



## Fund Performance

SAN DIEGO COUNTY SCHOOLS (196-80051)  
FRANK PAIANO (██████████)

**The figures shown represent past performance and do not guarantee future results. Investment return, principal value and current performance fluctuate, so account value at the time of withdrawal may be higher or lower than the amount invested. Current performance may be lower or higher than the performance data quoted.**

**Before investing, carefully consider the underlying funds investment objectives, risks, charges and expenses. The underlying fund prospectus contains this and other important information. Read the prospectus carefully before investing.**  
**Prospectuses are available below or by calling 1-888-867-5175.**

When you read a fund fact sheet (available for many funds), you must also read the [Investment Profile User's Guide](#) (PDF) for a more complete picture of funds and for information about how to use Morningstar data. The Morningstar Rating is based on historical risk-adjusted return as of a specific date, which is calculated by subtracting a risk penalty from total return, after accounting for all sales charges, loads, and redemption fees. Keep in mind that the rating is based solely on historical performance and is no guarantee of future results.

Total return figures set forth below do not reflect the deduction of any trust fees or plan recordkeeping fees that may be imposed in connection with your plan. Such fees and charges, if reflected, would lower the performance shown below.

Certain data is provided by **MORNINGSTAR**®

The Best of America® Retirement Resource<sup>SM</sup> (as of 12/31/2012)

Display: **most recent month-end** 

Group by: Ibbotson broad asset class

Update

## Balanced

Fund Name		Overall Morningstar Rating	Performance		Additional Details				Morningstar Ratings		
			Period %	Average Annual Return %	Since Inception	Inception Date	Gross Expense Ratio %				
			MTH	YTD	1 yr	3 yr	5 yr	10 yr			
AmFds Am Bal R5	<a href="#">fact sheet</a>   <a href="#">prospectus</a>	★★★★ <a href="#">more</a>	0.87	13.76	13.76	9.83	3.41	6.67	10.29	07/25/1975	0.35
AmFds Cap Inc Bldr R5	<a href="#">fact sheet</a>   <a href="#">prospectus</a>	★★★ <a href="#">more</a>	0.55	11.40	11.40	7.30	0.66	7.42	9.17	07/30/1987	0.36
AmFds Inc Fd Am R5	<a href="#">fact sheet</a>   <a href="#">prospectus</a>	★★★★ <a href="#">more</a>	0.63	11.49	11.49	9.36	2.80	7.44	10.77	11/30/1973	0.35
FidAdv Free 2020 A	<a href="#">fact sheet</a>   <a href="#">prospectus</a>	★ <a href="#">more</a>	0.77	11.00	11.00	7.40	1.12	n/a	5.28	07/24/2003	0.91
FidAdv Free 2025 A	<a href="#">fact sheet</a>   <a href="#">prospectus</a>	★ <a href="#">more</a>	1.03	12.40	12.40	7.69	0.99	n/a	4.84	11/06/2003	0.96
FidAdv Free 2030 A	<a href="#">fact sheet</a>   <a href="#">prospectus</a>	★ <a href="#">more</a>	1.25	12.55	12.55	7.85	0.99	n/a	4.84	11/06/2003	0.96

<a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★ <a href="#">more</a>	1.07	12.75	12.75	7.75	0.02	n/a	5.24	07/24/2003	0.98
FidAdv Free 2035 A <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★ <a href="#">more</a>	1.23	13.66	13.66	7.70	-0.14	n/a	4.60	11/06/2003	1.02
FidAdv Free 2040 A <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★ <a href="#">more</a>	1.26	13.80	13.80	7.74	-0.40	n/a	5.33	07/24/2003	1.02
FidAdv Free 2045 A <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★ <a href="#">more</a>	1.32	14.17	14.17	7.83	-0.53	n/a	2.27	06/01/2006	1.03
FidAdv Free 2050 A <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★ <a href="#">more</a>	1.34	14.39	14.39	7.74	-0.86	n/a	2.06	06/01/2006	1.04
NW Inv Dest Aggr Svc <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★★ <a href="#">more</a>	2.15	15.67	15.67	8.14	0.25	7.19	2.08	03/30/2000	0.87
NW Inv Dest Cnsv Svc <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★ <a href="#">more</a>	0.21	4.81	4.81	4.34	2.90	4.02	3.47	03/30/2000	0.88
NW Inv Dest Mod Aggr Svc <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★★ <a href="#">more</a>	1.70	13.53	13.53	7.61	1.14	6.77	2.66	03/30/2000	0.86
NW Inv Dest Mod Cnsv Svc <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★★ <a href="#">more</a>	0.66	7.83	7.83	5.86	2.78	5.13	3.49	03/30/2000	0.87
NW Inv Dest Mod Svc <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★★ <a href="#">more</a>	1.16	10.68	10.68	6.80	2.09	5.92	3.12	03/30/2000	0.86
Vngrd Wngtn Inv <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★★★★ <a href="#">more</a>	0.70	11.84	11.84	8.35	3.58	7.50	7.50	07/01/1929	0.27
Vngrd Wisly Inc Inv <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★★★★ <a href="#">more</a>	0.13	9.34	9.34	9.40	6.21	6.50	9.45	07/01/1970	0.25
INDEX: Balanced Benchmark	1.36	11.24	11.24	8.33	3.44	8.25			

## Bonds

AmCent Infl Adj Bd A <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★ <a href="#">more</a>	-0.73	6.17	6.17	7.79	6.28	5.73	5.95	02/10/1997	0.73
PIMCO Til Rtn A <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★★★★ <a href="#">more</a>	0.20	9.67	9.67	7.05	7.61	6.07	7.58	05/11/1987	0.85
RdgWrth Hi Inc A <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★★ <a href="#">more</a>	1.74	16.55	16.55	10.93	9.66	n/a	8.80	10/27/2003	1.01
Vngrd Infl Prtct Sec Inv <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★★★★ <a href="#">more</a>	-0.62	6.08	6.08	7.98	5.99	5.70	6.81	06/29/2000	0.20
INDEX: Lehman Bros Agg Bd	-0.14	4.21	4.21	6.19	5.95	5.18			

## Cash

NW Mny Mkt Inst <a href="#">fact sheet</a>   <a href="#">prospectus</a> (7-day current yield = -0.25)**   -----	-0.02	-0.25	-0.25	-0.25	0.18	1.34	4.84	03/03/1980	n/a
INDEX: 3 Mos. T-Bill	0.01	0.07	0.07	0.09	0.45	1.69			

## International Stocks

AmFds Cap Wld Gr Inc R5 <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★★★★ <a href="#">more</a>	1.93	18.72	18.72	5.49	-1.02	9.81	10.31	03/26/1993	0.50
AmFds New Prspct R5 <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★★★★ <a href="#">more</a>	1.99	20.37	20.37	7.55	1.09	9.61	11.85	03/13/1973	0.50
AmFds SmCap Wld R5 <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★★★★ <a href="#">more</a>	2.96	21.62	21.62	8.95	-0.02	11.31	8.92	04/30/1990	0.78
Opp Devl Mkt A <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★★★★ <a href="#">more</a>	3.58	20.55	20.55	7.65	3.23	19.67	14.50	11/18/1996	1.36
Thrbgr Intl Val I <a href="#">fact sheet</a>   <a href="#">prospectus</a>   ★★★★★ <a href="#">more</a>	2.68	15.56	15.56	4.55	-2.62	10.65	7.59	03/30/2001	0.88

<a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">more</a>												
INDEX: EAFE	3.20	17.32	17.32	3.56	-3.69	8.21						

## Large-Cap Stocks

AmFds Gr Fd Am R5 <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★★</a> <a href="#">more</a>	1.41	20.14	20.14	8.42	0.73	7.85	12.95	11/30/1973	0.39
AmFds Invt Co Am R5 <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★★</a> <a href="#">more</a>	0.89	15.16	15.16	7.56	0.49	6.20	11.52	01/02/1934	0.35
AmFds Wshngtn Mut Inv R5 <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★★</a> <a href="#">more</a>	0.63	12.07	12.07	10.50	1.28	6.25	11.25	07/31/1952	0.35
NW S P 500 Indx Svc <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★</a> <a href="#">more</a>	0.82	15.05	15.05	9.94	0.82	6.19	2.53	07/24/1998	0.60
Opp Mn St A <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★</a> <a href="#">more</a>	0.63	16.26	16.26	10.15	0.96	6.18	10.52	02/03/1988	0.97
Vngrd Gr Indx Inv <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★★</a> <a href="#">more</a>	0.01	16.13	16.13	10.89	2.50	6.67	7.43	11/02/1992	0.24
Vngrd Val Indx Inv <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★★</a> <a href="#">more</a>	1.85	14.26	14.26	9.19	-0.33	6.64	7.72	11/02/1992	0.24
Vngrd Wndsr II Inv <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★★</a> <a href="#">more</a>	1.63	15.96	15.96	9.15	0.64	7.12	9.70	06/24/1985	0.35
INDEX: S&P 500	0.91	16.00	16.00	10.87	1.66	7.10			

## Mid-Cap Stocks

Drey Oppr MdCap Val A <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★★</a> <a href="#">more</a>	4.05	19.11	19.11	11.77	6.22	12.02	12.06	09/29/1995	1.17
Prncpl MdCap Blnd Inst <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★★★</a> <a href="#">more</a>	1.85	18.38	18.38	16.04	6.34	10.85	8.06	12/06/2000	0.65
WFA Disc Inv <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★★</a> <a href="#">more</a>	1.70	15.49	15.49	15.96	3.89	10.95	10.83	12/31/1987	1.41
INDEX: S&P 400	2.19	17.88	17.88	13.62	5.15	10.53			

## Short-Term Bonds

AmFds Intmd Bd Fd Am R5 <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★</a> <a href="#">more</a>	-0.14	2.32	2.32	3.31	2.79	2.74	5.01	02/19/1988	0.34
Vngrd ST Bd Indx Inv <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★★</a> <a href="#">more</a>	-0.06	1.28	1.28	2.27	3.03	2.94	4.26	03/01/1994	0.22
INDEX: Citigroup 1-3 Govt/Corp	0.07	1.21	1.21	1.84	2.86	3.13			

## Small-Cap Stocks

Invsco SmCap Gr A <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★</a> <a href="#">more</a>	1.83	18.05	18.05	13.56	3.72	9.28	9.43	10/18/1995	1.27
Vngrd SmCap Val Indx Inv <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★</a> <a href="#">more</a>	3.28	17.80	17.80	11.63	3.99	8.90	6.32	05/21/1998	0.35
WFA SmCap Val A <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★</a> <a href="#">more</a>	3.10	12.86	12.86	7.40	2.89	11.23	11.87	12/31/1997	1.34
INDEX: Russell 2000	3.56	16.35	16.35	12.25	3.56	9.72			

## Specialty

Fnlkn Bio Disc A <a href="#">fact sheet</a>   <a href="#">prospectus</a>   <a href="#">★★★★</a> <a href="#">more</a>	-0.57	29.02	29.02	17.72	10.16	10.88	9.11	09/15/1997	1.28
Invsco Enrgy Inv	1.47	-1.65	-1.65	1.54	-3.40	13.04	9.14	01/19/1984	1.13

<a href="#">fact sheet</a>   <a href="#">prospectus</a>	★★★★★ <a href="#">more</a>											
Invsco RealEst A <a href="#">fact sheet</a>   <a href="#">prospectus</a>	★★★ <a href="#">more</a>	3.76	16.26	16.26	15.18	4.63	11.99	9.49	12/31/1996	1.30		
Opp Gold Spec Mnrls A <a href="#">fact sheet</a>   <a href="#">prospectus</a>	★★★ <a href="#">more</a>	-4.39	-9.37	-9.37	1.17	2.38	15.40	8.29	07/19/1983	1.22		
Vngrd REIT Indx Inv <a href="#">fact sheet</a>   <a href="#">prospectus</a>	★★★ <a href="#">more</a>	3.64	16.76	16.76	17.06	5.25	10.85	10.03	05/13/1996	0.24		
WFA Util Telcom A <a href="#">fact sheet</a>   <a href="#">prospectus</a>	★★★ <a href="#">more</a>	0.39	8.66	8.66	8.99	1.20	12.21	8.12	01/04/1994	1.21		

» You have current holdings or future contributions allocated to this fund.

## Manage Favorite Funds

Your plan allows for investment in additional options.

A maximum of 50 funds may be included in your Favorite Funds list at any given time. Your list currently includes 0 funds.

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Investment Options are subject to change. Investment options that are no longer available to your plan will be removed from your "My Favorite Funds" list.

Fund selected by plan participant through the fund window.

Gross expense ratios represent the fund's total operating expenses as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus.

The money market current yield is the annualized historical yield for the 7-day period ending on the last day of the calendar quarter. Yield quotation more closely reflects the current earnings of the money market fund than the total return quotation.

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