.3	5.2	5.2
26	JKE	iShares Morningstar Large-Cap Growth	B	B	B	-2.4	1.9	7.4	7.4	56	VEIPX	Vanguard Equity-Income Inv	H	H	H	-1.3	1.2	0.8	0.8
27	GABGX	GAMCO Growth AAA (2%r<7d)	B	B	B	-1.6	2.1	5.1	5.1	57	POAGX	PRIMECAP Odyssey Aggr Growth (closed)	H	H	H	1.0	-1.7	4.6	4.6
28	FCNTX	Fidelity Contrafund	B	B	B	-1.3	1.3	6.5	6.5	58	FMAGX	Fidelity Magellan	H	H	H	-1.8	0.1	4.1	4.1
29	PRWCX	T. Rowe Price Cap Appreciation (closed)	B	B	B	-1.3	1.7	5.4	5.4	59	SLASX	Selected American Shares S	H	H	H	-2.1	0.5	3.6	3.6
30	IWF	iShares Russell 1000 Growth	H	H	H	-1.5	1.5	5.5	5.5	60	CCASX	Conestoga Small Cap Inv	H	H	H	-3.7	-0.4	8.0	8.0

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data through 12/31/15

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
61	JAGIX	Janus Growth & Income T	H	H	H	-1.0	0.8	0.8	0.8	91	USCGX	USAA Capital Growth	S	S	S	-1.4	-1.8	3.1	3.1
62	VHDYX	Vanguard High Dividend Yield Index Inv	H	H	H	-0.9	0.9	0.3	0.3	92	VFINX	Vanguard 500 Index Inv	S	S	S	-2.1	-0.5	0.7	0.7
63	NOIEX	Northern Income Equity	*	H	H	-1.6	1.3	0.1	0.1	93	SNXFX	Schwab 1000 Index (2%r<30d)	S	S	S	-1.8	-0.8	0.8	0.8
64	VYM	Vanguard High Dividend Yield ETF	H	H	H	-1.0	0.9	0.3	0.3	94	VFTSX	Vanguard FTSE Social Index Inv	S	S	S	-1.8	-1.1	1.2	1.2
65	VHCOX	Vanguard Cap Opportunity Inv (closed)	H	H	H	0.3	-0.8	2.6	2.6	95	DLN	WisdomTree LargeCap Dividend ETF	S	S	S	-1.4	-0.4	-1.4	-1.4
66	RPMGX	T. Rowe Price Mid Cap Growth (closed)	H	H	H	-2.0	-1.2	6.6	6.6	96	IWB	iShares Russell 1000	S	S	S	-2.0	-0.9	0.7	0.7
67	VQNPX	Vanguard Growth & Income Inv	H	H	H	-1.7	0.4	1.9	1.9	97	VIVAX	Vanguard Value Index Inv	S	S	S	-1.0	-0.9	-1.0	-1.0
68	VLIFX	Value Line Mid Cap Focused	H	H	H	-1.8	0.1	3.0	3.0	98	VTV	Vanguard Value ETF	S	S	S	-1.2	-0.8	-1.0	-1.0
69	DVY	iShares Select Dividend	H	H	H	-1.5	1.8	-2.1	-2.1	99	FSDIX	Fidelity Strategic Dividend & Income	S	S	S	-0.7	-0.8	-1.8	-1.8
70	QQEW	First Trust NASDAQ-100 Equal Weight	*	H	H	-1.0	-0.2	2.1	2.1	100	VIG	Vanguard Dividend Appreciation ETF	S	S	S	-0.9	-0.5	-2.5	-2.5
71	MGC	Vanguard Mega Cap ETF	H	H	H	-1.6	0.4	1.4	1.4	101	IYY	iShares Dow Jones U.S.	S	S	S	-1.9	-1.1	0.4	0.4
72	VUG	Vanguard Growth ETF	H	H	H	-2.4	0.1	3.3	3.3	102	PARMX	Parnassus Mid-Cap	S	S	S	-2.6	-0.3	-0.9	-0.9
73	VIGRX	Vanguard Growth Index Inv	H	H	H	-2.4	0.0	3.2	3.2	103	DGRIX	Dreyfus Growth & Income	S	S	S	-2.2	-1.4	1.2	1.2
74	NTHFX	Northeast Investors Growth	H	H	H	-2.6	-0.4	4.4	4.4	104	AKREX	Akre Focus Retail (1%r<30d)	S	S	S	-2.4	-1.8	2.5	2.5
75	FFIDX	Fidelity Fund	H	H	H	-1.1	-0.9	3.4	3.4	105	YAFFX	AMG Yacktman Focus Svc (closed,2%r<60d)	S	S	S	-1.2	0.3	-5.1	-5.1
76	SPY	SPDR S&P 500 ETF	H	H	H	-1.7	0.2	1.3	1.3	106	SAOPX	Barrett Opportunity	S	S	S	-3.6	0.9	-2.9	-2.9
77	IVV	iShares Core S&P 500	H	H	H	-1.7	0.1	1.3	1.3	107	MGRIX	Marsico Growth	S	S	S	-1.6	-1.8	0.8	0.8
78	MGV	Vanguard Mega Cap Value ETF	H	H	H	-0.7	0.0	-0.2	-0.2	108	SCHB	Schwab U.S. Broad Market ETF	S	S	S	-2.1	-1.4	0.4	0.4
79	POSKX	PRIMECAP Odyssey Stock	H	H	H	-1.4	-0.5	1.7	1.7	109	NBSSX	Neuberger Berman Focus Inv (closed)	S	S	S	-1.5	-1.7	0.2	0.2
80	DREVX	Dreyfus Fund	H	H	H	-2.3	0.1	1.7	1.7	110	IWV	iShares Russell 3000	S	S	S	-2.1	-1.4	0.3	0.3
81	PARWX	Parnassus Endeavor	H	H	H	-1.2	-1.3	3.3	3.3	111	SGRAX	Wells Fargo Adv Growth A (closed)	S	S	S	-1.6	-2.6	2.5	2.5
82	JKD	iShares Morningstar Large Cap	H	H	H	-0.7	0.1	-1.2	-1.2	112	VTSMX	Vanguard Total Stock Market Index Inv	S	S	S	-2.0	-1.5	0.3	0.3
83	PRBLX	Parnassus Core Equity Inv	H	H	H	-2.2	0.6	-0.6	-0.6	113	VTI	Vanguard Total Stock Market ETF	S	S	S	-2.1	-1.5	0.4	0.4
84	VV	Vanguard Large Cap ETF	H	H	H	-1.7	-0.4	1.0	1.0	114	RIMEX	Rainier Large Cap Equity Original	S	S	S	-2.1	-1.7	0.8	0.8
85	FUSEX	Fidelity Spartan 500 Index Inv	S	S	S	-1.6	-0.4	0.8	0.8	115	JKF	iShares Morningstar Large Cap Value	S	S	S	-1.4	-1.0	-2.3	-2.3
86	SCHX	Schwab U.S. Large-Cap ETF	S	S	S	-1.8	-0.5	1.0	1.0	116	MFOCX	Marsico Focus	S	S	S	-1.8	-2.2	1.4	1.4
87	SCHG	Schwab U.S. Large-Cap Growth ETF	H	H	H	-2.4	-1.0	3.2	3.2	117	JAENX	Janus Enterprise T	S	S	S	-2.6	-2.5	3.3	3.3
88	SCHV	Schwab U.S. Large-Cap Value ETF	H	H	H	-1.2	0.0	-1.2	-1.2	118	OBEGX	Oberweis Emerging Growth (1%r<90d)	*	S	S	-0.6	-6.4	10.0	10.0
89	VDAIX	Vanguard Dividend Appreciation Idx Inv	S	S	S	-0.8	0.1	-2.1	-2.1	119	FDEGX	Fidelity Growth Strategies (1.5%r<90d)	S	S	S	-1.7	-3.0	3.2	3.2
90	DIA	SPDR Dow Jones Industrial Average ETF	S	S	S	-1.6	-0.3	-0.4	-0.4	120	FDGFX	Fidelity Dividend Growth	S	S	S	-1.2	-1.8	-0.6	-0.6

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data through 12/31/15

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
121	HFCSX	Hennessy Focus Inv	S	S	S	-3.3	-2.0	2.9	2.9	151	DHLAX	Diamond Hill Large Cap A (NL @ Schwab)	S	S	S	-3.2	-2.8	-1.1	-1.1
122	RBCGX	Reynolds Blue Chip Growth	S	S	S	-1.6	-2.4	1.5	1.5	152	DGAGX	Dreyfus Appreciation Inv	S	S	S	-2.1	-2.5	-3.3	-3.3
123	PRNHX	T. Rowe Price New Horizons (closed)	S	S	S	-2.8	-3.0	4.5	4.5	153	BARAX	Baron Asset Retail	S	S	S	-1.9	-4.1	-0.1	-0.1
124	VALSX	Value Line Premier Growth	S	S	S	-2.2	-2.0	0.3	0.3	154	MXXIX	Marsico 21st Century	S	S	S	-2.0	-4.2	0.2	0.2
125	FEXPX	Fidelity Export & Multinatl (.75%r<30d)	S	S	S	-1.9	-2.4	0.8	0.8	155	OAKLX	Oakmark Select I	S	S	S	-2.3	-2.5	-3.6	-3.6
126	FDCAX	Fidelity Capital Appreciation	S	S	S	-0.7	-3.6	1.6	1.6	156	MPGFX	Mairs & Power Growth Inv	S	S	S	-2.8	-2.5	-3.1	-3.1
127	KLD	iShares MSCI USA ESG Select	S	S	S	-2.1	-1.3	-2.1	-2.1	157	FVDFX	Fidelity Value Discovery	S	S	S	-1.6	-3.4	-3.0	-3.0
128	BPAVX	Boston Partners All Cap Value Inv	S	S	S	-2.5	-2.2	0.7	0.7	158	VMVIX	Vanguard Mid-Cap Value Index Inv	S	S	S	-2.8	-3.1	-1.9	-1.9
129	HILVX	Harbor Large Cap Value Inv	S	S	S	-2.7	-2.6	2.0	2.0	159	TWHIX	American Century Heritage Inv	S	S	S	-2.1	-5.1	1.9	1.9
130	FDEQX	Fidelity Disciplined Equity	S	S	S	-2.1	-2.2	0.1	0.1	160	VOE	Vanguard Mid-Cap Value ETF	S	S	S	-2.9	-3.2	-1.9	-1.9
131	CAMOX	Cambiar Opportunity Inv	*	S	S	-2.1	-2.8	1.4	1.4	161	IJK	iShares S&P MidCap 400 Growth	S	S	S	-3.4	-4.5	1.9	1.9
132	FTQGX	Fidelity Focused Stock	S	S	S	-1.6	-3.3	1.5	1.5	162	SSVSX	Victory Special Value A (NL @ Schwab)	S	S	S	-3.9	-2.0	-3.5	-3.5
133	BLUEX	AMG Managers Brandywine Blue	S	S	S	-1.3	-2.9	-0.1	-0.1	163	FDFFX	Fidelity Independence	S	S	S	-1.5	-5.0	0.3	0.3
134	ARTMX	Artisan Mid Cap Inv (closed)	S	S	S	-2.5	-3.1	2.2	2.2	164	RSP	Guggenheim S&P 500 Equal Weight ETF	S	S	S	-2.5	-3.1	-3.0	-3.0
135	YACKX	AMG Yacktman Fund Svc (closed,2%)	S	S	S	-1.5	-0.6	-5.6	-5.6	165	WGROX	Wasatch Core Growth (2%r<60d)	S	S	S	-3.3	-5.4	3.9	3.9
136	HOVLX	Homestead Value	S	S	S	-3.1	-1.1	-2.1	-2.1	166	JMCVX	Perkins Mid Cap Value T	S	S	S	-3.3	-2.4	-3.8	-3.8
137	TRVLX	T. Rowe Price Value	S	S	S	-0.9	-2.9	-1.7	-1.7	167	IWP	iShares Russell Mid Cap Growth	S	S	S	-2.3	-4.4	-0.5	-0.5
138	KAUFX	Federated Kaufmann R (0.2%r)	S	S	S	-1.5	-5.6	6.0	6.0	168	IJT	iShares S&P SmallCap 600 Growth	S	S	S	-4.4	-4.5	2.7	2.7
139	IYJ	iShares US Industrial	S	S	S	-3.1	-1.5	-2.0	-2.0	169	BRSGX	Bridgeway Small Cap Growth	*	S	S	-4.4	-5.4	4.9	4.9
140	VUVLX	Vanguard U.S. Value Inv	S	S	S	-2.3	-2.3	-1.7	-1.7	170	DRTHX	Dreyfus Third Century Z (closed)	S	S	S	-2.8	-3.2	-3.2	-3.2
141	DNLDX	Dreyfus Active MidCap A (NL @ Schwab)	S	S	S	-3.2	-3.1	1.7	1.7	171	PWV	PowerShares Dynamic Large Cap Value ETF	S	S	S	-1.7	-3.3	-4.7	-4.7
142	PWC	PowerShares Dynamic Market ETF	S	S	S	-2.5	-3.0	0.1	0.1	172	IWD	iShares Russell 1000 Value	S	S	S	-2.2	-3.3	-4.0	-4.0
143	FGRTX	Fidelity Mega Cap Stock	S	S	S	-2.2	-2.7	-1.4	-1.4	173	SLYG	SPDR S&P 600 Small Cap Growth ETF	*	S	S	-4.5	-4.6	2.5	2.5
144	PARNX	Parnassus Fund	*	S	S	-3.1	-2.9	0.3	0.3	174	VIMSX	Vanguard Mid Cap Index Inv	S	S	S	-2.7	-4.3	-1.5	-1.5
145	FDSSX	Fidelity Stock Selector All Cap	S	S	S	-1.9	-3.6	-0.1	-0.1	175	FLPSX	Fidelity Low-Priced Stock (1.5%r<90d)	S	S	S	-2.7	-4.7	-0.6	-0.6
146	JKI	iShares Morningstar Mid Cap Value	S	S	S	-2.0	-2.7	-2.4	-2.4	176	VO	Vanguard Mid-Cap ETF	S	S	S	-2.7	-4.4	-1.4	-1.4
147	USGRX	USAA Growth & Income	S	S	S	-2.6	-3.1	-1.0	-1.0	177	RFG	Guggenheim S&P Midcap 400 Pure Gro ETF	S	S	S	-4.0	-5.5	3.0	3.0
148	FEQTX	Fidelity Equity Dividend Income	S	S	S	-1.5	-2.9	-3.1	-3.1	178	DWAQ	PowerShares DWA NASDAQ Momentum	S	S	S	-2.4	-7.2	4.4	4.4
149	SPYV	SPDR S&P 500 Value ETF	S	S	S	-1.8	-2.7	-3.2	-3.2	179	JKG	iShares Morningstar Mid-Cap	S	S	S	-3.0	-4.4	-1.6	-1.6
150	IVE	iShares S&P 500 Value	S	S	S	-1.8	-2.7	-3.3	-3.3	180	VWNFX	Vanguard Windsor II Inv	S	S	S	-2.5	-4.1	-3.2	-3.2

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Domestic Stock Funds continued — data through 12/31/15

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
181	TWVLX	American Century Value Inv	S	S	S	-2.9	-3.4	-4.3	-4.3	211	EXEYX	Manning & Napier Equity	S	S	S	-3.0	-4.9	-4.5	-4.5
182	CZA	Guggenheim Mid-Cap Core ETF	S	S	S	-2.7	-4.6	-1.9	-1.9	212	VCVSX	Vanguard Convertible Sec Inv (closed)	S	S	S	-2.4	-6.7	-1.4	-1.4
183	NBGNX	Neuberger Berman Genesis Inv	S	S	S	-4.8	-4.2	0.3	0.3	213	FLCSX	Fidelity Large Cap Stock	S	S	S	-2.9	-5.7	-3.2	-3.2
184	TGIGX	TCW Relative Value Div Appreciation N	S	S	S	-2.7	-3.4	-5.0	-5.0	214	FDSCX	Fidelity Stock Selector SC (1.5%r<90d)	*	S	S	-4.3	-6.1	-0.2	-0.2
185	FSLCX	Fidelity Small Cap Stock (2%r<90d)	*	S	S	-3.7	-5.8	2.4	2.4	215	OAKBX	Oakmark Equity & Income I	S	S	S	-2.4	-5.5	-4.6	-4.6
186	RIMSX	Rainier SC/MC Equity Original (closed)	*	S	S	-3.8	-5.2	1.1	1.1	216	ARSVX	ASTON/River Road SC Value N	S	S	S	-3.6	-6.2	-1.4	-1.4
187	BIGRX	American Century Income & Growth Inv	S	S	S	-1.6	-3.8	-5.7	-5.7	217	WAAEX	Wasatch SmallCap Growth (closed,2%r<60d)	S	S	S	-2.7	-7.1	-0.6	-0.6
188	FGRIX	Fidelity Growth & Income Portfolio	S	S	S	-2.5	-4.5	-2.8	-2.8	218	JKK	iShares Morningstar Small Cap Growth	S	S	S	-3.7	-6.9	0.3	0.3
189	SCHM	Schwab U.S. Mid-Cap ETF	S	S	S	-3.2	-5.3	0.0	0.0	219	VWNDX	Vanguard Windsor Inv	S	S	S	-3.3	-5.8	-3.3	-3.3
190	JATTX	Janus Triton T	S	S	S	-3.0	-5.9	1.2	1.2	220	PRFDX	T. Rowe Price Equity-Income	S	S	S	-2.3	-5.2	-6.7	-6.7
191	BEQGX	American Century Equity Growth Inv	S	S	S	-2.2	-4.3	-4.2	-4.2	221	IWS	iShares Russell Midcap Value	S	S	S	-3.2	-5.4	-5.0	-5.0
192	FSLVX	Fidelity Stock Selector Large Cap Value	S	S	S	-2.0	-4.5	-3.8	-3.8	222	FMLX	Fidelity New Millennium	S	S	S	-3.8	-5.8	-3.2	-3.2
193	LMVTX	Clearbridge Value C (0.95%r)	*	S	S	-1.4	-4.7	-4.3	-4.3	223	NFO	Guggenheim Insider Sentiment ETF	*	S	S	-3.3	-5.9	-3.7	-3.7
194	PRDSX	TR Price Diversified SC Growth (1%r<90d)	S	S	S	-3.2	-6.4	2.3	2.3	224	BRWIX	AMG Managers Brandywine	*	S	S	-3.5	-7.4	0.4	0.4
195	PZI	PowerShares Zacks MicroCap ETF	*	S	S	-3.9	-3.7	-3.5	-3.5	225	WFPAX	Wells Fargo Adv Special MC Value A	S	S	S	-4.2	-5.7	-3.1	-3.1
196	HIMGX	Harbor Mid Cap Growth Inv	S	S	S	-1.9	-6.5	0.5	0.5	226	PXMG	PowerShares Russell MC Pure Growth ETF	S	S	S	-2.5	-6.2	-4.6	-4.6
197	OAKMX	Oakmark Fund I	S	S	S	-3.7	-3.7	-4.0	-4.0	227	IJR	iShares Core S&P SmallCap	S	S	S	-4.7	-5.9	-2.1	-2.1
198	IWR	iShares Russell MidCap	S	S	S	-2.8	-4.8	-2.6	-2.6	228	SLY	SPDR S&P 600 Small Cap ETF	*	S	S	-4.9	-5.9	-1.8	-1.8
199	VMGRX	Vanguard Mid Cap Growth Inv	S	S	S	-2.8	-5.9	0.2	0.2	229	TRMCX	T. Rowe Price Mid Cap Value (closed)	S	S	S	-3.2	-6.3	-3.4	-3.4
200	JKH	iShares Morningstar Mid-Cap Growth	S	S	S	-2.3	-5.9	-0.9	-0.9	230	WVALX	Weitz Value Inv	S	S	S	-2.6	-6.3	-4.5	-4.5
201	VMGIX	Vanguard Mid-Cap Growth Index Inv	S	S	S	-2.6	-5.7	-1.1	-1.1	231	IJH	iShares Core S&P Mid-Cap	S	S	S	-4.2	-6.3	-2.3	-2.3
202	VOT	Vanguard Mid-Cap Growth ETF	S	S	S	-2.6	-5.7	-1.1	-1.1	232	OTCFX	T. Rowe Price Small Cap Stock (closed)	S	S	S	-4.1	-6.1	-3.2	-3.2
203	FEQIX	Fidelity Equity-Income	S	S	S	-1.2	-5.4	-4.1	-4.1	233	SSHFX	Sound Shore Inv (\$10k)	S	S	S	-3.5	-5.6	-5.5	-5.5
204	ICMAX	Intrepid Endurance Inv (2%r<30d)	S	S	S	-1.5	-4.6	-5.8	-5.8	234	MDY	SPDR S&P MidCap 400 ETF	S	S	S	-4.2	-6.3	-2.5	-2.5
205	IUSV	iShares Core U.S. Value	S	S	S	-2.5	-4.3	-5.0	-5.0	235	VASVX	Vanguard Selected Value Inv	S	S	S	-3.7	-6.1	-3.8	-3.8
206	VSEQX	Vanguard Strategic Equity Inv	S	S	S	-3.6	-5.2	-1.4	-1.4	236	PESPX	Dreyfus Mid Cap Index	S	S	S	-4.2	-6.3	-2.6	-2.6
207	SOPVX	Wells Fargo Adv Opportunity A	S	S	S	-3.5	-4.8	-3.3	-3.3	237	DODGX	Dodge & Cox Stock	S	S	S	-2.7	-6.0	-5.8	-5.8
208	PXSG	PowerShares Russell 2000 Pure Growth	S	S	S	-4.2	-5.5	-0.4	-0.4	238	TUSA	First Trust Total US Market AlphaDEX ETF	S	S	S	-3.1	-6.2	-5.1	-5.1
209	CIP SX	Champlain Small Co Adv (closed, \$10k)	S	S	S	-4.5	-5.1	-1.2	-1.2	239	CRMSX	CRM Small Cap Value Inv	*	S	S	-4.7	-6.4	-2.5	-2.5
210	LSVRX	Loomis Sayles Value A (NL @ Schwab)	S	S	S	-2.8	-4.9	-4.4	-4.4	240	JAVTX	Janus Venture T	*	S	S	-4.4	-7.2	-0.9	-0.9

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Domestic Stock Funds continued — data through 12/31/15

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
241	HRSVX	Heartland Select Value (2%r<10d)	S	S	S	-4.3	-6.0	-4.2	-4.2	271	VB	Vanguard SmallCap ETF	S	S	S	-4.2	-7.6	-3.8	-3.8
242	BPTRX	Baron Partners Retail	*	S	S	-1.0	-8.4	-3.1	-3.1	272	LSCRX	Loomis Sayles SC Value Retail (closed)	S	S	S	-5.1	-7.2	-3.6	-3.6
243	FSMVX	Fidelity Mid Cap Value (0.75%r<30d)	S	S	S	-2.7	-7.0	-4.6	-4.6	273	VISGX	Vanguard Small Cap Growth Index Inv	S	S	S	-3.4	-8.6	-2.6	-2.6
244	CRMMX	CRM Mid Cap Value Inv	S	S	S	-4.2	-6.9	-2.6	-2.6	274	VBK	Vanguard Small Cap Growth ETF	S	S	S	-3.5	-8.7	-2.7	-2.7
245	PRSVX	T. Rowe Price S-C Value (1%r<90d)	S	S	S	-5.7	-5.2	-4.7	-4.7	275	WBVDX	William Blair SC Value N	S	S	S	-5.3	-6.5	-5.8	-5.8
246	WBSNX	William Blair Small Cap Growth N	S	S	S	-2.1	-7.5	-4.5	-4.5	276	WMCVX	Wasatch Small Cap Value (2%r<60d)	*	S	S	-4.1	-9.5	-0.5	-0.5
247	GABSX	Gabelli Small Cap Growth AAA (2%r<7d)	S	S	S	-4.2	-6.5	-3.7	-3.7	277	MUHLX	Muhlenkamp Fund	S	S	S	-2.9	-7.9	-6.2	-6.2
248	CBMAX	Wells Fargo Adv C&B MidCap Value A	S	S	S	-4.3	-7.0	-2.6	-2.6	278	ARGFX	Ariel Fund Inv	S	S	S	-4.2	-8.0	-4.1	-4.1
249	NBNGX	Sit Mid Cap Growth (2%r<30d)	S	S	S	-3.4	-7.7	-2.2	-2.2	279	WEHIX	Weitz Hickory	S	S	S	-1.8	-8.1	-7.6	-7.6
250	ARTSX	Artisan Small Cap Inv (closed)	*	S	S	-3.3	-8.8	0.3	0.3	280	BUFSX	Buffalo Small Cap (closed,2%r<180d)	*	S	S	-4.0	-8.0	-4.5	-4.5
251	BUFMX	Buffalo Mid Cap (2%r<60d)	S	S	S	-4.3	-8.1	-0.5	-0.5	281	WPFRX	Westport R	S	S	S	-3.9	-7.9	-5.3	-5.3
252	BGRFX	Baron Growth Retail	S	S	S	-2.8	-7.5	-4.3	-4.3	282	THPGX	Thompson Large Cap	S	S	S	-2.8	-7.5	-8.1	-8.1
253	LMOFX	Legg Mason Opportunity FI	*	S	S	-6.1	-7.5	0.4	0.4	283	EZM	WisdomTree MidCap Earnings ETF	S	S	S	-4.9	-7.6	-4.8	-4.8
254	FSLSX	Fidelity Value Strategies	S	S	S	-3.8	-7.8	-2.6	-2.6	284	WFDAX	Wells Fargo Adv Discovery A	S	S	S	-2.8	-10.2	-1.5	-1.5
255	LCGRX	Loomis Sayles SC Growth Retail (closed)	S	S	S	-4.4	-8.8	0.9	0.9	285	CGMFX	CGM Focus	*	S	S	-3.1	-9.0	-4.1	-4.1
256	DES	WisdomTree SmallCap Dividend ETF	*	S	S	-4.3	-6.3	-5.8	-5.8	286	RZG	Guggenheim S&P SC 600 Pure Growth ETF	S	S	S	-5.2	-9.8	0.8	0.8
257	FMCSX	Fidelity Mid Cap Stock (.75%r<30d)	S	S	S	-4.5	-7.3	-3.1	-3.1	287	LMASX	Clearbridge Special Inv C (1%r)	*	S	S	-4.8	-7.7	-5.2	-5.2
258	NEEGX	Needham Growth (2%r<60d)	*	S	S	-1.6	-8.3	-5.1	-5.1	288	IWO	iShares Russell 2000 Growth	*	S	S	-4.8	-9.3	-1.3	-1.3
259	VXF	Vanguard Extended Market ETF	S	S	S	-3.9	-7.7	-3.3	-3.3	289	JSVAX	Janus Contrarian T	*	S	S	-1.0	-6.9	-13.2	-13.2
260	OSTFX	Osterweis Fund	S	S	S	-1.2	-8.1	-6.4	-6.4	290	RYVPX	Royce Smaller-Cos Growth Svc (1%r<30d)	S	S	S	-3.7	-9.9	-1.8	-1.8
261	MRVEX	BMO Mid-Cap Value Y	S	S	S	-3.5	-6.9	-6.0	-6.0	291	RGFAX	Royce Heritage Svc (1%r<30d)	S	S	S	-4.5	-7.6	-6.5	-6.5
262	GABAX	Gabelli Asset AAA (2%r<7d)	S	S	S	-3.5	-7.0	-5.9	-5.9	292	BSCFX	Baron Small Cap Retail	S	S	S	-2.9	-9.0	-5.2	-5.2
263	VBR	Vanguard Small Cap Value ETF	S	S	S	-4.9	-6.6	-4.8	-4.8	293	BPSCX	Boston Partners SC Val II Inv (1%r<60d)	S	S	S	-5.0	-8.2	-4.6	-4.6
264	VEXMX	Vanguard Extended Market Index Inv	S	S	S	-4.0	-7.8	-3.4	-3.4	294	SLYV	SPDR S&P 600 Small Cap Value ETF	S	S	S	-5.1	-7.5	-6.4	-6.4
265	VISVX	Vanguard Small Cap Value Index Inv	S	S	S	-4.9	-6.7	-4.8	-4.8	295	MAVFX	Matrix Advisors Value (1%r<60d)	*	S	S	-3.6	-7.6	-8.3	-8.3
266	NICSX	Nicholas Fund	S	S	S	-2.5	-8.9	-3.0	-3.0	296	SCHA	Schwab U.S. Small-Cap ETF	S	S	S	-4.6	-8.7	-4.2	-4.2
267	TGDVX	TCW Relative Value Large Cap N	S	S	S	-3.2	-7.0	-6.4	-6.4	297	RPV	Guggenheim S&P 500 Pure Value	S	S	S	-4.5	-7.2	-8.4	-8.4
268	DSEFX	Domini Social Equity Inv (2%r<30d)	S	S	S	-3.9	-6.3	-7.4	-7.4	298	IJS	iShares S&P SmallCap 600 Value	S	S	S	-5.1	-7.4	-6.9	-6.9
269	PXMV	PowerShares Russell MC Pure Value ETF	S	S	S	-3.8	-6.1	-8.0	-8.0	299	WHGMX	Westwood SMidCap Institutional (closed)	S	S	S	-4.4	-9.4	-3.2	-3.2
270	NAESX	Vanguard Small Cap Index Inv	S	S	S	-4.2	-7.6	-3.8	-3.8	300	RYDVX	Royce Dividend Value Svc (1%r<30d)	S	S	S	-4.6	-8.2	-6.2	-6.2

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Domestic Stock Funds continued — data through 12/31/15

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
301	MERDX	Meridian Growth Legacy (closed,2%r<60d)	S	S	S	-4.2	-8.9	-5.3	-5.3	331	ARTQX	Artisan Mid Cap Value Inv (closed)	S	S	S	-5.1	-10.1	-9.9	-9.9
302	LLSCX	Longleaf Partners Smallcap (closed,\$10K)	*	S	S	-1.2	-10.3	-6.2	-6.2	332	FNX	First Trust Mid Cap Core AlphaDEX ETF	S	S	S	-5.6	-10.5	-8.3	-8.3
303	IWM	iShares Russell 2000	S	S	S	-5.0	-8.8	-4.5	-4.5	333	PXSV	PowerShares Russell 2000 Pure Value ETF	*	S	S	-6.4	-9.6	-9.4	-9.4
304	WESCX	TETON Westwood SC Equity AAA (2%	*	S	S	-5.6	-8.4	-4.7	-4.7	334	CHTTX	ASTON/Fairpointe MidCap N (closed)	*	S	S	-4.6	-10.3	-10.4	-10.4
305	FCVSX	Fidelity Convertible Securities	*	S	S	-3.1	-7.8	-10.1	-10.1	335	BWAFX	AMG Managers Brandywine Advisors MC	S	S	S	-3.9	-12.3	-6.5	-6.5
306	SSMGX	Sit Small Cap Growth (2%r<30d)	*	S	S	-4.2	-10.2	-2.7	-2.7	336	TVSVX	Third Avenue SC Value Inv (1%r<60d)	S	S	S	-5.6	-11.3	-6.9	-6.9
307	IJJ	iShares S&P MidCap 400 Value Index	S	S	S	-5.1	-8.2	-6.7	-6.7	337	BOGLX	Bogle Small Cap Growth Inv (\$10k)	*	S	S	-5.3	-11.1	-7.8	-7.8
308	PRFZ	PowerShares FTSE RAFI US 1500 Small-	*	S	S	-5.1	-8.7	-5.5	-5.5	338	ARTLX	Artisan Value Inv	S	S	S	-6.3	-10.1	-9.1	-9.1
309	IVOV	Vanguard S&P Mid-Cap 400 Value ETF	S	S	S	-5.1	-8.2	-7.0	-7.0	339	WWNPX	Kinetics Paradigm No Load (2%r<30d)	S	S	S	-5.3	-11.2	-8.3	-8.3
310	VEXPX	Vanguard Explorer Inv	S	S	S	-3.9	-10.1	-4.3	-4.3	340	SEQUX	Sequoia Fund (closed)	S	S	S	1.2	-15.6	-7.3	-7.3
311	RYTRX	Royce Total Return Inv (1%r<30d)	S	S	S	-5.1	-8.1	-7.7	-7.7	341	NPRTX	Neuberger Berman LC Value Inv (closed)	S	S	S	-5.4	-10.6	-12.3	-12.3
312	JKL	iShares Morningstar Small Value	S	S	S	-5.3	-7.5	-8.8	-8.8	342	RYOTX	Royce Micro-Cap Inv (1%r<30d)	S	S	S	-2.8	-12.1	-13.3	-13.3
313	FDVLX	Fidelity Value	*	S	S	-4.1	-9.2	-6.5	-6.5	343	RYPRX	Royce Premier Inv (closed,1%r<30d)	S	S	S	-6.4	-11.4	-9.9	-9.9
314	FSCRX	Fidelity SC Discovery (closed,1.5%r<90d)	S	S	S	-5.9	-8.6	-6.2	-6.2	344	WSPRX	Westport Select Cap R	S	S	S	-4.1	-12.5	-10.9	-10.9
315	IWN	iShares Russell 2000 Value	S	S	S	-5.4	-8.4	-7.7	-7.7	345	TGSNX	TCW Small Cap Growth N	*	S	S	-4.2	-14.1	-6.7	-6.7
316	CSMVX	Century Small Cap Select Inv (1%r<90d)	S	S	S	-5.2	-12.0	0.5	0.5	346	PENNXX	Royce Penn Mutual Inv (1%r<30d)	S	S	S	-5.5	-11.5	-11.4	-11.4
317	CAAPX	Ariel Appreciation Investor	*	S	S	-5.1	-9.4	-6.2	-6.2	347	RYLPX	Royce Low Priced Stock Svc (1%r<30d)	S	S	S	-4.4	-12.7	-10.4	-10.4
318	JKJ	iShares Morningstar Small Cap	*	S	S	-5.4	-9.5	-6.1	-6.1	348	RYVFX	Royce Small Cap Value Svc (1%r<30d)	S	S	S	-4.7	-12.4	-11.5	-11.5
319	HDSVX	Hodges Small Intrinsic Value (1%r<30d)	S	S	S	-6.8	-11.0	-0.8	-0.8	349	VCVLX	Vanguard Capital Value Inv	*	S	S	-3.6	-13.8	-9.8	-9.8
320	WFSMX	Wells Fargo Adv Intrinsic SC Value A	S	S	S	-6.1	-9.6	-5.6	-5.6	350	HDPSX	Hodges Small Cap Retail (1%r<30d)	S	S	S	-7.2	-12.2	-8.8	-8.8
321	IWC	iShares Microcap	S	S	S	-4.9	-10.6	-5.0	-5.0	351	RYSEX	Royce Special Eq Inv (closed,1%r<180d)	S	S	S	-5.5	-11.9	-12.4	-12.4
322	BRSIX	Bridgeway Ultra-Small Co Mkt (2%r<180d)	*	S	S	-4.0	-9.9	-8.3	-8.3	352	FAB	First Trust Multi Cap Value AlpaDEX ETF	S	S	S	-5.6	-11.9	-12.9	-12.9
323	TMGFX	Turner Midcap Growth Inv	S	S	S	-3.3	-11.4	-6.1	-6.1	353	RFV	Guggenheim S&P Midcap 400 Pure Value	S	S	S	-7.6	-11.6	-10.9	-10.9
324	BRAGX	Bridgeway Aggressive Investors 1	*	S	S	-4.6	-9.5	-9.8	-9.8	354	FAIRX	Fairholme Fund (\$10K, 2%r<60d)	*	S	S	-9.3	-10.7	-11.5	-11.5
325	APPLX	Appleseed Fund (2%r<90d)	S	S	S	-2.6	-11.1	-9.1	-9.1	355	RYOHX	Royce 100 Svc (1%r<30d)	*	S	S	-6.6	-12.4	-12.5	-12.5
326	NEGSX	Needham Small Cap Growth (2%r<60d)	S	S	S	-1.4	-11.9	-9.0	-9.0	356	HDPMPX	Hodges Retail (1%r<60d)	*	S	S	-10.0	-11.1	-11.5	-11.5
327	FLVCX	Fidelity Levergd Co Stk (\$10k,1.5%r<90d)	*	S	S	-5.2	-10.8	-6.1	-6.1	357	WTSLX	Westcore Select	*	S	S	-3.8	-14.7	-11.8	-11.8
328	HRTVX	Heartland Value (2%r<10d)	S	S	S	-3.6	-10.2	-11.4	-11.4	358	TGVNX	TCW Relative Value Mid Cap N	*	S	S	-5.8	-14.2	-12.2	-12.2
329	TVFVX	Third Avenue Value Inv (1%r<60d)	S	S	S	-5.8	-10.1	-8.6	-8.6	359	RZV	Guggenheim S&P SC 600 Pure Value ETF	*	S	S	-6.9	-14.0	-12.8	-12.8
330	BRSVX	Bridgeway Small Cap Value	*	S	S	-6.5	-9.4	-9.4	-9.4	360	RYPNX	Royce Opportunity Inv (1%r<30d)	*	S	S	-6.4	-14.1	-13.6	-13.6

DOMESTIC STOCK FUNDS
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Domestic Stock Funds continued — data through 12/31/15

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
361	BERWX	Berwyn Fund (1%r<60d)	*	S	S	-8.2	-13.0	-14.4	-14.4
362	ATASX	ASTON/TAMRO Small Cap N	S	S	S	-6.4	-15.0	-12.2	-12.2
363	LLPFX	Longleaf Partners (\$10k)	*	S	S	-1.7	-15.4	-18.8	-18.8
364	KSCOX	Kinetics Small Cap Opp No Load (2%	*	S	S	-5.2	-16.4	-12.3	-12.3
365	HRVIX	Heartland Value Plus (closed,2%r<10d)	S	S	S	-7.9	-14.1	-17.4	-17.4
366	AVALX	Aegis Value Fund (\$10k)	S	S	S	-6.8	-26.1	-24.0	-24.0

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International Stock Funds — data through 12/31/15

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
1	WAIGX	Wasatch Intl Growth (closed,2%r<60d)	B	B	B	2.1%	1.6%	15.2%	15.2%	31	TWGGX	Amer Century Global Growth Inv (2%	H	H	H	-1.5	-2.0	2.5	2.5
2	DFJ	WisdomTree Japan SmallCap Dividend	*	B	B	-0.5	0.6	18.0	18.0	32	FIGFX	Fidelity International Growth	H	H	H	-1.0	-3.1	3.9	3.9
3	MJFOX	Matthews Japan Inv	*	B	B	-0.4	-1.2	20.8	20.8	33	FWWFX	Fidelity Worldwide (1%r<30d)	H	H	H	-0.9	-3.1	3.5	3.5
4	RISCX	Royce European Small Cap Svc (2%	*	B	B	0.8	1.2	12.8	12.8	34	OAKWX	Oakmark Global Select I	B	B	B	-2.5	-1.8	1.9	1.9
5	PGJ	PowerShares Golden Dragon China ETF	*	*	B	1.7	-1.7	18.6	18.6	35	FIEUX	Fidelity Europe (1%r<30d)	H	H	H	-0.6	-3.9	4.2	4.2
6	WISNX	William Blair Intl SC Growth N (closed)	*	B	B	0.4	2.6	9.7	9.7	36	MEASX	Matthews Emerging Asia Inv	*	H	H	1.6	-2.6	-2.8	-2.8
7	FJSCX	Fidelity Japan Smaller Cos (1.5%r<90d)	*	B	B	1.1	-0.3	14.0	14.0	37	SNGRX	SIT International Growth (2%r<30d)	*	H	H	-1.5	-3.8	4.9	4.9
8	WAIOX	Wasatch Intl Opportunities (2%r<60d)	*	B	B	1.2	0.8	9.5	9.5	38	FGBLX	Fidelity Global Balanced (1%r<30d)	H	H	H	-0.4	-2.3	-0.8	-0.8
9	DRIOX	Driehaus Intl SC Gr(closed,\$10k,2%r<60d)	B	B	B	1.0	-0.5	12.6	12.6	39	EFG	iShares MSCI EAFE Growth	H	H	H	-1.6	-3.5	3.7	3.7
10	PISRX	Forward Intl Small Companies Inv	*	B	B	0.2	-0.5	12.1	12.1	40	MPACX	Matthews Asia Growth Inv	H	H	H	0.8	-4.4	-0.1	-0.1
11	DFE	WisdomTree Europe SmallCap Dividend	*	B	B	0.8	-1.2	11.8	11.8	41	IOO	iShares Global 100	H	H	H	-2.1	-2.2	-1.8	-1.8
12	AIOIX	Amer Century Intl Opp Inv (\$10k,2%r<60d)	*	B	B	1.1	-0.9	10.7	10.7	42	USPAX	Columbia Pacific/Asia Z	*	H	H	0.6	-5.9	3.2	3.2
13	PRJPX	T. Rowe Price Japan (2%r<90d)	*	B	B	-0.7	-1.9	14.9	14.9	43	MINDX	Matthews India Inv	*	H	H	0.5	-5.2	0.9	0.9
14	PRIDX	T. Rowe Price Intl Discovery (2%r<90d)	*	B	B	0.3	-0.6	9.9	9.9	44	FDIVX	Fidelity Diversified Intl (1%r<30d)	S	S	S	-1.3	-5.1	3.1	3.1
15	ARTJX	Artisan Intl SC Inv (closed,2%r<90d)	*	B	B	-0.3	-0.8	11.0	11.0	45	RIVFX	Royce Global Value Svc (2%r<30d)	*	H	H	-1.3	-4.8	2.5	2.5
16	FSCOX	Fidelity Intl Small Cap Opp (2%r<90d)	*	B	B	0.6	-1.7	10.1	10.1	46	DIM	WisdomTree Intl MidCap Dividend ETF	S	S	S	-1.2	-5.0	2.5	2.5
17	PRGSX	T. Rowe Price Global Stock (2%r<90d)	B	B	B	-0.9	0.4	7.1	7.1	47	VHGEX	Vanguard Global Equity Inv	H	H	H	-2.0	-3.7	-0.2	-0.2
18	HJPNX	Hennessy Japan Inv	*	B	B	-2.0	-1.4	13.0	13.0	48	AXEAX	Columbia European Equity A	S	S	S	-1.4	-5.0	1.5	1.5
19	VINEX	Vanguard International Explorer Inv	*	B	B	0.6	-1.9	8.6	8.6	49	SCHC	Schwab Intl Small-Cap Equity ETF	*	S	S	-0.9	-5.7	2.3	2.3
20	HJPSX	Hennessy Japan Small Cap Inv	*	B	B	0.4	-3.5	11.6	11.6	50	PRESX	T. Rowe Price European Stock (2%r<90d)	*	S	S	-1.2	-5.0	0.6	0.6
21	FJPNX	Fidelity Japan (1.5%r<90d)	*	B	B	-0.6	-2.5	8.6	8.6	51	HFOAX	Henderson Intl Opp A	*	S	S	-1.2	-5.5	2.0	2.0
22	DLS	WisdomTree Intl SmallCap Dividend ETF	*	H	H	0.2	-2.6	7.5	7.5	52	VPL	Vanguard FTSE Pacific ETF	*	H	H	-0.8	-5.8	2.0	2.0
23	FOSFX	Fidelity Overseas (1%r<30d)	B	B	B	-1.1	-2.5	8.3	8.3	53	WGRNX	Wintergreen Inv (\$10k,2%r<60d)	S	S	S	-3.0	-0.9	-6.9	-6.9
24	WTIFX	Westcore Intl Small Cap Retail (closed)	*	H	H	2.9	-2.4	1.1	1.1	54	VPACX	Vanguard Pacific Stock Index Inv	*	H	H	-0.4	-6.3	2.3	2.3
25	FPBFX	Fidelity Pacific Basin (1.5%r<90d)	*	H	H	1.8	-3.8	6.0	6.0	55	MCDFX	Matthews China Dividend Inv	*	H	H	1.9	-10.8	9.5	9.5
26	WAGOX	Wasatch Global Opportunities (2%r<60d)	B	B	B	0.3	-2.2	3.3	3.3	56	TWIEX	American Cent Intl Growth Inv (2%r<60d)	*	S	S	-1.5	-5.2	0.6	0.6
27	FIVFX	Fidelity Intl Cap Appreciation (1%r<30d)	H	H	H	-0.9	-1.8	3.1	3.1	57	ARTGX	Artisan Global Val Inv (closed,2%r<90d)	S	S	S	-1.7	-3.8	-2.9	-2.9
28	FISMX	Fidelity Intl Small Cap (2%r<90d)	H	H	H	0.7	-4.3	6.4	6.4	58	TBGVX	Tweedy, Browne Global Value (2%r<60d)	S	S	S	-3.1	-3.8	-2.3	-2.3
29	FIGRX	Fidelity Intl Discovery (1%r<30d)	H	H	H	-0.6	-3.3	4.8	4.8	59	MAPIX	Matthews Asia Dividend Inv (closed)	H	H	H	-0.4	-7.8	3.7	3.7
30	EWJ	iShares MSCI Japan	*	B	B	-1.4	-4.7	9.2	9.2	60	USIFX	USAA International	*	S	S	-1.7	-5.8	0.6	0.6

INT'L STOCK FUNDS
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International Stock Funds continued — data through 12/31/15

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
61	USAWX	USAA World Growth	S	S	S	-2.8	-4.3	-1.6	-1.6	91	PIN	PowerShares India ETF	*	*	S	1.3	-9.5	-6.5	-6.5
62	WBIGX	William Blair Intl Growth N (closed)	S	S	S	-1.3	-5.9	-0.3	-0.3	92	FEZ	SPDR EURO STOXX 50 ETF	S	S	S	-4.2	-7.4	-4.0	-4.0
63	RYGSX	Royce Intl Small-Cap Svc (2%r<30d)	*	S	S	-0.6	-6.0	-1.7	-1.7	93	TBHDX	Tweedy Browne World Hi Div Val (2%r<60d)	S	S	S	-1.8	-7.2	-8.4	-8.4
64	FNI	First Trust ISE Chindia ETF	*	S	S	-0.4	-7.0	-0.2	-0.2	94	GIGRX	GAMCO Intl Growth AAA (2%r<7d)	*	S	S	-2.4	-9.1	-2.9	-2.9
65	HFEAX	Henderson European Focus A	*	S	S	-1.4	-7.7	2.7	2.7	95	OAKIX	Oakmark International I (closed)	S	S	S	-2.7	-8.7	-3.8	-3.8
66	ARTKX	Artisan Intl Value Inv (closed,2%r<90d)	*	S	S	-2.0	-5.8	-1.7	-1.7	96	EWX	iShares MSCI Hong Kong	*	H	H	-0.3	-11.2	-1.2	-1.2
67	QFVOX	Pear Tree Polaris Foreign Value Ord	*	S	S	-0.7	-7.3	-0.7	-0.7	97	EPP	iShares MSCI Pacific ex-Japan	*	S	S	1.2	-9.4	-8.6	-8.6
68	MCSMX	Matthews China Small Companies (2%	*	H	H	1.5	-10.7	4.1	4.1	98	SLSSX	Selected International S (2%r<30d)	*	S	S	-4.4	-9.2	-0.7	-0.7
69	EFA	iShares MSCI EAFE	S	S	S	-2.3	-6.7	-1.0	-1.0	99	ADRU	BLDRS Europe Select ADR ETF	S	S	S	-2.9	-8.5	-4.9	-4.9
70	VWIGX	Vanguard International Growth Inv	H	H	H	-2.4	-6.9	-0.7	-0.7	100	JORNX	Janus Global Select T	S	S	S	-2.3	-9.5	-4.6	-4.6
71	TWEBX	Tweedy, Browne Value	S	S	S	-3.2	-4.6	-5.4	-5.4	101	MCHFX	Matthews China Inv	*	*	H	-0.4	-13.4	2.4	2.4
72	VEURX	Vanguard European Stock Index Inv	S	S	S	-2.4	-6.6	-2.0	-2.0	102	UMBWX	Scout International	S	S	S	-2.8	-8.9	-5.8	-5.8
73	MAPTX	Matthews Pacific Tiger Inv (closed)	*	H	H	0.5	-8.7	-1.3	-1.3	103	VEU	Vanguard FTSE All-World ex-US ETF	S	S	S	-2.5	-9.4	-4.8	-4.8
74	JAWWX	Janus Global Research T	S	S	S	-2.3	-6.7	-2.3	-2.3	104	EXWAX	Manning & Napier World Opportunities A	S	S	S	-2.5	-9.0	-5.9	-5.9
75	PRITX	T. Rowe Price Intl Stock (2%r<90d)	S	S	S	-1.7	-7.7	-0.8	-0.8	105	OBCHX	Oberweis China Opportunities (2%r<90d)	*	H	H	1.3	-13.6	-2.2	-2.2
76	OAKGX	Oakmark Global I (closed)	S	S	S	-3.0	-5.5	-4.4	-4.4	106	HIINX	Harbor International Inv	S	S	S	-2.3	-10.6	-4.2	-4.2
77	VGK	Vanguard FTSE European ETF	S	S	S	-2.6	-6.8	-1.9	-1.9	107	DOO	WisdomTree Intl Div ex-Financials ETF	S	S	S	-2.8	-9.2	-8.1	-8.1
78	TWWDX	Thomas White International Inv (2%r<60d)	S	S	S	-2.4	-6.9	-3.0	-3.0	108	EFV	iShares MSCI EAFE Value	*	S	S	-2.8	-10.2	-5.9	-5.9
79	EZU	iShares MSCI Eurozone	*	S	S	-4.0	-6.5	-1.7	-1.7	109	FFINX	Forward International Dividend Investor	S	S	S	-2.0	-9.9	-7.8	-7.8
80	DGT	SPDR Global Dow ETF	S	S	S	-2.4	-6.4	-4.2	-4.2	110	SCINX	Deutsche CROCI International S (2%r<15d)	*	S	S	-2.1	-11.0	-5.1	-5.1
81	ADRA	BLDRS Asia 50 ADR ETF	*	S	S	0.2	-8.8	-2.6	-2.6	111	LLINX	Lionleaf Partners International (\$10k)	S	S	S	-1.6	-10.3	-7.9	-7.9
82	OAKEX	Oakmark Intl SmallCap I (closed,2%r<90d)	*	S	S	-1.2	-9.5	0.7	0.7	112	DODWX	Dodge & Cox Global Stock	S	S	S	-3.4	-10.0	-8.1	-8.1
83	SCHF	Schwab International Equity ETF	S	S	S	-2.4	-7.5	-2.5	-2.5	113	AUSE	WisdomTree Australia Dividend ETF	*	S	S	-1.0	-10.4	-10.8	-10.8
84	MACSX	Matthews Asian Growth & Income Inv	S	S	S	-1.0	-7.7	-4.5	-4.5	114	VTRIX	Vanguard International Value Inv	S	S	S	-3.1	-11.3	-6.4	-6.4
85	ARTIX	Artisan International Inv (2%r<90d)	S	S	S	-2.1	-7.4	-3.9	-3.9	115	FEMKX	Fidelity Emerging Markets (1.5%r<90d)	*	S	S	-1.4	-10.9	-10.1	-10.1
86	PRASX	T. Rowe Price New Asia (2%r<90d)	*	H	H	0.2	-9.0	-5.1	-5.1	116	WAEMX	Wasatch Emerg Mkts SC (closed,2%r<60d)	*	S	S	-0.7	-11.9	-9.2	-9.2
87	IEV	iShares Europe	*	S	S	-3.1	-7.8	-3.3	-3.3	117	FSEAX	Fidelity Emerging Asia (1.5%r<90d)	H	H	H	-1.0	-13.3	-7.7	-7.7
88	FEU	SPDR STOXX Europe 50 ETF	*	S	S	-3.1	-7.6	-3.9	-3.9	118	GAADX	Guinness Atkinson Asia Pac Div (2%r<30d)	*	H	H	-2.7	-13.4	-5.0	-5.0
89	ADRD	BLDRS Developed Markets 100 ADR ETF	S	S	S	-2.4	-8.4	-3.3	-3.3	119	MSMLX	Matthews Asia Small Cos Inv	*	S	S	1.2	-14.5	-9.4	-9.4
90	EPI	WisdomTree India Earnings ETF	*	*	S	0.2	-7.7	-8.9	-8.9	120	GMF	SPDR S&P Emerging Asia Pacific ETF	*	H	H	-1.8	-13.8	-8.5	-8.5

INT'L FUNDS
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International Stock Funds continued — data through 12/31/15

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Cons	Mod	Ven	1 mo	6 mo	1 yr	YTD
121	JAOSX	Janus Overseas T	S	S	S	-2.7	-13.4	-8.6	-8.6	151	FICDX	Fidelity Canada (1.5%r<90d)	S	S	S	-5.8	-14.9	-20.1	-20.1
122	GXC	SPDR S&P China ETF	*	*	H	-2.6	-15.7	-5.2	-5.2	152	EUROX	US Global Inv Emerging Europe (.05%	*	S	S	-5.5	-14.9	-20.7	-20.7
123	TREMX	T. Rowe Price Emerging Europe (2%	*	S	S	-5.6	-12.1	-10.1	-10.1	153	VVO	Vanguard FTSE Emerging Markets ETF	*	S	H	-3.4	-18.5	-15.8	-15.8
124	EWX	SPDR S&P Emerging Markets Small Cap	*	*	S	-0.7	-14.3	-12.4	-12.4	154	BIK	SPDR S&P BRIC 40 ETF	S	S	S	-5.0	-19.1	-12.4	-12.4
125	TWMIX	Amer Century Emerging Mkts Inv (2%	*	S	S	-2.6	-14.8	-8.3	-8.3	155	FRN	Guggenheim Frontier Markets ETF	*	S	S	-1.2	-17.8	-21.4	-21.4
126	DREGX	Driehaus Emerg Mkts Gr (\$10k,2%r<60d)	*	S	S	-2.4	-14.4	-10.5	-10.5	156	DRFMX	Dreyfus Emerging Markets A (2%r<60d)	*	S	S	-3.6	-18.3	-16.9	-16.9
127	ICHKX	Guinness Atkinson China & HK (2%r<30d)	*	H	H	-1.2	-16.4	-7.6	-7.6	157	SCHE	Schwab Emerging Markets Equity ETF	*	S	S	-3.8	-18.7	-16.3	-16.3
128	FHKCX	Fidelity China Region (1.5%r<90d)	*	H	H	0.8	-19.6	-4.5	-4.5	158	GUR	SPDR S&P Emerging Europe ETF	*	*	S	-6.5	-17.6	-15.0	-15.0
129	PRMSX	T. Rowe Price Emerg Mkts Stock (2%	*	S	S	-3.2	-14.5	-11.5	-11.5	159	FEMEX	Fidelity EMEA (1.5%r<90d)	S	S	S	-6.8	-18.7	-15.8	-15.8
130	AXJL	WisdomTree Asia Pacific ex-Japan ETF	S	S	S	-1.3	-15.1	-13.3	-13.3	160	FXI	iShares China Large-Cap	*	*	H	-3.7	-21.8	-12.9	-12.9
131	ECNS	iShares MSCI China Small Cap	*	H	H	-0.3	-21.6	1.3	1.3	161	PID	PowerShares Intl Dividend Achievers ETF	S	S	S	-7.3	-18.7	-19.3	-19.3
132	GULF	WisdomTree Middle East Dividend ETF	*	S	S	0.5	-15.8	-15.4	-15.4	162	EWC	iShares MSCI Canada	S	S	S	-6.4	-18.3	-23.9	-23.9
133	TVIVX	Third Avenue Intl Value Inv (2%r<60d)	S	S	S	-3.3	-13.9	-14.5	-14.5	163	GAF	SPDR S&P Emg Middle East & Africa ETF	*	*	S	-7.2	-22.1	-23.2	-23.2
134	DODFX	Dodge & Cox Intl Stock (closed)	S	S	S	-4.9	-14.7	-11.4	-11.4	164	PRLAX	T. Rowe Price Latin America (2%r<90d)	*	*	S	-5.8	-23.5	-27.1	-27.1
135	HAO	Guggenheim China Small Cap ETF	*	H	H	-1.4	-20.3	-3.4	-3.4	165	AFK	Market Vectors Africa ETF	*	*	S	-2.7	-25.4	-29.9	-29.9
136	HLEMX	Harding Loevner Emg Mkts Adv (2%r<90d)	*	S	S	-4.0	-15.0	-13.6	-13.6	166	FLATX	Fidelity Latin America (1.5%r<90d)	*	*	S	-5.1	-24.3	-29.9	-29.9
137	USCOX	US Global Inv China Region (.5%r<7d)	*	H	H	-1.4	-18.6	-8.6	-8.6	167	GML	SPDR S&P Emerging Latin America ETF	*	*	S	-5.1	-26.1	-31.2	-31.2
138	IASMIX	Guinness Atkinson Asia Focus (2%r<30d)	*	S	S	-2.8	-17.0	-11.6	-11.6	168	ILF	iShares Latin America 40	*	*	S	-5.7	-27.7	-31.5	-31.5
139	BJBIX	Aberdeen Select International Equity A	*	S	S	-3.7	-15.1	-15.1	-15.1										
140	ADRE	BLDRS Emerging Markets 50 ADR ETF	*	S	S	-3.7	-15.3	-16.0	-16.0										
141	EEB	Guggenheim BRIC ETF	*	S	S	-4.6	-16.4	-13.2	-13.2										
142	MCHI	iShares MSCI China	*	H	H	-3.2	-19.3	-9.0	-9.0										
143	SSEMX	SSgA Emerging Markets N (closed)	*	S	S	-2.7	-17.7	-14.3	-14.3										
144	PIE	PowerShares DWA Emg Mkts Momentum	*	S	S	-4.7	-16.9	-14.1	-14.1										
145	DWX	SPDR S&P International Dividend ETF	S	S	S	-2.8	-17.1	-16.4	-16.4										
146	DGS	WisdomTree Emg Mkts SmallCap Div ETF	*	S	S	-2.9	-17.5	-16.3	-16.3										
147	QFFOX	Pear Tree PanAgora Dyn Emg Markets	*	S	S	-2.7	-17.7	-16.4	-16.4										
148	GMM	SPDR S&P Emerging Markets ETF	*	S	S	-3.1	-18.0	-15.3	-15.3										
149	EEM	iShares MSCI Emerging Markets Index	*	S	S	-3.8	-17.5	-16.2	-16.2										
150	VEIEX	Vanguard Emerging Mkts Stock Index Inv	*	S	H	-2.5	-18.6	-15.5	-15.5										

Shortcut to Finding Your Fund! Once you're in Adobe, click "Edit", then "Search." Then type in the ticker symbol of your fund in the box. Search "in the current PDF document." The results will show where your fund appears!

SPECIALTY FUNDS
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Specialty Funds — data through 12/31/15

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
1	FSRPX	Fidelity Select Retailing (.75%r<30d)	*	*	*	-1.7%	11.3%	18.4%	18.4%	31	FDFAF	Fidelity Sel Consumer Staples (.75%r<30d)	*	*	*	3.6	2.6	1.9	1.9
2	ICF	iShares Cohen & Steers REIT	*	*	*	3.2	12.9	6.0	6.0	32	XLK	SPDR Technology Select Sector ETF	*	*	*	-2.1	4.5	5.5	5.5
3	FRESX	Fidelity Real Estate Invest (.75%r<90d)	*	*	*	2.2	11.9	6.0	6.0	33	XLY	SPDR Consumer Discret Select Sector ETF	*	*	*	-2.8	3.0	9.9	9.9
4	CSEIX	Cohen & Steers Real Estate A	*	*	*	1.6	11.0	6.8	6.8	34	VGHGX	Vanguard Health Care Inv	*	*	*	1.3	-1.0	12.7	12.7
5	SCHH	Schwab U.S. REIT ETF	*	*	*	2.2	10.8	4.3	4.3	35	FSHOX	Fidelity Sel Const & Housing (.75%r<30d)	*	*	*	-3.0	2.7	6.9	6.9
6	RWR	SPDR Dow Jones REIT ETF	*	*	*	2.2	10.7	4.1	4.1	36	VGT	Vanguard Information Technology ETF	*	*	*	-2.8	3.3	5.0	5.0
7	FSCSX	Fidelity Sel Software & Comp (.75%r<30d)	*	*	*	-1.2	9.9	10.5	10.5	37	IYC	iShares US Consumer Services	*	*	*	-1.0	1.6	6.1	6.1
8	TRREX	T.Rowe Price Real Estate (1%r<90d)	*	*	*	1.1	10.2	4.8	4.8	38	IYW	iShares US Technology	*	*	*	-2.7	2.9	3.7	3.7
9	XLP	SPDR Consumer Staples Select Sector	*	*	*	2.9	7.6	6.9	6.9	39	IXN	iShares Global Technology	*	*	*	-2.6	2.5	3.9	3.9
10	VGSIX	Vanguard REIT Index Inv	*	*	*	1.8	9.1	2.2	2.2	40	PBJ	PowerShares Dynamic Food & Beverage ETF	*	*	*	-1.0	0.3	6.9	6.9
11	IGM	iShares North American Technology	*	*	*	-1.8	7.3	9.5	9.5	41	FSPTX	Fidelity Select Technology (.75%r<30d)	*	*	*	-1.7	0.5	7.4	7.4
12	VNQ	Vanguard REIT Index ETF	*	*	*	1.8	8.2	1.4	1.4	42	ICTUX	ICON Utilities S	*	*	*	0.2	5.2	-7.4	-7.4
13	ICLEX	ICON Consumer Staples S	*	*	*	1.8	6.4	5.9	5.9	43	RYUIX	Rydex Utilities Inv	*	*	*	2.0	3.7	-7.2	-7.2
14	VDC	Vanguard Consumer Staples ETF	*	*	*	2.2	6.1	5.8	5.8	44	FSMEX	Fidelity Sel Medical Eq/Sys (.75%r<30d)	*	*	*	1.0	-1.6	7.1	7.1
15	STMDX	Stratton Real Estate (1.5%r<120d)	*	*	*	1.3	8.2	1.9	1.9	45	VWINX	Vanguard Wellesley Income Inv	*	*	*	-0.8	1.7	1.3	1.3
16	MTK	SPDR Morgan Stanley Technology ETF	*	*	*	-2.2	8.0	7.3	7.3	46	FSPCX	Fidelity Select Insurance (.75%r<30d)	*	*	*	-2.8	2.0	3.5	3.5
17	CSRSX	Cohen & Steers Realty Shares (\$10k)	*	*	*	1.7	9.9	-4.0	-4.0	47	XLV	SPDR Health Care Select Sector ETF	*	*	*	1.7	-2.4	6.8	6.8
18	IYR	iShares US Real Estate	*	*	*	1.1	7.7	1.6	1.6	48	BEARX	Federated Prudent Bear A (NL@Schwab)	*	*	*	1.9	1.9	-4.5	-4.5
19	PRMTX	T.Rowe Price Media & Telecommunications	*	*	*	-1.6	5.0	12.0	12.0	49	PEJ	PowerShares Dyn Leisure & Entertain ETF	*	*	*	-1.2	0.5	3.4	3.4
20	PSCH	PowerShares S&P SC Health Care ETF	*	*	*	-0.6	0.8	20.3	20.3	50	FSDAX	Fidelity Sel Defense & Aero (.75%r<30d)	*	*	*	-1.0	0.3	3.6	3.6
21	IGV	iShares North American Tech-Software	*	*	*	-1.6	4.5	12.1	12.1	51	VOX	Vanguard Telecom Service ETF	*	*	*	-0.4	0.1	2.7	2.7
22	ICTEX	ICON Information Technology S	*	*	*	-2.5	5.9	9.8	9.8	52	VCR	Vanguard Consumer Discr ETF	*	*	*	-2.7	0.0	6.3	6.3
23	RYCIX	Rydex Consumer Products Inv	*	*	*	1.5	4.7	6.6	6.6	53	FSCGX	Fidelity Sel Industrial Eq (.75%r<30d)	*	*	*	-1.4	0.7	2.5	2.5
24	IYK	iShares US Consumer Goods	*	*	*	0.4	4.6	5.8	5.8	54	GATEX	Gateway Fund A (5.75%)	*	*	*	-0.1	0.3	1.4	1.4
25	PRSCX	T. Rowe Price Science & Tech	*	*	*	-1.6	4.0	8.6	8.6	55	PRHSX	T. Rowe Price Health Sciences (closed)	*	*	*	2.1	-6.1	13.0	13.0
26	RYIIX	Rydex Internet Inv	*	*	*	-1.2	3.2	8.7	8.7	56	FSELX	Fidelity Select Electronics (.75%r<30d)	*	*	*	-2.4	0.9	2.2	2.2
27	IDU	iShares US Utilities	*	*	*	1.9	6.6	-4.8	-4.8	57	FSPCX	Fidelity Sel Consumer Discr (.75%r<30d)	*	*	*	-3.1	0.0	5.4	5.4
28	VPU	Vanguard Utilities ETF	*	*	*	2.2	6.5	-4.8	-4.8	58	VWELX	Vanguard Wellington Inv (closed)	B	*	*	-0.9	0.3	0.6	0.6
29	XLU	SPDR Utilities Select Sector ETF	*	*	*	2.1	6.5	-4.9	-4.9	59	BULIX	American Century Utilities Inv	*	*	*	0.7	2.1	-6.5	-6.5
30	FBSOX	Fidelity Select IT Services (.75%r<30d)	*	*	*	-3.4	2.4	13.1	13.1	60	VHT	Vanguard Health Care ETF	*	*	*	1.2	-3.9	7.1	7.1

SPECIALTY FUNDS
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Specialty Funds continued — data through 12/31/15

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
61	FSTCX	Fidelity Select Telecomm (.75%r<30d)	*	*	*	0.1	-1.3	2.3	2.3	91	RYLIX	Rydex Leisure Inv	*	*	*	-2.2	-3.6	0.8	0.8
62	IXJ	iShares Global Healthcare	*	*	*	1.2	-3.7	6.0	6.0	92	VIS	Vanguard Industrials ETF	*	*	*	-2.8	-1.6	-3.5	-3.5
63	FPURX	Fidelity Puritan	B	*	*	-1.2	-0.6	1.8	1.8	93	IRFAX	Cohen & Steers Intl Realty A (NL@Schwab)	*	*	*	-0.4	-3.7	-2.5	-2.5
64	IYH	iShares US Healthcare	*	*	*	1.3	-4.0	6.2	6.2	94	JAGLX	Janus Global Life Sciences T	*	*	*	0.1	-8.4	8.2	8.2
65	VBINX	Vanguard Balanced Index Inv	B	*	*	-1.4	-0.6	0.4	0.4	95	RYJUX	Rydex Inverse Govt Long Bond Strat Inv	*	*	*	-0.1	-5.4	-0.5	-0.5
66	PJP	PowerShares Dynamic Pharmaceuticals	*	*	*	0.4	-6.0	11.0	11.0	96	IXP	iShares Global Telecommunications	*	*	*	-1.3	-5.0	-0.1	-0.1
67	PSJ	PowerShares Dynamic Software ETF	*	*	*	-3.7	-1.5	6.0	6.0	97	IYG	iShares US Financial Services	*	*	*	-3.5	-3.6	-0.7	-0.7
68	FIREX	Fidelity Intl Real Estate (1.5%r<90d)	*	*	*	0.3	-2.5	1.8	1.8	98	FSUTX	Fidelity Sel Utilities Port (.75%r<30d)	*	*	*	0.6	-2.0	-10.9	-10.9
69	MERFX	Merger Fund Inv	*	*	*	0.1	-1.5	-0.8	-0.8	99	RYFIX	Rydex Financial Services Inv	*	*	*	-2.7	-3.0	-3.7	-3.7
70	RYTIX	Rydex Technology Inv	*	*	*	-2.4	-1.0	1.3	1.3	100	IYLD	iShares Morningstar Multi-Asset Income	*	*	*	-0.8	-3.4	-5.7	-5.7
71	FPHAX	Fidelity Sel Pharmaceuticals (.75%r<30d)	*	*	*	1.2	-6.0	8.2	8.2	101	FSAIX	Fidelity Sel Air Transport (.75%r<30d)	*	*	*	-2.8	-1.0	-8.6	-8.6
72	ITB	iShares US Home Construction	*	*	*	-5.0	-1.1	5.1	5.1	102	CGMRX	CGM Realty	*	*	*	-3.1	-3.6	-2.3	-2.3
73	IYF	iShares US Financials	*	*	*	-2.4	-0.6	-0.4	-0.4	103	ICHCX	ICON Healthcare S	*	*	*	2.5	-8.9	1.9	1.9
74	FSPHX	Fidelity Select Health Care (.75%r<30d)	*	*	*	1.4	-5.8	6.6	6.6	104	FSAVX	Fidelity Select Automotive (.75%r<30d)	*	*	*	-2.7	-5.3	0.2	0.2
75	RYSIX	Rydex Electronics Inv	*	*	*	-1.6	-2.5	2.6	2.6	105	RYHIX	Rydex Health Care Inv	*	*	*	0.7	-9.2	4.2	4.2
76	IYZ	iShares US Telecommunications	*	*	*	-2.9	-1.0	0.2	0.2	106	FSRBX	Fidelity Select Banking (.75%r<30d)	*	*	*	-4.6	-4.7	0.7	0.7
77	FBALX	Fidelity Balanced	B	*	*	-1.5	-1.9	0.4	0.4	107	RYRIX	Rydex Retailing Inv	*	*	*	-1.8	-5.8	-1.1	-1.1
78	VFH	Vanguard Financials ETF	*	*	*	-2.5	-1.1	-0.6	-0.6	108	FIDSX	Fidelity Sel Financial Svcs (.75%r<30d)	*	*	*	-2.5	-4.5	-3.9	-3.9
79	IBB	iShares Nasdaq Biotechnology	*	*	*	1.2	-8.3	11.6	11.6	109	RWX	SPDR Dow Jones Intl Real Estate ETF	*	*	*	-1.8	-5.3	-3.3	-3.3
80	XLF	SPDR Financial Select Sector ETF	*	*	*	-2.4	-1.1	-1.7	-1.7	110	HSGFX	Hussman Strategic Growth (1.50%r<60d)	*	*	*	1.7	-5.5	-8.4	-8.4
81	RYURX	Rydex Inverse S&P 500 Strategy Inv	*	*	*	1.1	-2.3	-4.4	-4.4	111	RYOIX	Rydex Biotechnology Inv	*	*	*	-0.5	-11.3	8.8	8.8
82	FDSLX	Fidelity Select Leisure (.75%r<30d)	*	*	*	-1.5	-3.9	3.3	3.3	112	PBS	PowerShares Dynamic Media ETF	*	*	*	-3.6	-6.1	-0.7	-0.7
83	FSHCX	Fidelity Sel Medical Delivery(.75%r<30d)	*	*	*	2.4	-7.8	7.0	7.0	113	IXG	iShares Global Financials	*	*	*	-1.8	-6.3	-3.7	-3.7
84	BRPIX	ProFunds Bear Inv (\$15K)	*	*	*	1.3	-2.5	-4.9	-4.9	114	PBW	PowerShares WilderHill Clean Energy ETF	*	*	*	10.9	-12.0	-8.8	-8.8
85	IGN	iShares N Amer Tech - Multimedia Ntwk	*	*	*	-2.7	-2.3	0.5	0.5	115	PSI	PowerShares Dynamic Semiconductors ETF	*	*	*	-5.2	-5.7	-0.7	-0.7
86	ICCCX	ICON Consumer Discretionary S	*	*	*	-2.5	-2.5	0.6	0.6	116	USERX	US Global Investors Gold (.05%r<7d)	*	*	*	5.2	-10.5	-4.8	-4.8
87	XLI	SPDR Industrial Select Sector ETF	*	*	*	-2.6	-0.8	-4.3	-4.3	117	FSCHX	Fidelity Select Chemicals (.75%r<30d)	*	*	*	-2.7	-6.2	-5.1	-5.1
88	BERIX	Berwyn Income (1%r<60d)	B	*	*	-1.1	-2.2	-3.3	-3.3	118	FWRLX	Fidelity Select Wireless (.75%r<30d)	*	*	*	-3.9	-6.3	-3.1	-3.1
89	FBIOX	Fidelity Sel Biotechnology (.75%r<30d)	*	*	*	-0.7	-9.5	13.7	13.7	119	PRISX	T.Rowe Price Financial Services	*	*	*	-4.8	-6.9	-0.6	-0.6
90	FCYIX	Fidelity Select Industrials (.75%r<30d)	*	*	*	-2.9	-2.0	-2.0	-2.0	120	PXQ	PowerShares Dynamic Networking ETF	*	*	*	-4.4	-7.2	-0.9	-0.9

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Specialty Funds continued — data through 12/31/15

Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Rank	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
121	RYMIX	Rydex Telecommunications Inv	*	*	*	-1.4	-6.6	-6.9	-6.9	151	XLE	SPDR Energy Select Sector ETF	*	*	*	-10.5	-18.4	-21.5	-21.5
122	FSLEX	Fidelity Sel Envir/Alt Enrgy (.75%r<30d)	*	*	*	-4.6	-6.4	-4.6	-4.6	152	ICENX	ICON Energy S	*	*	*	-8.2	-19.7	-22.3	-22.3
123	FSDCX	Fidelity Sel Comm Equipment (.75%r<30d)	*	*	*	-1.4	-6.5	-10.2	-10.2	153	VGEXX	Vanguard Energy Inv	*	*	*	-9.6	-19.4	-21.5	-21.5
124	ICTRX	ICON Industrials S	*	*	*	-3.6	-5.7	-9.3	-9.3	154	IYE	iShares US Energy	*	*	*	-10.6	-18.8	-22.2	-22.2
125	FBMPX	Fidelity Select Multimedia (.75%r<30d)	*	*	*	-4.5	-8.2	-2.2	-2.2	155	FSENX	Fidelity Select Energy (.75%r<30d)	*	*	*	-11.6	-19.6	-20.5	-20.5
126	PBE	PowerShares Dynamic Biotech & Genome	*	*	*	-0.3	-12.7	1.7	1.7	156	VDE	Vanguard Energy ETF	*	*	*	-11.1	-19.9	-23.2	-23.2
127	XBI	SPDR S&P Biotech ETF	*	*	*	-2.7	-16.3	13.6	13.6	157	RYPMX	Rydex Precious Metals Inv	*	*	*	-0.5	-24.2	-30.5	-30.5
128	FSVLX	Fidelity Sel Consumr Finance (.75%r<30d)	*	*	*	-4.2	-8.3	-5.0	-5.0	158	FNARX	Fidelity Sel Ntrl Resources (.75%r<30d)	*	*	*	-11.6	-21.3	-21.6	-21.6
129	ICFSX	ICON Financial S	*	*	*	-5.6	-8.2	-4.6	-4.6	159	IGE	iShares North American Natural Resources	*	*	*	-10.8	-21.0	-24.6	-24.6
130	RYKIX	Rydex Banking Inv	*	*	*	-5.4	-8.8	-4.9	-4.9	160	VGPMX	Vanguard Precious Metals & Mining Inv	*	*	*	-1.1	-26.3	-29.4	-29.4
131	GLD	SPDR Gold Shares	*	*	*	-0.5	-9.7	-10.7	-10.7	161	FFGCX	Fidelity Global Commodity Stk (1%r<30d)	*	*	*	-6.8	-25.6	-27.5	-27.5
132	IAU	iShares Gold Trust	*	*	*	-0.5	-9.8	-10.6	-10.6	162	FSEX	Fidelity Sel Energy Service (.75%r<30d)	*	*	*	-11.8	-24.0	-26.4	-26.4
133	XLB	SPDR Materials Select Sector ETF	*	*	*	-4.3	-9.1	-8.7	-8.7	163	RYEIX	Rydex Energy Inv	*	*	*	-14.1	-28.0	-30.2	-30.2
134	RYPIX	Rydex Transportation Inv	*	*	*	-5.6	-6.9	-13.8	-13.8	164	RYVIX	Rydex Energy Services Inv	*	*	*	-13.6	-28.0	-31.8	-31.8
135	FSDPX	Fidelity Select Materials (.75%r<30d)	*	*	*	-4.7	-9.6	-8.7	-8.7	165	GSG	iShares S&P GSCI Commodity-Indexed Trust	*	*	*	-8.3	-32.6	-34.1	-34.1
136	FDCPX	Fidelity Select Computers (.75%r<30d)	*	*	*	-3.8	-8.1	-13.8	-13.8	166	ENY	Guggenheim Canadian Energy Income ETF	*	*	*	-10.5	-31.5	-40.4	-40.4
137	FSRFX	Fidelity Sel Transportation (.75%r<30d)	*	*	*	-5.8	-6.2	-18.5	-18.5	167	FSNGX	Fidelity Select Natural Gas (.75%r<30d)	*	*	*	-17.7	-33.2	-36.8	-36.8
138	VAW	Vanguard Materials ETF	*	*	*	-4.6	-10.4	-10.2	-10.2	168	PSCE	PowerShares S&P SmallCap Energy ETF	*	*	*	-17.7	-41.5	-47.9	-47.9
139	IYT	iShares Transportation Average	*	*	*	-7.3	-6.5	-16.9	-16.9										
140	FSLBX	Fidelity Sel Brokerage & Inv (.75%r<30d)	*	*	*	-5.9	-10.9	-9.7	-9.7										
141	IYM	iShares US Basic Materials	*	*	*	-4.3	-11.4	-12.8	-12.8										
142	PHO	PowerShares Water Resources ETF	*	*	*	-1.8	-12.8	-15.3	-15.3										
143	FSAGX	Fidelity Select Gold (.75%r<30d)	*	*	*	1.6	-16.4	-17.9	-17.9										
144	RYBIX	Rydex Basic Materials Inv	*	*	*	-5.2	-15.7	-17.2	-17.2										
145	PSPFX	U.S. Global Inv Global Res (.05%r<7d)	*	*	*	-2.8	-13.4	-28.4	-28.4										
146	CCXE	WisdomTree Commodity Country Equity	*	*	*	-4.2	-17.7	-19.9	-19.9										
147	ICBMX	ICON Materials S	*	*	*	-7.0	-17.4	-16.6	-16.6										
148	PRNEX	T. Rowe Price New Era	*	*	*	-8.6	-16.0	-18.8	-18.8										
149	BGEIX	American Cent Global Gold Inv (1%r<60d)	*	*	*	0.9	-20.3	-22.8	-22.8										
150	IXC	iShares Global Energy	*	*	*	-9.0	-18.3	-22.0	-22.0										

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Bond Funds — data through 12/31/15

Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
BGNMX	American Century Ginnie Mae	*	*	*	-0.1%	0.8%	0.8%	0.8%	IEF	iShares Barclays 7-10 Year Treasury	*	*	*	-0.5	1.6	1.5	1.5
CPTNX	American Century Government Bond Inv	*	*	*	-0.2	0.7	0.5	0.5	AGG	iShares Barclays Aggregate Bond	*	*	*	-0.2	0.8	0.5	0.5
ACITX	American Century Inflation Adj Bond Inv	*	*	*	-1.2	-1.9	-2.2	-2.2	TIP	iShares Barclays TIPS Bond	*	*	*	-1.0	-2.1	-2.0	-2.0
BEGBX	American Century International Bond Inv	*	*	*	1.0	-1.2	-6.9	-6.9	LQD	iShares iBoxx \$ Invest Grade Corp Bond	*	*	*	-1.1	0.5	-1.3	-1.3
BTTTX	American Century Zero Coupon 2020 Inv	*	*	*	-0.2	0.5	1.9	1.9	EMB	iShares JPM USD Emerging Markets Bond	*	*	*	-1.5	-0.9	1.0	1.0
BTRTX	American Century Zero Coupon 2025 Inv	*	*	*	-0.5	1.3	0.9	0.9	JAFIX	Janus Flexible Bond T	*	*	*	-0.6	-0.3	0.1	0.1
BUFHX	Buffalo High-Yield (2%r<180d)	*	*	*	-1.2	-2.4	1.8	1.8	JAHYX	Janus High Yield T	*	*	*	-2.2	-4.6	-1.4	-1.4
DODIX	Dodge & Cox Income	*	*	*	-0.8	-0.7	-0.6	-0.6	JASBX	Janus Short-Term Bond T	*	*	*	-0.2	-0.4	0.2	0.2
DLTNX	DoubleLine Total Return Bond N	*	B	*	-0.1	1.2	2.1	2.1	LSBDX	Loomis Sayles Bond Instl (\$100k)	*	*	*	-1.9	-4.9	-6.9	-6.9
DSTIX	Dreyfus Short-Term Income D	*	*	*	-0.6	-0.8	-0.3	-0.3	LSBRX	Loomis Sayles Bond Retail	*	*	*	-1.9	-5.0	-7.1	-7.1
DRGBX	Dreyfus U.S.Treasury Long-Term	*	*	*	-0.3	2.9	-2.0	-2.0	MGFIX	Managers Bond Service	*	*	*	-0.8	-1.3	-2.1	-2.1
EVBLX	Eaton Vance Floating Rate A	B	B	*	-1.1	-3.9	-1.9	-1.9	MGIDX	Managers Intermediate Duration Govt	*	*	*	-0.1	0.7	1.1	1.1
FTRGX	Federated Total Return Govt Bond Inst	*	*	*	-0.3	0.6	0.5	0.5	MBDFX	Managers PIMCO Bond	*	*	*	-0.4	0.1	-0.6	-0.6
FSGVX	Federated U.S. Govt 1-3 Yr Instl	*	*	*	-0.1	-0.4	-0.1	-0.1	MGSDX	Managers Short Duration Govt	*	*	*	-0.1	-0.6	-0.1	-0.1
FAGIX	Fidelity Capital & Income (1%r<90d)	*	*	*	-2.0	-4.9	-0.9	-0.9	MWLDX	Metropolitan West Low Duration Bond M	*	*	*	-0.1	-0.1	0.2	0.2
FFRHX	Fidelity Floating Rate High Inc(1%r<60d)	B	B	*	-1.0	-3.6	-1.2	-1.2	MWTRX	Metropolitan West Total Return Bond M	*	*	*	-0.3	0.1	-0.1	-0.1
FGMNX	Fidelity GNMA	*	*	*	0.0	1.1	1.2	1.2	NTHSX	Northeast Investors	*	*	*	-7.4	-16.8	-18.0	-18.0
FGOVX	Fidelity Government Income	*	*	*	-0.4	0.6	0.5	0.5	PRFIX	Parnassus Fixed-Income	*	*	*	-0.2	0.6	0.7	0.7
SPHIX	Fidelity High Income (1%r<90d)	*	*	*	-2.6	-7.5	-5.4	-5.4	PYGFX	Payden Global Fixed Income	*	H	*	-0.3	0.9	1.5	1.5
FINPX	Fidelity Inflation-Protected Bond	*	*	*	-1.1	-1.9	-2.2	-2.2	PEMDX	PIMCO Emerging Markets D	*	*	*	-3.1	-5.8	-3.1	-3.1
FTHRX	Fidelity Intermediate Bond	*	*	*	-0.6	0.0	0.7	0.7	PHYDX	PIMCO High Yield D	*	*	*	-1.7	-4.1	-2.2	-2.2
FSTGX	Fidelity Intermediate Government Income	*	*	*	-0.4	0.0	0.8	0.8	PONDY	PIMCO Income D	*	*	*	-1.3	-0.9	1.8	1.8
FBNDX	Fidelity Investment Grade Bond	*	*	*	-1.1	-1.4	-1.6	-1.6	PLDDX	PIMCO Low Duration D	*	*	*	-0.2	-0.5	0.2	0.2
FMSFX	Fidelity Mortgage Securities	*	B	*	-0.2	1.0	1.5	1.5	PTMDX	PIMCO Mortgage-Backed Securities D	*	*	*	-0.3	0.9	1.2	1.2
FNMIX	Fidelity New Markets Income (1%r<90d)	*	*	*	-2.7	-2.0	0.2	0.2	PRRDY	PIMCO Real Return D	*	*	*	-1.2	-2.9	-3.2	-3.2
FSHBX	Fidelity Short-Term Bond	*	*	*	-0.2	0.1	0.7	0.7	PTTDY	PIMCO Total Return D	*	*	*	-0.2	0.3	0.4	0.4
FSICX	Fidelity Strategic Income	*	*	*	-1.4	-3.1	-1.6	-1.6	PCY	PowerShares Emerging Mkts Sovereign Debt	*	*	*	-1.7	1.4	2.3	2.3
FFXRX	Forward EM Corporate Debt Inv	*	*	*	-2.5	-7.8	-6.6	-6.6	BKLN	PowerShares Senior Loan	B	B	*	-0.9	-3.9	-3.1	-3.1
SHY	iShares Barclays 1-3 Year Treasury Bond	*	*	*	-0.2	-0.3	0.4	0.4	SCHR	Schwab Intermediate-Term U.S. Treasury	*	*	*	-0.2	0.9	1.6	1.6
TLT	iShares Barclays 20+ Year Treasury Bond	*	*	*	-0.3	4.2	-1.8	-1.8	SWBDX	Schwab Short Term Bond Market	*	*	*	-0.2	-0.1	0.6	0.6

BOND FUNDS
Continued on Next Page

Bond Funds continued — data through 12/31/15

Ticker	Fund	Con	Mod	Vent	1 mo	6 mo	1 yr	YTD	Ticker	Fund	Con	Mod	Ven	1 mo	6 mo	1 yr	YTD
SCHO	Schwab Short-Term U.S. Treasury ETF	*	*	*	-0.1	-0.1	0.4	0.4	VUSTX	Vanguard Long-Term Treasury Inv	*	*	*	-0.3	3.7	-1.5	-1.5
SCHZ	Schwab U.S. Aggregate Bond ETF	*	*	*	-0.2	0.8	0.4	0.4	VMBS	Vanguard Mortgage-Backed Securities ETF	*	B	*	0.1	1.2	1.5	1.5
SCHP	Schwab U.S. TIPS ETF	*	*	*	-0.9	-1.7	-1.8	-1.8	VSGBX	Vanguard Short Term Federal Inv	*	*	*	-0.1	0.2	0.7	0.7
JNK	SPDR Barclays Capital High Yield Bond	*	*	*	-3.1	-8.6	-6.8	-6.8	BSV	Vanguard Short-Term Bond ETF	H	H	*	-0.2	0.1	0.9	0.9
PRPIX	T. Rowe Price Corporate Income	*	*	*	-0.7	-0.2	-0.7	-0.7	VBISX	Vanguard Short-Term Bond Index Inv	H	H	*	-0.3	-0.1	0.9	0.9
PREMX	T. Rowe Price Emerging Mkts (2%r<90d)	*	*	*	-2.2	-0.9	0.6	0.6	VCSH	Vanguard Short-Term Corporate Bond ETF	H	H	*	-0.3	0.5	1.3	1.3
PRFRX	T. Rowe Price Floating Rate (2%r<90d)	B	B	*	-0.5	-1.8	1.2	1.2	VGSH	Vanguard Short-Term Government ETF	H	H	*	0.0	-0.1	0.5	0.5
PRGMX	T. Rowe Price GNMA	*	*	*	0.0	0.7	0.9	0.9	VFSTX	Vanguard Short-Term Investment Grade Inv	H	H	*	-0.4	0.1	1.0	1.0
PRHYX	T. Rowe Price High Yld (closed,2%r<90d)	*	*	*	-2.0	-6.5	-3.3	-3.3	VFISX	Vanguard Short-Term Treasury Inv	*	*	*	-0.2	-0.1	0.5	0.5
RPIBX	T. Rowe Price Intl Bond (2%r<90d)	*	*	*	0.9	-1.5	-5.7	-5.7	BND	Vanguard Total Bond Market ETF	*	*	*	-0.2	0.9	0.5	0.5
PRCIX	T. Rowe Price New Income	*	B	*	-0.5	0.3	0.2	0.2	VBMFX	Vanguard Total Bond Market Index Inv	*	*	*	-0.4	0.5	0.3	0.3
PRWBX	T. Rowe Price Short Term Bond	*	*	*	-0.3	-0.1	0.6	0.6	BNDX	Vanguard Total Intl Bd Index ETF	*	H	*	-0.1	2.0	1.2	1.2
RPSIX	T. Rowe Price Spectrum Income	*	*	*	-2.1	-3.3	-3.2	-3.2	VTIBX	Vanguard Total Intl Bd Index Inv	*	H	*	-0.3	1.9	1.0	1.0
PRSNX	T. Rowe Price Strategic Income	*	*	*	-0.5	-0.8	-0.1	-0.1	SGVDX	Wells Fargo Adv Gov Securities A	*	*	*	-0.7	0.0	-0.2	-0.2
PRULX	T. Rowe Price U.S. Treasury Long-Term	*	*	*	-0.4	3.6	-1.9	-1.9	SHBAX	Wells Fargo Adv High Income A	*	*	*	-1.6	-6.1	-5.0	-5.0
TGINX	TCW Emerging Markets Inc N	*	*	*	-1.8	-2.1	-2.8	-2.8	SSTVX	Wells Fargo Adv Short-Term Bd A	*	*	*	-0.6	-0.6	0.3	0.3
TGHNX	TCW High Yield Bond N	*	*	*	-1.3	-1.3	0.4	0.4	SSTHX	Wells Fargo Adv S-T High-Yld A	*	*	*	-0.1	-0.2	2.2	2.2
TGMNX	TCW Total Return Bond N	*	*	*	-0.2	0.5	0.7	0.7	WTIBX	Westcore Plus Bond	*	*	*	-0.8	-0.1	0.0	0.0
USAIX	USAA Income	*	*	*	-0.9	-1.3	-1.4	-1.4									
VAGIX	Value Line Core Bond Fund	*	*	*	-0.3	0.4	0.2	0.2									
VGOVX	Vanguard Emerging Mkts Govt Bd Index	*	*	*	-1.5	-0.9	1.5	1.5									
VWOB	Vanguard Emerging Mkts Govt Bd Index	*	*	*	-1.6	-1.1	1.6	1.6									
VFII	Vanguard GNMA Inv	*	*	*	0.0	1.1	1.1	1.1									
VWEHX	Vanguard Hi-Yield Corp Inv	*	*	*	-1.8	-3.2	-1.4	-1.4									
VIPSX	Vanguard Inflation Protected Securities	*	*	*	-1.0	-1.8	-1.8	-1.8									
VFITX	Vanguard Intermediate Term Treasury Inv	*	*	*	-0.4	0.8	1.5	1.5									
VBII	Vanguard Intermediate-Term Bond Index	*	*	*	-0.6	0.8	1.2	1.2									
VFICX	Vanguard Interm-Term Investment-Grade	*	*	*	-0.5	0.9	1.5	1.5									
VLTX	Vanguard Long-Term Bond Index Inv	*	*	*	-1.1	1.3	-3.5	-3.5									
VWESX	Vanguard Long-Term Investment-Grade Inv	*	*	*	-0.7	2.7	-2.2	-2.2									

Next Issue:
Volume 20, No. 2
Will Be Available: Thursday 1/14/16 by Midnight (ET)
Email Delivery: Friday 1/15/16

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MUNI REPORT
Next Page

Muni Report — data through 12/31/15

Ticker	Fund	1 mo	6 mo	1 yr	YTD
<u>National Tax-Free</u>					
AIDAX	AlliBnrs Intermediate Diversifed Muni-A	0.3%	1.9%	1.7%	1.7%
TWTIX	AmerCent INV:Intermed-Term Tax-Free	0.4%	2.4%	2.3%	2.3%
MMBAX	AmerCent Long-Term Tax-Free-A	0.6%	2.8%	2.5%	2.5%
AFTEX	AmerFund Tax-Exempt Bd Fd of America-	0.7%	3.0%	3.1%	3.1%
MITFX	BMO Intermediate-Term Tax-Free-Y	0.5%	2.3%	2.6%	2.6%
PTEBX	Dreyfus Muni Bond Opportunity-A	0.9%	3.7%	3.6%	3.6%
FHIGX	Fidelity Muni Income	0.7%	3.4%	3.3%	3.3%
FITAX	FirstInv Tax-Exempt-A	0.4%	2.2%	2.5%	2.5%
PRFSX	TRPrice Tax-Free Short-Intermediate	0.1%	1.1%	1.0%	1.0%
PRTAX	TRPrice Tax-Free Income	0.7%	3.0%	3.1%	3.1%
USTEX	USAA Tax-Exempt Long-Term	0.4%	2.7%	3.0%	3.0%
USSTX	USAA Tax-Exempt Short-Term	-0.1%	0.5%	0.5%	0.5%
VWLTX	Vanguard INV:Long-Term Tax-Exempt	1.0%	3.9%	4.0%	4.0%
VWSTX	Vanguard INV:Short-Term Tax-Exempt	0.1%	0.4%	0.5%	0.5%
HXBZX	Virtus Tax-Exempt Bond-A	0.6%	2.4%	2.4%	2.4%
UNMBX	WaddellR Muni Bond-A	0.7%	2.8%	2.7%	2.7%
SMUAX	WellsFar INV:UltraShort-Term Muni In-	0.0%	0.2%	-0.1%	-0.1%
<u>California</u>					
FCTFX	Fidelity CA Muni Income	0.8%	3.4%	3.5%	3.5%
VCAIX	Vanguard INV:CA Intern-Term Tax-	0.7%	3.1%	3.2%	3.2%
<u>Florida</u>					
FRFLX	Franklin FL Tax-Free Inc-A	0.4%	2.1%	2.5%	2.5%
<u>Massachusetts</u>					
FDMMX	Fidelity MA Municipal Income	0.7%	3.4%	3.4%	3.4%
VMATX	Vanguard INV:MA Tax-Exempt	0.9%	3.9%	4.0%	4.0%
<u>Michigan</u>					
FMHTX	Fidelity MI Municipal Income	0.7%	3.1%	3.6%	3.6%
FTTMX	Franklin MI Tax-Free Inc-A	0.5%	1.6%	0.8%	0.8%

Ticker	Fund	1 mo	6 mo	1 yr	YTD
<u>New Jersey</u>					
FNJHX	Fidelity NJ Municipal Income	1.2%	3.5%	2.0%	2.0%
VNJTX	Vanguard INV:NJ Long-Term Tax-Exempt	1.3%	4.0%	2.7%	2.7%
<u>New York</u>					
FTFMX	Fidelity NY Municipal Income	0.7%	3.2%	3.7%	3.7%
VNYTX	Vanguard INV:NY Long-Term Tax-Exempt	1.0%	3.9%	4.1%	4.1%

Municipal Bond Yields -- AAA Rated

<u>Maturity</u>	<u>Yield 1/7</u>	<u>12/30</u>
1-Year	0.45%	0.51%
2-Year	0.66	0.75
5-Year	1.19	1.33
10-Year	1.84	2.00
30-Year	2.85	2.94

Comparison: U.S. Treasuries

2-Year	0.97%	1.09%
5-Year	1.64	1.81
10-Year	2.19	2.31
30-Year	2.96	3.03

Taxable Equivalent Yield

The yield needed on a taxable investment in order to match the tax-free return offered on a municipal bond; calculated by dividing the tax-exempt yield by (1 minus the investor's marginal tax rate). Include state tax for state munis.

Weekly Performance of ML & MLP Model Holdings — through of 12/31/15

Ticker	Fund	Last Week	Ticker	Fund	Last Week
BERIX	Berwyn Income	-0.23%	PRFRX	T. Rowe Price Floating Rate	0.44
CCASX	Conestoga Small Cap Inv	-0.97	PRGSX	T. Rowe Price Global Stock	-0.40
DLTNX	DoubleLine Total Return Bond N	0.05	PRGIX	T. Rowe Price Growth & Income	-0.52
EVBLX	Eaton Vance Floating Rate A	0.48	PRGFX	T. Rowe Price Growth Stock	-0.37
FBALX	Fidelity Balanced	-0.56	PRWAX	T. Rowe Price New America Growth	-0.36
FBGRX	Fidelity Blue Chip Growth	-0.56	PRASX	T. Rowe Price New Asia	-0.46
FCNTX	Fidelity Contrafund	-0.54	PRCIX	T. Rowe Price New Income	0.11
FSEAX	Fidelity Emerging Asia	-1.28	VBINX	Vanguard Balanced Index	-0.54
FIEUX	Fidelity Europe	-0.58	VDIGX	Vanguard Dividend Growth Inv	-0.71
FFRHX	Fidelity Floating Rate High Inc	0.65	VEIEX	Vanguard Emerging Mkts Stock Index	-1.33
FDSVX	Fidelity Growth Discovery	-0.71	VHGEX	Vanguard Global Equity	-0.88
FISMX	Fidelity International Small Cap	0.32	VINEX	Vanguard International Explorer	0.18
FJSCX	Fidelity Japan Smaller Companies	1.10	VWIGX	Vanguard International Growth	-0.94
FMSFX	Fidelity Mortgage Securities	0.41	MGK	Vanguard Mega Cap Growth ETF	-0.71
FNCMX	Fidelity NASDAQ Composite	-0.80	VMRGX	Vanguard Morgan Growth Inv	-0.60
FOCPX	Fidelity OTC Portfolio	-0.43	VMBS	Vanguard Mortgage-Backed Securities ETF	0.15
FPURX	Fidelity Puritan	-0.39	VPACX	Vanguard Pacific Stock Index	0.09
FTRNX	Fidelity Trend	-0.48	VFSTX	Vanguard Short-Term Investment Grade	0.09
HJPNX	Hennessy Japan Investor	0.68	VWUSX	Vanguard U.S. Growth	-0.47
ITB	iShares US Home Construction	-1.28	VWELX	Vanguard Wellington	-0.70
MINDX	Matthews India	-0.11	WAGOX	Wasatch Global Opportunities	0.60
OAKWX	Oakmark Global Select	-0.83	DFE	WisdomTree Europe Small Cap Dividend	-0.62
PARWX	Parnassus Endeavor	-0.91	DFJ	WisdomTree Japan Small Cap Dividend	1.34
QQQ	PowerShares QQQ	-0.65			
XLY	SPDR Consumer Discretionary Sel Sect	-0.41			
MTK	SPDR Morgan Stanley Technology ETF	-0.02	Indices:	DOW JONES INDUSTRIALS	-0.72%
GMF	SPDR S&P Emerging Asia Pacific	-1.79		NASDAQ	-0.81
TGCNX	TCW Select Equities N	-0.18		S&P 500	-0.83
TRBCX	T. Rowe Price Blue Chip Growth	-0.44		EAFE	-0.20

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