

OPEN-END EQUITY FUNDS

GENERAL DOMESTIC EQUITY FUNDS

- CA CAPITAL APPRECIATION FUNDS** - A FUND THAT AIMS AT MAXIMUM CAPITAL APPRECIATION, FREQUENTLY BY MEANS OF 100% OR MORE PORTFOLIO TURNOVER, LEVERAGING, PURCHASING UNREGISTERED SECURITIES, PURCHASING OPTIONS, ETC. THE FUND MAY TAKE LARGE CASH POSITIONS.
- G GROWTH FUNDS** - A FUND THAT NORMALLY INVESTS IN COMPANIES WITH LONG-TERM EARNINGS EXPECTED TO GROW SIGNIFICANTLY FASTER THAN THE EARNINGS OF THE STOCKS REPRESENTED IN THE MAJOR UNMANAGED STOCK INDICES.
- MR MICRO-CAP FUNDS** - A FUND THAT BY PROSPECTUS OR PORTFOLIO PRACTICE INVESTS PRIMARILY IN COMPANIES WITH MARKET CAPITALIZATIONS LESS THAN \$300 MILLION AT THE TIME OF PURCHASE.
- MC MID-CAP FUNDS** - A FUND THAT BY PROSPECTUS OR PORTFOLIO PRACTICE INVESTS PRIMARILY IN COMPANIES WITH MARKET CAPITALIZATIONS LESS THAN \$5 BILLION AT THE TIME OF PURCHASE.
- SG SMALL-CAP FUNDS** - A FUND THAT BY PROSPECTUS OR PORTFOLIO PRACTICE INVESTS PRIMARILY IN COMPANIES WITH MARKET CAPITALIZATIONS LESS THAN \$1 BILLION AT THE TIME OF PURCHASE.
- GI GROWTH & INCOME FUNDS** - A FUND THAT COMBINES A GROWTH-OF-EARNINGS ORIENTATION AND AN INCOME REQUIREMENT FOR LEVEL AND/OR RISING DIVIDENDS.
- SP S&P 500 INDEX OBJECTIVE FUNDS** - A PASSIVELY MANAGED, LIMITED-EXPENSE (MANAGEMENT FEE NO HIGHER THAN 0.50%) FUND DESIGNED TO REPLICATE THE PERFORMANCE OF THE STANDARD & POOR'S 500 INDEX ON A REINVESTED BASIS. S&P 500 IS A REGISTERED TRADEMARK OF STANDARD AND POOR'S CORPORATION)
- EI EQUITY INCOME FUNDS** - A FUND THAT SEEKS RELATIVELY HIGH CURRENT INCOME AND GROWTH OF INCOME THROUGH INVESTING 60% OR MORE OF ITS PORTFOLIO IN EQUITIES.

SECTOR EQUITY FUNDS

- H HEALTH/BIO TECHNOLOGY FUNDS** - FUND INVESTS PRIMARILY IN SHARES OF COMPANIES ENGAGED IN HEALTH CARE, MEDICINE, AND BIOTECHNOLOGY.
- NR NATURAL RESOURCES FUNDS** - FUND INVESTS PRIMARILY IN NATURAL RESOURCES STOCKS.
- TK SCIENCE & TECHNOLOGY FUNDS** - FUND INVESTS PRIMARILY IN SCIENCE AND TECHNOLOGY STOCKS.
- TL TELECOMMUNICATION FUNDS** - FUND INVESTS PRIMARILY IN EQUITY SECURITIES OF DOMESTIC AND FOREIGN COMPANIES ENGAGED IN THE DEVELOPMENT, MANUFACTURE, OR SALES OF TELECOMMUNICATIONS SERVICES OR EQUIPMENT.
- UT UTILITY FUNDS** - FUND INVESTS PRIMARILY IN UTILITY SHARES.

- FS FINANCIAL SERVICES FUNDS** - FUND INVESTS PRIMARILY IN EQUITY SECURITIES OF COMPANIES ENGAGED IN PROVIDING FINANCIAL SERVICES, INCLUDING BUT NOT LIMITED TO BANKS, FINANCE COMPANIES, INSURANCE COMPANIES, AND SECURITIES/BROKERAGE FIRMS.
- RE REAL ESTATE FUNDS** - FUND INVESTS PRIMARILY IN EQUITY SECURITIES OF DOMESTIC AND FOREIGN COMPANIES ENGAGED IN THE REAL ESTATE INDUSTRY.
- S SPECIALTY & MISCELLANEOUS FUNDS** - A FUND THAT LIMITS ITS INVESTMENTS TO A SPECIFIC INDUSTRY (E.G., TRANSPORTATION, RETAILING, OR PAPER, ETC.) OR ONE THAT HAS NOT BEEN CLASSIFIED INTO AN EXISTING INVESTMENT OBJECTIVE.

WORLD EQUITY FUNDS

- AU GOLD-ORIENTED FUNDS** - FUND INVESTS PRIMARILY IN SHARES OF GOLD MINES, GOLD-ORIENTED MINING FINANCE HOUSES, GOLD COINS, OR BULLION.
- GL GLOBAL FUNDS** - A FUND THAT INVESTS AT LEAST 25% OF ITS PORTFOLIO IN SECURITIES TRADED OUTSIDE OF THE UNITED STATES AND THAT MAY OWN U.S. SECURITIES AS WELL.
- GS GLOBAL SMALL-CAP FUNDS** - FUND INVESTS AT LEAST 25% OF PORTFOLIO IN SECURITIES WITH PRIMARY TRADING MARKETS OUTSIDE THE UNITED STATES, AND INVESTS PRIMARILY IN COMPANIES WITH A MARKET CAPITALIZATION OF LESS THAN US \$1 BILLION AT THE TIME OF PURCHASE.
- IF INTERNATIONAL FUNDS** - A FUND THAT INVESTS ITS ASSETS IN SECURITIES WITH PRIMARY TRADING MARKETS OUTSIDE OF THE UNITED STATES.
- IS INTERNATIONAL SMALL-CAP FUNDS** - FUND INVESTS PRIMARILY IN EQUITY SECURITIES OF NON-UNITED STATES COMPANIES WITH A MARKET CAPITALIZATION OF LESS THAN US \$1 BILLION AT TIME OF PURCHASE.
- EU EUROPEAN REGION FUNDS** - A FUND THAT CONCENTRATES ITS INVESTMENTS IN EQUITY SECURITIES WHOSE PRIMARY TRADING MARKETS OR OPERATIONS ARE CONCENTRATED IN THE EUROPEAN REGION OR A SINGLE COUNTRY WITHIN THIS REGION.
- PC PACIFIC REGION FUNDS** - A FUND THAT CONCENTRATES ITS INVESTMENTS IN EQUITY SECURITIES WITH PRIMARY TRADING MARKETS OR OPERATIONS CONCENTRATED IN THE WESTERN PACIFIC BASIN REGION OR A SINGLE COUNTRY WITHIN THIS REGION.
- JA JAPANESE FUNDS** - A FUND THAT CONCENTRATES ITS INVESTMENTS IN EQUITY SECURITIES OF JAPANESE COMPANIES.
- XJ PACIFIC EX JAPAN FUNDS** - A FUND THAT CONCENTRATES ITS INVESTMENTS IN EQUITY SECURITIES WITH PRIMARY TRADING MARKETS OR OPERATIONS CONCENTRATED IN THE PACIFIC REGION (INCLUDING ASIAN COUNTRIES) AND THAT SPECIFICALLY DOES NOT INVEST IN JAPAN.
- CH CHINA REGION FUNDS** - A FUND THAT CONCENTRATES ITS INVESTMENTS IN EQUITY SECURITIES WHOSE PRIMARY TRADING MARKETS OR OPERATIONS ARE CONCENTRATED IN THE CHINA REGION OR IN A SINGLE COUNTRY WITHIN THIS REGION.
- EM EMERGING MARKETS FUNDS** - FUND THAT SEEKS LONG-TERM CAPITAL APPRECIATION BY INVESTING PRIMARILY IN EMERGING MARKET EQUITY SECURITIES, WHERE "EMERGING MARKET" IS DEFINED BY A COUNTRY'S GNP PER CAPITA OR OTHER ECONOMIC MEASURES.

LT **LATIN AMERICAN FUNDS** - A FUND THAT CONCENTRATES ITS INVESTMENTS IN EQUITY SECURITIES WITH PRIMARY TRADING MARKETS OR OPERATIONS CONCENTRATED IN THE LATIN AMERICAN REGION OR IN A SINGLE COUNTRY WITHIN THIS REGION.

MIXED EQUITY FUNDS

FX **FLEXIBLE PORTFOLIO FUNDS** - A FUND THAT ALLOCATES ITS INVESTMENTS ACROSS VARIOUS ASSET CLASSES, INCLUDING DOMESTIC COMMON STOCKS, BONDS, AND MONEY MARKET INSTRUMENTS WITH A FOCUS ON TOTAL RETURN.

GX **GLOBAL FLEXIBLE PORTFOLIO FUNDS** - A FUND THAT ALLOCATES ITS INVESTMENTS ACROSS VARIOUS ASSET CLASSES, INCLUDING BOTH DOMESTIC AND FOREIGN STOCKS, BONDS, AND MONEY MARKET INSTRUMENTS WITH A FOCUS ON TOTAL RETURN. AT LEAST 25% OF ITS PORTFOLIO IS INVESTED IN SECURITIES TRADED OUTSIDE OF THE UNITED STATES, INCLUDING SHARES OF GOLD MINES, GOLD-ORIENTED MINING FINANCE HOUSES, GOLD COINS, OR BULLION.

B **BALANCED FUNDS** - A FUND WHOSE PRIMARY OBJECTIVE IS TO CONSERVE PRINCIPAL BY MAINTAINING AT ALL TIMES A BALANCED PORTFOLIO OF BOTH STOCKS AND BONDS. TYPICALLY, THE STOCK/BOND RATIO RANGES AROUND 60%/40%.

BT **BALANCED TARGET MATURITY FUNDS** - A FUND THAT INVESTS TO PROVIDE A GUARANTEED RETURN OF INVESTMENT AT MATURITY (TARGETED PERIODS). A PORTION OF THE ASSETS IS INVESTED IN ZERO COUPON U.S. TREASURY SECURITIES, WHILE THE REMAINDER IS IN EQUITY SECURITIES FOR LONG-TERM GROWTH OF CAPITAL AND INCOME.

CV **CONVERTIBLE SECURITIES FUNDS** - A FUND THAT INVESTS PRIMARILY IN CONVERTIBLE BONDS AND/OR CONVERTIBLE PREFERRED STOCK.

I **INCOME FUNDS** - A FUND THAT NORMALLY SEEKS A HIGH LEVEL OF CURRENT INCOME THROUGH INVESTING IN INCOME-PRODUCING STOCKS, BONDS, AND MONEY MARKET INSTRUMENTS.

OPEN-END FIXED-INCOME FUNDS

FI-USO ULTRA SHORT OBLIGATION FUNDS - FUND INVESTS PRIMARILY IN INVESTMENT GRADE DEBT ISSUES, OR BETTER, AND MAINTAINS A PORTFOLIO DOLLAR-WEIGHTED AVERAGE MATURITY BETWEEN 91 DAYS AND 365 DAYS.

SHORT/INTERMEDIATE-TERM U.S. TREASURY AND GOVERNMENT FUNDS

FI-SUT SHORT U.S. TREASURY FUNDS - FUND INVESTS PRIMARILY IN U.S. TREASURY BILLS, NOTES, AND BONDS WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF LESS THAN THREE YEARS.

FI-SUS SHORT U.S. GOVERNMENT FUNDS - FUND INVESTS PRIMARILY IN SECURITIES ISSUED OR GUARANTEED BY THE U.S. GOVERNMENT, ITS AGENCIES, OR ITS INSTRUMENTALITIES, WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF LESS THAN THREE YEARS.

FI-SIU SHORT-INTERMEDIATE U.S. GOVERNMENT FUNDS - FUND INVESTS PRIMARILY IN SECURITIES ISSUED OR GUARANTEED BY THE U.S. GOVERNMENT, ITS AGENCIES, OR ITS INSTRUMENTALITIES, WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF ONE TO FIVE YEARS.

FI-IUT INTERMEDIATE U.S. TREASURY FUNDS - FUND INVESTS PRIMARILY IN U.S. TREASURY BILLS, NOTES AND BONDS WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF FIVE TO TEN YEARS.

FI-IUG INTERMEDIATE U.S. GOVERNMENT FUNDS - FUND INVESTS PRIMARILY IN SECURITIES ISSUED OR GUARANTEED BY THE U.S. GOVERNMENT, ITS AGENCIES, OR ITS INSTRUMENTALITIES, WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF FIVE TO TEN YEARS.

SHORT/INTERMEDIATE-TERM CORPORATE FIXED INCOME FUNDS

FI-SID SHORT INVESTMENT GRADE DEBT FUNDS - FUND INVESTS PRIMARILY IN INVESTMENT GRADE DEBT ISSUES (RATED IN TOP FOUR GRADES) WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF LESS THAN THREE YEARS.

FI-SII SHORT-INTERMEDIATE INVESTMENT GRADE DEBT FUNDS - FUND INVESTS PRIMARILY IN INVESTMENT GRADE DEBT ISSUES (RATED IN TOP FOUR GRADES) WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF ONE TO FIVE YEARS.

FI-IID INTERMEDIATE INVESTMENT GRADE DEBT FUNDS - FUND INVESTS PRIMARILY IN INVESTMENT GRADE DEBT ISSUES (RATED IN TOP FOUR GRADES) WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF FIVE TO TEN YEARS.

GENERAL DOMESTIC TAXABLE FIXED INCOME FUNDS

FI-GUT GENERAL U.S. TREASURY FUNDS - FUND INVESTS PRIMARILY IN U.S. TREASURY BILLS, NOTES, AND BONDS.

FI-GUS GENERAL U.S. GOVERNMENT FUNDS - FUND INVESTS PRIMARILY IN U.S. GOVERNMENT AND AGENCY ISSUES.

- FI-ARM ADJUSTABLE RATE MORTGAGE FUNDS** - FUND INVESTS PRIMARILY IN ADJUSTABLE RATE MORTGAGE SECURITIES OR OTHER SECURITIES COLLATERALIZED BY OR REPRESENTING AN INTEREST IN MORTGAGES.
- FI-GNM GNMA FUNDS** - FUND INVESTS PRIMARILY IN GOVERNMENT NATIONAL MORTGAGE ASSOCIATION SECURITIES.
- FI-USM U.S. MORTGAGE FUNDS** - FUND INVESTS PRIMARILY IN MORTGAGES/SECURITIES ISSUED OR GUARANTEED AS TO PRINCIPAL AND INTEREST BY THE U.S. GOVERNMENT AND CERTAIN FEDERAL AGENCIES.
- FI-A CORPORATE DEBT FUNDS A RATED** - FUND INVESTS PRIMARILY IN CORPORATE DEBT ISSUES RATED "A" OR BETTER OR GOVERNMENT ISSUES.
- FI-BBB CORPORATE DEBT FUNDS BBB RATED** - FUND INVESTS PRIMARILY IN CORPORATE AND GOVERNMENT DEBT ISSUES RATED IN THE TOP FOUR GRADES.
- FI-GB GENERAL BOND FUNDS** - A FUND THAT DOES NOT HAVE ANY QUALITY OR MATURITY RESTRICTIONS. INTENDS TO KEEP BULK OF ASSETS IN CORPORATE AND GOVERNMENT DEBT ISSUES.
- FI-MSI MULTI-SECTOR INCOME FUNDS** - FUND SEEKS CURRENT INCOME BY ALLOCATING ASSETS AMONG DIFFERENT FIXED INCOME SECURITIES SECTORS, (NOT PRIMARILY IN ONE SECTOR EXCEPT FOR DEFENSIVE PURPOSES), INCLUDING U.S. & FOREIGN GOV'TS., W/ A SIGNIFICANT PORTION RATED BELOW INVESTMENT GRADE.
- FI-HY HIGH CURRENT YIELD FUNDS** - A FUND THAT AIMS AT HIGH (RELATIVE) CURRENT YIELD FROM FIXED INCOME SECURITIES, HAS NO QUALITY OR MATURITY RESTRICTIONS, AND TENDS TO INVEST IN LOWER GRADE DEBT ISSUES.
- FI-LP LOAN PARTICIPATION FUNDS** - A FUND THAT INVESTS PRIMARILY IN PARTICIPATION INTERESTS IN COLLATERALIZED SENIOR CORPORATE LOANS THAT HAVE FLOATING OR VARIABLE RATES.
- CV-CV CONVERTIBLE SECURITIES FUNDS** - A FUND THAT INVESTS PRIMARILY IN CONVERTIBLE BONDS AND/OR CONVERTIBLE PREFERRED STOCK.
- FI-FLX FLEXIBLE INCOME FUNDS** - A FUND THAT EMPHASIZES INCOME GENERATION BY INVESTING AT LEAST 85% OF ITS ASSETS IN DEBT ISSUES AND PREFERRED AND CONVERTIBLE SECURITIES. COMMON STOCKS AND WARRANTS CANNOT EXCEED 15%.
- FI-TM TARGET MATURITY FUNDS** - A FUND THAT INVESTS PRINCIPALLY IN ZERO COUPON U.S. TREASURY SECURITIES OR IN COUPON-BEARING U.S. GOVERNMENT SECURITIES TARGETED TO MATURE IN A SPECIFIC YEAR.

WORLD TAXABLE FIXED INCOME FUNDS

- WI-SWM SHORT WORLD MULTI-MARKET INCOME FUNDS** - A FUND THAT INVESTS IN NON-U.S. DOLLAR AND U.S. DOLLAR DEBT INSTRUMENTS AND, BY POLICY, KEEP A DOLLAR-WEIGHTED AVERAGE MATURITY OF LESS THAN FIVE YEARS.
- WI-GLI GLOBAL INCOME FUNDS** - A FUND THAT STATES IN ITS PROSPECTUS THAT IT INVESTS PRIMARILY IN U.S. DOLLAR AND NON-U.S. DOLLAR DEBT SECURITIES OF ISSUERS LOCATED IN AT LEAST THREE COUNTRIES, ONE OF WHICH MAY BE THE UNITED STATES.

WI-INI INTERNATIONAL INCOME FUNDS - A FUND THAT STATES IN ITS PROSPECTUS THAT IT INVESTS PRIMARILY IN U.S. DOLLAR AND NON-U.S. DOLLAR DEBT SECURITIES OF ISSUERS LOCATED IN AT LEAST THREE COUNTRIES, EXCLUDING THE UNITED STATES, EXCEPT IN PERIODS OF MARKET WEAKNESS.

WI-EMD EMERGING MARKETS DEBT FUNDS - FUND SEEKS EITHER CURRENT INCOME OR TOTAL RETURN BY INVESTING PRIMARILY IN EMERGING MARKET DEBT SECURITIES, WHERE "EMERGING MARKET" IS DEFINED BY A COUNTRY'S GNP PER CAPITA OR OTHER ECONOMIC MEASURES.

SHORT/INTERMEDIATE MUNICIPAL DEBT FUNDS

MB-SMD SHORT MUNICIPAL DEBT FUNDS - A FUND THAT INVESTS IN MUNICIPAL DEBT ISSUES WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF LESS THAN THREE YEARS.

MB-SIM SHORT/INTERMEDIATE MUNICIPAL DEBT FUNDS - A FUND THAT INVESTS IN MUNICIPAL DEBT ISSUES WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF ONE TO FIVE YEARS.

MB-IMD INTERMEDIATE MUNICIPAL DEBT FUNDS - A FUND THAT INVESTS IN MUNICIPAL DEBT ISSUES WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF FIVE TO TEN YEARS.

GENERAL MUNICIPAL DEBT FUNDS

MB-GM GENERAL MUNICIPAL DEBT FUNDS - FUND INVESTS PRIMARILY IN MUNICIPAL DEBT ISSUES IN THE TOP FOUR CREDIT RATINGS.

MB-MDI INSURED MUNICIPAL DEBT FUNDS - FUND INVESTS PRIMARILY IN MUNICIPAL DEBT ISSUES INSURED AS TO TIMELY PAYMENT.

MB-HM HIGH YIELD MUNICIPAL DEBT FUNDS - A FUND THAT INVESTS AT LEAST 50% OF ITS ASSETS IN LOWER RATED MUNICIPAL DEBT ISSUES.

SINGLE-STATE MUNICIPAL DEBT FUNDS - A FUND THAT LIMITS ITS ASSETS TO THOSE SECURITIES THAT ARE EXEMPT FROM TAXATION IN A SPECIFIED STATE (DOUBLE TAX-EXEMPT) OR CITY (TRIPLE TAX-EXEMPT).

ALABAMA	(AL)	LOUISIANA	(LA)	OREGON	(OR)
ARIZONA	AZ)	MARYLAND	(MD)	OTHER STATES	(OTH)
CALIFORNIA	(CAG)	MASSACHUSETTS	(MA)	PENNSYLVANIA	(PA)
COLORADO	(CO)	MICHIGAN	(MI)	SOUTH CAROLINA	(SC)
CONNECTICUT	(CT)	MINNESOTA	(MN)	TENNESSEE	(TN)
FLORIDA	(FL)	MISSOURI	(MO)	TEXAS	(TX)
GEORGIA	(GA)	NEW JERSEY	(NJ)	VIRGINIA	(VA)
HAWAII	(HI)	NEW YORK	(NY)		
KANSAS	(KS)	NORTH CAROLINA	(NC)		
KENTUCKY	(KY)	OHIO	(OH)		

MB-OSS OTHER STATES SHORT/INTERMEDIATE MUNICIPAL DEBT FUNDS - A FUND THAT INVESTS IN MUNICIPAL DEBT ISSUES WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF ONE TO FIVE YEARS AND ARE EXEMPT FROM TAXATION ON A SPECIFIED CITY OR STATE BASIS.

MB-OST OTHER STATES INTERMEDIATE MUNICIPAL DEBT FUNDS - A FUND THAT INVESTS IN MUNICIPAL DEBT ISSUES WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF FIVE TO TEN YEARS AND ARE EXEMPT FROM TAXATION ON A SPECIFIED CITY OR STATE BASIS.

MB-CAT CALIFORNIA INTERMEDIATE MUNICIPAL DEBT FUNDS - FUND INVESTS PRIMARILY IN MUNICIPAL DEBT ISSUES THAT ARE EXEMPT FROM TAXATION IN CALIFORNIA, WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF FIVE TO TEN YEARS.

MB-CAI CALIFORNIA INSURED MUNICIPAL DEBT FUNDS - FUND INVESTS PRIMARILY IN THOSE SECURITIES THAT ARE EXEMPT FROM TAXATION IN CALIFORNIA, AND ARE INSURED AS TO TIMELY PAYMENT.

MB-CAS CALIFORNIA SHORT/INTERMEDIATE MUNICIPAL DEBT FUNDS - FUND INVESTS PRIMARILY IN MUNICIPAL DEBT ISSUES THAT ARE EXEMPT FROM TAXATION IN CALIFORNIA, WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF ONE TO FIVE YEARS.

MB-FLT FLORIDA INTERMEDIATE MUNICIPAL DEBT FUNDS - FUND INVESTS PRIMARILY IN MUNICIPAL DEBT ISSUES THAT ARE EXEMPT FROM TAXATION IN FLORIDA, WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF FIVE TO TEN YEARS.

MB-FLI FLORIDA INSURED MUNICIPAL DEBT FUNDS - FUND THAT INVESTS PRIMARILY IN SECURITIES THAT ARE EXEMPT FROM TAXATION IN FLORIDA AND ARE INSURED AS TO TIMELY PAYMENT.

MB-MAT MASSACHUSETTS INTERMEDIATE MUNICIPAL DEBT FUNDS - FUND INVESTS PRIMARILY IN MUNICIPAL DEBT ISSUES THAT ARE EXEMPT FROM TAXATION IN MASSACHUSETTS, WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF FIVE TO TEN YEARS.

MB-NYT NEW YORK INTERMEDIATE MUNICIPAL DEBT FUNDS - FUND INVESTS PRIMARILY IN MUNICIPAL DEBT ISSUES THAT ARE EXEMPT FROM TAXATION IN NEW YORK, WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF FIVE TO TEN YEARS.

MB-NYI NEW YORK INSURED MUNICIPAL DEBT FUNDS - FUND INVESTS PRIMARILY IN THOSE SECURITIES THAT ARE EXEMPT FROM TAXATION IN NEW YORK, AND ARE INSURED AS TO TIMELY PAYMENT.

MB-OHT OHIO INTERMEDIATE MUNICIPAL DEBT FUNDS - FUND INVESTS PRIMARILY IN MUNICIPAL DEBT ISSUES THAT ARE EXEMPT FROM TAXATION IN OHIO, WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF FIVE TO TEN YEARS.

MB-PAT PENNSYLVANIA INTERMEDIATE MUNICIPAL DEBT FUNDS - FUND INVESTS PRIMARILY IN MUNICIPAL DEBT ISSUES THAT ARE EXEMPT FROM TAXATION IN PENNSYLVANIA, WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF FIVE TO TEN YEARS.

MONEY MARKET FUNDS (TAXABLE)

US-UST U.S. TREASURY MONEY MARKET FUNDS - A FUND THAT INVESTS PRINCIPALLY IN U.S. TREASURY OBLIGATIONS WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF LESS THAN 90 DAYS. INTEND TO KEEP A CONSTANT NET ASSET VALUE.

US-ITM INSTITUTIONAL U.S. TREASURY MONEY MARKET FUNDS - A FUND THAT INVESTS PRINCIPALLY IN U.S. TREASURY OBLIGATIONS WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF LESS THAN 90 DAYS. FUNDS REQUIRE HIGH MINIMUM INVESTMENTS AND HAVE LOWER TOTAL EXPENSE RATIOS RELATIVE TO OTHER MONEY MARKET FUNDS. INTEND TO KEEP CONSTANT NET ASSET VALUE.

US-USS U.S. GOVERNMENT MONEY MARKET FUNDS - A FUND THAT INVESTS PRINCIPALLY IN FINANCIAL INSTRUMENTS ISSUED OR GUARANTEED BY THE U.S. GOVERNMENT, ITS AGENCIES, OR ITS INSTRUMENTALITIES, WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF LESS THAN 90 DAYS. INTEND TO KEEP CONSTANT NET ASSET VALUE.

US-IUS INSTITUTIONAL U.S. GOVERNMENT MONEY MARKET FUNDS - A FUND THAT INVESTS PRINCIPALLY IN FINANCIAL INSTRUMENTS ISSUED OR GUARANTEED BY THE U.S. GOVERNMENT, ITS AGENCIES, OR ITS INSTRUMENTALITIES WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF LESS THAN 90 DAYS. FUNDS REQUIRE HIGH MINIMUM INVESTMENTS AND HAVE LOWER TOTAL EXPENSE RATIOS RELATIVE TO OTHER MONEY MARKET FUNDS. INTEND TO KEEP CONSTANT NET ASSET VALUE.

MM-MM MONEY MARKET INSTRUMENT FUNDS - A FUND THAT INVESTS IN HIGH QUALITY FINANCIAL INSTRUMENTS RATED IN TOP TWO GRADES WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF LESS THAN 90 DAYS. INTEND TO KEEP CONSTANT NET ASSET VALUE.

MM-IMM INSTITUTIONAL MONEY MARKET FUNDS - A FUND THAT INVESTS IN HIGH QUALITY FINANCIAL INSTRUMENTS RATED IN TOP TWO GRADES WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF LESS THAN 90 DAYS. FUNDS REQUIRE HIGH MINIMUM INVESTMENTS AND HAVE LOWER TOTAL EXPENSE RATIOS RELATIVE TO OTHER MONEY MARKET FUNDS. INTEND TO KEEP CONSTANT NET ASSET VALUE.

MONEY MARKET FUNDS (MUNICIPAL)

MB-TEM TAX-EXEMPT MONEY MARKET FUNDS - A FUND THAT INVESTS IN HIGH QUALITY MUNICIPAL OBLIGATIONS WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF LESS THAN 90 DAYS. INTEND TO KEEP CONSTANT NET ASSET VALUE.

MB-ITE INSTITUTIONAL TAX-EXEMPT MONEY MARKET FUNDS - A FUND THAT INVESTS IN MUNICIPAL OBLIGATIONS WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF LESS THAN 90 DAYS. FUNDS REQUIRE HIGH MINIMUM INVESTMENTS AND HAVE LOWER TOTAL EXPENSE RATIOS RELATIVE TO OTHER MONEY MARKET FUNDS. INTEND TO KEEP CONSTANT NET ASSET VALUE.

CALIFORNIA (CAM), CONNECTICUT (CTM), MASSACHUSETTS (MAM), MICHIGAN (MIM), NEW JERSEY (NJM), NEW YORK (NYM), OHIO (OHM), PENNSYLVANIA (PAM), AND OTHER STATES (OTM) TAX-EXEMPT MONEY MARKET FUNDS - A FUND THAT INVESTS IN MUNICIPAL OBLIGATIONS OF A PARTICULAR STATE (DOUBLE TAX-EXEMPT) OR CITY (TRIPLE TAX-EXEMPT) WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF LESS THAN 90 DAYS. INTEND TO KEEP CONSTANT NET ASSET VALUE.

CLOSED-END FUNDS

DOMESTIC INVESTMENT GRADE FUNDS

- GUS** **GENERAL U.S. GOVERNMENT FUNDS** – FUND INVESTS PRIMARILY IN U.S. GOVERNMENT AND AGENCY ISSUES.
- GUL** **GENERAL U.S. GOVERNMENT FUNDS (LEVERAGED)** – FUND THAT INVESTS PRIMARILY IN U.S. GOVERNMENT AND AGENCY ISSUES. THESE FUNDS CAN BE LEVERAGED VIA USE OF DEBT, PREFERRED EQUITY, AND/OR REVERSE REPURCHASE AGREEMENTS.
- USM** **U.S. MORTGAGE FUNDS** – FUND INVESTS PRIMARILY IN MORTGAGES/SECURITIES ISSUED OR GUARANTEED AS TO PRINCIPAL AND INTEREST BY THE U.S. GOVERNMENT AND CERTAIN FEDERAL AGENCIES.
- TT** **U.S. MORTGAGE TERM TRUST FUNDS** - A FUND THAT SEEKS INCOME AND INTENDS TO PROVIDE CONSERVATION OF PRINCIPAL BY INVESTING PRIMARILY IN MORTGAGES/SECURITIES ISSUED OR GUARANTEED AS TO PRINCIPAL AND INTEREST BY THE U.S. GOVERNMENT AND CERTAIN FEDERAL AGENCIES AND ZERO COUPON SECURITIES.
- BBB** **CORPORATE DEBT FUNDS BBB-RATED** – FUND INVESTS PRIMARILY IN CORPORATE AND GOVERNMENT DEBT ISSUES RATED IN THE TOP FOUR GRADES.

BELOW-INVESTMENT GRADE FUNDS

- GB** **GENERAL BOND FUNDS** – A FUND THAT DOES NOT HAVE ANY QUALITY OR MATURITY RESTRICTIONS. THESE FUNDS INTEND TO KEEP A BULK OF ITS ASSETS IN CORPORATE AND GOVERNMENT DEBT ISSUES.
- HY** **HIGH CURRENT YIELD FUNDS** – A FUND THAT AIMS AT HIGH (RELATIVE) CURRENT YIELD FROM FIXED INCOME SECURITIES, HAS NO QUALITY OR MATURITY RESTRICTIONS, AND TENDS TO INVEST IN LOWER GRADE DEBT ISSUES.
- HYL** **HIGH CURRENT YIELD FUNDS (LEVERAGED)** – A FUND THAT AIMS AT HIGH (RELATIVE) CURRENT YIELD FROM FIXED INCOME SECURITIES, HAS NO QUALITY OR MATURITY RESTRICTIONS, AND TENDS TO INVEST IN LOWER GRADE DEBT ISSUES. THESE FUNDS CAN BE LEVERAGED VIA USE OF DEBT, PREFERRED EQUITY, AND/OR REVERSE REPURCHASE AGREEMENTS.
- FLX** **FLEXIBLE INCOME FUNDS** - FUND EMPHASIZES INCOME GENERATION BY INVESTING AT LEAST 85% OF ASSETS IN DEBT ISSUES AND PREFERRED AND CONVERTIBLE SECURITIES.
- LP** **LOAN PARTICIPATION FUNDS** - A FUND THAT INVESTS PRIMARILY IN PARTICIPATION INTERESTS IN COLLATERALIZED SENIOR CORPORATE LOANS WHICH HAVE FLOATING OR VARIABLE RATES.

WORLD INCOME

- GLI** **GLOBAL INCOME FUNDS** – A FUND THAT INVESTS PRIMARILY IN U.S. DOLLAR AND NON-U.S. DOLLAR DEBT SECURITIES OF ISSUERS LOCATED IN AT LEAST THREE COUNTRIES, ONE OF WHICH MAY BE THE UNITED STATES.
- EMD** **EMERGING MARKETS DEBT FUNDS** – FUND SEEKS EITHER CURRENT INCOME OR TOTAL RETURN BY INVESTING PRIMARILY IN EMERGING MARKET DEBT SECURITIES, WHERE "EMERGING MARKET" IS DEFINED BY A COUNTRY'S GNP PER CAPITA OR OTHER ECONOMIC MEASURES.

GENERAL MUNICIPAL BOND FUNDS

- GML** **GENERAL MUNICIPAL DEBT FUNDS (LEVERAGED)** – FUND THAT INVESTS PRIMARILY IN MUNICIPAL DEBT ISSUES RATED IN THE TOP FOUR CREDIT RATINGS. THESE FUNDS CAN BE LEVERAGED VIA USE OF DEBT, PREFERRED EQUITY, AND/OR REVERSE REPURCHASE AGREEMENTS.
- GIM** **GENERAL & INSURED MUNICIPAL FUNDS (UNLEVERAGED)** – FUND THAT EITHER INVESTS PRIMARILY IN MUNICIPAL DEBT ISSUES RATED IN THE TOP FOUR CREDIT RATINGS, OR INVESTS PRIMARILY IN MUNICIPAL DEBT ISSUES INSURED AS TO TIMELY PAYMENT.
- MIL** **INSURED MUNICIPAL DEBT FUNDS (LEVERAGED)** – FUND THAT INVESTS PRIMARILY IN MUNICIPAL DEBT ISSUES INSURED AS TO TIMELY PAYMENT. THESE FUNDS CAN BE LEVERAGED VIA USE OF DEBT, PREFERRED EQUITY, AND/OR REVERSE REPURCHASE AGREEMENTS.
- HM** **HIGH YIELD MUNICIPAL DEBT FUNDS** – A FUND INVESTS AT LEAST 50% OF ASSETS IN LOWER RATED MUNICIPAL DEBT ISSUES.

SINGLE STATE MUNICIPAL BOND

- CAI** **CALIFORNIA INSURED MUNICIPAL DEBT FUNDS** – FUND INVESTS PRIMARILY IN THOSE SECURITIES THAT ARE EXEMPT FROM TAXATION IN CALIFORNIA, AND ARE INSURED AS TO TIMELY PAYMENT.
- CAG** **CALIFORNIA MUNICIPAL DEBT FUNDS** – FUND INVESTS PRIMARILY IN MUNICIPAL DEBT ISSUES THAT ARE EXEMPT FROM TAXATION IN CALIFORNIA, WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF FIVE TO TEN YEARS.
- FL** **FLORIDA MUNICIPAL DEBT FUNDS** – A FUND THAT LIMITS ASSETS TO THOSE SECURITIES THAT ARE EXEMPT FROM TAXATION IN FLORIDA (DOUBLE TAX-EXEMPT) OR A CITY IN FLORIDA (TRIPLE TAX-EXEMPT).
- MI** **MICHIGAN MUNICIPAL DEBT FUNDS** – A FUND THAT LIMITS ASSETS TO THOSE SECURITIES THAT ARE EXEMPT FROM TAXATION IN MICHIGAN (DOUBLE TAX-EXEMPT) OR A CITY IN MICHIGAN (TRIPLE TAX-EXEMPT).
- MN** **MINNESOTA MUNICIPAL DEBT FUNDS** – A FUND THAT LIMITS ASSETS TO THOSE SECURITIES THAT ARE EXEMPT FROM TAXATION IN MINNESOTA (DOUBLE TAX-EXEMPT) OR A CITY IN MINNESOTA (TRIPLE TAX-EXEMPT).
- NJ** **NEW JERSEY MUNICIPAL DEBT FUNDS** – A FUND THAT LIMITS ASSETS TO THOSE SECURITIES THAT ARE EXEMPT FROM TAXATION IN NEW JERSEY (DOUBLE TAX-EXEMPT) OR A CITY IN NEW JERSEY (TRIPLE TAX-EXEMPT).

- NYI** **NEW YORK INSURED MUNICIPAL DEBT FUNDS** – FUND INVESTS PRIMARILY IN THOSE SECURITIES THAT ARE EXEMPT FROM TAXATION IN NEW YORK, AND ARE INSURED AS TO TIMELY PAYMENT.
- NY** **NEW YORK MUNICIPAL DEBT FUNDS** - FUND THAT LIMITS ITS ASSETS TO THOSE SECURITIES THAT ARE EXEMPT FROM TAXATION IN NEW YORK (DOUBLE TAX-EXEMPT) OR A CITY IN NEW YORK (TRIPLE TAX-EXEMPT).
- PA** **PENNSYLVANIA MUNICIPAL DEBT FUNDS** – A FUND THAT LIMITS ASSETS TO THOSE SECURITIES THAT ARE EXEMPT FROM TAXATION IN PENNSYLVANIA (DOUBLE TAX-EXEMPT) OR A CITY IN PENNSYLVANIA (TRIPLE TAX-EXEMPT).
- OTH** **OTHER STATES MUNICIPAL DEBT FUNDS** – A FUND THAT INVESTS IN MUNICIPAL DEBT ISSUES WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF FIVE TO TEN YEARS AND ARE EXEMPT FROM TAXATION ON A SPECIFIED CITY OR STATE BASIS.

GENERAL AND SECTOR EQUITY FUNDS

- CA** **CAPITAL APPRECIATION FUNDS** – A FUND THAT AIMS AT MAXIMUM CAPITAL APPRECIATION, FREQUENTLY BY MEANS OF 100% OR MORE PORTFOLIO TURNOVER, LEVERAGING, PURCHASING UNREGISTERED SECURITIES, PURCHASING OPTIONS, ETC. THE FUND MAY TAKE LARGE CASH POSITIONS.
- G** **GROWTH FUNDS** – A FUND THAT NORMALLY INVESTS IN COMPANIES WITH LONG-TERM EARNINGS EXPECTED TO GROW SIGNIFICANTLY FASTER THAN THE EARNINGS OF THE STOCKS REPRESENTED IN THE MAJOR UNMANAGED STOCK INDICES.
- GI** **GROWTH & INCOME FUNDS** – A FUND THAT COMBINES A GROWTH-OF-EARNINGS ORIENTATION AND AN INCOME REQUIREMENT FOR LEVEL AND/OR RISING DIVIDENDS.
- SE** **SECTOR EQUITY FUNDS** – FUND THAT INVESTS PRIMARILY IN A SPECIFIC SECTOR. FOR EXAMPLE: HEALTH/BIOTECHNOLOGY, NATURAL RESOURCES, SCIENCE AND TECHNOLOGY, UTILITY, REAL ESTATE, GOLD OR FINANCIAL SERVICES.

WORLD EQUITY

- SF** **MISC. COUNTRY/REGION FUNDS** – A FUND THAT INVESTS ASSETS IN SECURITIES WITH PRIMARY TRADING MARKETS OUTSIDE OF THE UNITED STATES.
- GL** **GLOBAL FUNDS** – A FUND THAT INVESTS AT LEAST 25% OF ITS PORTFOLIO IN SECURITIES TRADED OUTSIDE OF THE UNITED STATES AND THAT MAY OWN U.S. SECURITIES AS WELL.
- EE** **EASTERN EUROPEAN FUNDS** – A FUND THAT CONCENTRATES ITS INVESTMENTS IN EQUITY SECURITIES WHOSE PRIMARY TRADING MARKETS OR OPERATIONS ARE IN THE EASTERN EUROPEAN REGION OR A SINGLE COUNTRY WITHIN THIS REGION.
- WE** **WESTERN EUROPEAN FUNDS** – A FUND THAT CONCENTRATES ITS INVESTMENTS IN EQUITY SECURITIES WHOSE PRIMARY TRADING MARKETS OR OPERATIONS ARE IN THE WESTERN EUROPEAN REGION OR A SINGLE COUNTRY WITHIN THIS REGION.

- PC** **PACIFIC REGION FUNDS** – A FUND THAT CONCENTRATES INVESTMENTS IN EQUITY SECURITIES WITH PRIMARY TRADING MARKETS OR OPERATIONS IN THE WESTERN PACIFIC BASIN REGION OR A SINGLE COUNTRY WITHIN THIS REGION.
- XJ** **PACIFIC EX-JAPAN FUNDS** – A FUND THAT CONCENTRATES INVESTMENTS IN EQUITY SECURITIES WITH PRIMARY TRADING MARKETS OR OPERATIONS IN THE PACIFIC REGION (INCLUDING ASIAN COUNTRIES) AND THAT SPECIFICALLY DOES NOT INVEST IN JAPAN.
- EM** **EMERGING MARKETS FUNDS** - FUND THAT SEEKS LONG-TERM CAPITAL APPRECIATION BY INVESTING PRIMARILY IN EMERGING MARKET EQUITY SECURITIES, WHERE "EMERGING MARKET" IS DEFINED BY A COUNTRY'S GNP PER CAPITA OR OTHER ECONOMIC MEASURES.
- LT** **LATIN AMERICAN FUNDS** – A FUND THAT CONCENTRATES INVESTMENTS IN EQUITY SECURITIES WITH PRIMARY TRADING MARKETS OR OPERATIONS IN THE LATIN AMERICAN REGION OR IN A SINGLE COUNTRY WITHIN THIS REGION.

MIXED EQUITY

- PS** **INCOME & PREFERRED STOCK FUNDS** - A FUND THAT NORMALLY SEEKS A HIGH LEVEL OF CURRENT INCOME THROUGH INVESTING IN INCOME-PRODUCING STOCKS, BONDS, AND MONEY MARKET INSTRUMENTS, OR A FUND THAT INVESTS PRIMARILY IN PREFERRED SECURITIES, OFTEN CONSIDERING TAX-CODE IMPLICATIONS.
- CV** **CONVERTIBLE SECURITIES FUNDS** – A FUND INVESTS PRIMARILY IN CONVERTIBLE BONDS AND/OR CONVERTIBLE PREFERRED STOCK.

GENERAL CLASSIFICATIONS / EXPLANATIONS

DOMESTIC INVESTMENT-GRADE - THE AVERAGE CUMULATIVE TOTAL REINVESTMENT PERFORMANCE OF THE FOLLOWING INVESTMENT OBJECTIVES: GENERAL U.S. GOVERNMENT FUNDS, GENERAL U.S. GOVERNMENT FUNDS (LEVERAGED), U.S. MORTGAGE FUNDS, U.S. MORTGAGE TERM TRUST FUNDS, AND BBB-RATED CORPORATE DEBT FUNDS.

BELOW-INVESTMENT GRADE FUNDS - THE AVERAGE CUMULATIVE TOTAL REINVESTMENT PERFORMANCE OF THE FOLLOWING INVESTMENT OBJECTIVES: GENERAL BOND FUNDS, HIGH CURRENT YIELD FUNDS, HIGH CURRENT YIELD FUNDS (LEVERAGED), FLEXIBLE INCOME FUNDS, AND LOAN PARTICIPATION FUNDS.

WORLD INCOME - THE AVERAGE CUMULATIVE TOTAL REINVESTMENT PERFORMANCE OF THE FOLLOWING INVESTMENT OBJECTIVES: GLOBAL INCOME FUNDS AND EMERGING MARKETS DEBT FUNDS.

GENERAL MUNICIPAL BOND FUNDS - THE AVERAGE CUMULATIVE TOTAL REINVESTMENT PERFORMANCE OF THE FOLLOWING INVESTMENT OBJECTIVES: GENERAL MUNI DEBT FUNDS (LEVERAGED), GENERAL & INSURED MUNI DEBT FUNDS (UNLEVERAGED), INSURED MUNI DEBT FUNDS (LEVERAGED), AND HIGH YIELD MUNICIPAL DEBT FUNDS.

SINGLE-STATE MUNICIPAL BOND - THE AVERAGE CUMULATIVE TOTAL REINVESTMENT PERFORMANCE OF THE FOLLOWING INVESTMENT OBJECTIVES: CALIFORNIA INSURED MUNICIPAL DEBT FUNDS, CALIFORNIA MUNICIPAL DEBT FUNDS, FLORIDA MUNICIPAL DEBT FUNDS, MICHIGAN MUNICIPAL DEBT FUNDS, MINNESOTA MUNICIPAL DEBT FUNDS, NEW JERSEY MUNICIPAL DEBT FUNDS, NEW YORK INSURED MUNICIPAL DEBT FUNDS, NEW YORK MUNICIPAL DEBT FUNDS, PENNSYLVANIA MUNICIPAL DEBT FUNDS, AND OTHER STATES MUNICIPAL DEBT FUNDS.

GENERAL AND SECTOR EQUITY FUNDS - THE AVERAGE CUMULATIVE TOTAL REINVESTMENT PERFORMANCE OF THE FOLLOWING INVESTMENT OBJECTIVES: CAPITAL APPRECIATION FUNDS, GROWTH FUNDS, GROWTH & INCOME FUNDS, AND SECTOR EQUITY FUNDS.

WORLD EQUITY - THE AVERAGE CUMULATIVE TOTAL REINVESTMENT PERFORMANCE OF THE FOLLOWING INVESTMENT OBJECTIVES: MISC. COUNTRY/REGION FUNDS, GLOBAL FUNDS, EASTERN EUROPEAN FUNDS, WESTERN EUROPEAN FUNDS, PACIFIC REGION FUNDS, PACIFIC EX JAPAN FUNDS, EMERGING MARKETS FUNDS, AND LATIN AMERICAN FUNDS.

MIXED EQUITY - THE AVERAGE CUMULATIVE TOTAL REINVESTMENT PERFORMANCE OF THE FOLLOWING INVESTMENT OBJECTIVES: INCOME & PREFERRED STOCK FUNDS AND CONVERTIBLE SECURITIES FUNDS.

VARIABLE INSURANCE PRODUCT FUNDS

GENERAL EQUITY FUNDS

- CA CAPITAL APPRECIATION FUNDS** - A FUND THAT AIMS AT MAXIMUM CAPITAL APPRECIATION, FREQUENTLY BY MEANS OF 100% OR MORE PORTFOLIO TURNOVER, LEVERAGING, PURCHASING UNREGISTERED SECURITIES, PURCHASING OPTIONS, ETC. THE FUND MAY TAKE LARGE CASH POSITIONS.
- G GROWTH FUNDS** – A FUND THAT NORMALLY INVESTS IN COMPANIES WITH LONG-TERM EARNINGS EXPECTED TO GROW SIGNIFICANTLY FASTER THAN THE EARNINGS OF THE STOCKS REPRESENTED IN THE MAJOR UNMANAGED STOCK INDICES.
- MC MID-CAP FUNDS** - A FUND THAT BY PROSPECTUS OR PORTFOLIO PRACTICE INVESTS PRIMARILY IN COMPANIES WITH MARKET CAPITALIZATIONS LESS THAN \$5 BILLION AT THE TIME OF PURCHASE.
- SG SMALL-CAP FUNDS** - A FUND THAT BY PROSPECTUS OR PORTFOLIO PRACTICE INVESTS PRIMARILY IN COMPANIES WITH MARKET CAPITALIZATIONS LESS THAN \$1 BILLION AT THE TIME OF PURCHASE.
- GI GROWTH & INCOME FUNDS** - A FUND THAT COMBINES A GROWTH-OF-EARNINGS ORIENTATION AND AN INCOME REQUIREMENT FOR LEVEL AND/OR RISING DIVIDENDS.
- SP S&P 500 INDEX OBJECTIVE FUNDS** - A PASSIVELY MANAGED, LIMITED-EXPENSE (MANAGEMENT FEE NO HIGHER THAN 0.50%) FUND DESIGNED TO REPLICATE THE PERFORMANCE OF THE STANDARD & POOR'S 500 INDEX ON A REINVESTED BASIS.
- (S&P 500 IS A REGISTERED TRADEMARK OF STANDARD AND POOR'S CORPORATION)
- EI EQUITY INCOME FUNDS** - A FUND THAT SEEKS RELATIVELY HIGH CURRENT INCOME AND GROWTH OF INCOME THROUGH INVESTING 60% OR MORE OF ITS PORTFOLIO IN EQUITIES.

SECTOR EQUITY FUNDS

- NR NATURAL RESOURCES FUNDS** - FUND INVESTS PRIMARILY IN NATURAL RESOURCES STOCKS.
- S SPECIALTY & MISCELLANEOUS FUNDS** - A FUND THAT LIMITS ITS INVESTMENTS TO A SPECIFIC INDUSTRY (E.G., TRANSPORTATION, RETAILING, OR PAPER, ETC) OR ONE THAT HAS NOT BEEN CLASSIFIED INTO AN EXISTING INVESTMENT OBJECTIVE.
- UT UTILITY FUNDS** - FUND INVESTS PRIMARILY IN UTILITY SHARES.
- RE REAL ESTATE FUNDS** - FUND INVESTS PRIMARILY IN EQUITY SECURITIES OF DOMESTIC AND FOREIGN COMPANIES ENGAGED IN THE REAL ESTATE INDUSTRY.

WORLD EQUITY FUNDS

- GL GLOBAL FUNDS** - A FUND THAT INVESTS AT LEAST 25% OF ITS PORTFOLIO IN SECURITIES TRADED OUTSIDE OF THE UNITED STATES AND THAT MAY OWN U.S. SECURITIES AS WELL.

- IF** **INTERNATIONAL FUNDS** - A FUND THAT INVESTS ITS ASSETS IN SECURITIES WITH PRIMARY TRADING MARKETS OUTSIDE OF THE UNITED STATES.
- PC** **PACIFIC REGION FUNDS** - A FUND THAT CONCENTRATES ITS INVESTMENTS IN EQUITY SECURITIES WITH PRIMARY TRADING MARKETS OR OPERATIONS CONCENTRATED IN THE WESTERN PACIFIC BASIN REGION OR A SINGLE COUNTRY WITHIN THIS REGION.
- EM** **EMERGING MARKETS FUNDS** - FUND THAT SEEKS LONG-TERM CAPITAL APPRECIATION BY INVESTING PRIMARILY IN EMERGING MARKET EQUITY SECURITIES, WHERE "EMERGING MARKET" IS DEFINED BY A COUNTRY'S GNP PER CAPITA OR OTHER ECONOMIC MEASURES.

MIXED EQUITY FUNDS

- FX** **FLEXIBLE PORTFOLIO FUNDS** - A FUND THAT ALLOCATES ITS INVESTMENTS ACROSS VARIOUS ASSET CLASSES, INCLUDING DOMESTIC COMMON STOCKS, BONDS, AND MONEY MARKET INSTRUMENTS WITH A FOCUS ON TOTAL RETURN.
- GX** **GLOBAL FLEXIBLE PORTFOLIO FUNDS** - A FUND THAT ALLOCATES ITS INVESTMENTS ACROSS VARIOUS ASSET CLASSES, INCLUDING BOTH DOMESTIC AND FOREIGN STOCKS, BONDS, AND MONEY MARKET INSTRUMENTS WITH A FOCUS ON TOTAL RETURN. AT LEAST 25% OF ITS PORTFOLIO IS INVESTED IN SECURITIES TRADED OUTSIDE OF THE UNITED STATES, INCLUDING SHARES OF GOLD MINES, GOLD-ORIENTED MINING FINANCE HOUSES, GOLD COINS, OR BULLION.
- B** **BALANCED FUNDS** - A FUND WHOSE PRIMARY OBJECTIVE IS TO CONSERVE PRINCIPAL BY MAINTAINING AT ALL TIMES A BALANCED PORTFOLIO OF BOTH STOCKS AND BONDS. TYPICALLY, THE STOCK/BOND RATIO RANGES AROUND 60%/40%.
- I** **INCOME FUNDS** - A FUND THAT NORMALLY SEEKS A HIGH LEVEL OF CURRENT INCOME THROUGH INVESTING IN INCOME-PRODUCING STOCKS, BONDS, AND MONEY MARKET INSTRUMENTS.

SHORT/INTERMEDIATE-TERM CORPORATE FIXED INCOME FUNDS

- FI-SII** **SHORT-INTERMEDIATE INVESTMENT GRADE DEBT FUNDS** - FUND INVESTS PRIMARILY IN INVESTMENT GRADE DEBT ISSUES (RATED IN TOP FOUR GRADES) WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF ONE TO FIVE YEARS.
- FI-IIID** **INTERMEDIATE INVESTMENT GRADE DEBT FUNDS** - FUND INVESTS PRIMARILY IN INVESTMENT GRADE DEBT ISSUES (RATED IN TOP FOUR GRADES) WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF FIVE TO TEN YEARS.

GENERAL DOMESTIC FIXED INCOME FUNDS

- FI-GUS** **GENERAL U.S. GOVERNMENT FUNDS** - FUND INVESTS PRIMARILY IN U.S. GOVERNMENT AND AGENCY ISSUES.
- FI-USM** **U.S. MORTGAGE FUNDS** - FUND INVESTS PRIMARILY IN MORTGAGES/SECURITIES ISSUED OR GUARANTEED AS TO PRINCIPAL AND INTEREST BY THE U.S. GOVERNMENT AND CERTAIN FEDERAL AGENCIES.

- FI-A CORPORATE DEBT FUNDS A RATED** - FUND INVESTS PRIMARILY IN CORPORATE DEBT ISSUES RATED "A" OR BETTER OR GOVERNMENT ISSUES.
- FI-BBB CORPORATE DEBT FUNDS BBB RATED** - FUND INVESTS PRIMARILY IN CORPORATE AND GOVERNMENT DEBT ISSUES RATED IN THE TOP FOUR GRADES.
- FI-GB GENERAL BOND FUNDS** - A FUND THAT DOES NOT HAVE ANY QUALITY OR MATURITY RESTRICTIONS. INTENDS TO KEEP BULK OF ASSETS IN CORPORATE AND GOVERNMENT DEBT ISSUES.
- FI-HY HIGH CURRENT YIELD FUNDS** - A FUND THAT AIMS AT HIGH (RELATIVE) CURRENT YIELD FROM FIXED INCOME SECURITIES, HAS NO QUALITY OR MATURITY RESTRICTIONS, AND TENDS TO INVEST IN LOWER GRADE DEBT ISSUES.
- FI-TM TARGET MATURITY FUNDS** - A FUND THAT INVESTS PRINCIPALLY IN ZERO COUPON U.S. TREASURY SECURITIES OR IN COUPON-BEARING U.S. GOVERNMENT SECURITIES TARGETED TO MATURE IN A SPECIFIC YEAR.

WORLD FIXED INCOME FUNDS

- WI-GLI GLOBAL INCOME FUNDS** - A FUND THAT STATES IN ITS PROSPECTUS THAT IT INVESTS PRIMARILY IN U.S. DOLLAR AND NON-U.S. DOLLAR DEBT SECURITIES OF ISSUERS LOCATED IN AT LEAST THREE COUNTRIES, ONE OF WHICH MAY BE THE UNITED STATES.

MONEY MARKET FUNDS (TAXABLE)

- MM-MM MONEY MARKET INSTRUMENT FUNDS** - A FUND THAT INVESTS IN HIGH QUALITY FINANCIAL INSTRUMENTS RATED IN THE TOP TWO GRADES WITH DOLLAR-WEIGHTED AVERAGE MATURITIES OF LESS THAN 90 DAYS. INTENDS TO KEEP CONSTANT NET ASSET VALUE.

OVERSEAS FUNDS

GENERAL EQUITY FUNDS

- CA CAPITAL APPRECIATION FUNDS** – AN EQUITY FUND WHICH AIMS AT MAXIMUM CAPITAL APPRECIATION, WITH PERFORMANCE ENHANCED BY THE LIMITED USE OF FUTURES/OPTIONS, OR LEVERAGE, OR SHORT SALES. THE FUND MAY ALSO TAKE LARGE CASH POSITIONS OR HAVE A HIGH PORTFOLIO TURNOVER.
- G GROWTH FUNDS** – AN EQUITY FUND WHOSE PRIMARY OBJECTIVE IS GROWTH OF CAPITAL. THE FUND NORMALLY INVESTS IN COMPANIES WHOSE LONG-TERM EARNINGS ARE EXPECTED TO GROW SIGNIFICANTLY FASTER THAN THE ECONOMY OR EARNINGS OF STOCKS REPRESENTED IN THE MAJOR UNMANAGED STOCK INDICES. PAYS LITTLE OR NO DIVIDENDS.
- SG SMALL-CAP FUNDS** – A FUND WHICH LIMITS ITS INVESTMENTS TO SMALL COMPANIES, INCLUDING UNLISTED COMPANIES AND THOSE TRADED ON THE OVER-THE-COUNTER (OTC) MARKETS.
- GI GROWTH & INCOME FUNDS** – AN EQUITY FUND WHICH AIMS TO PROVIDE BOTH CAPITAL GROWTH AND LEVEL OR RISING INCOME. THE FUND USUALLY INVESTS IN RELATIVELY HIGH YIELDING, CONSERVATIVE STOCKS. TYPICALLY PAYS ANNUAL DIVIDENDS.
- IT EQUITY INDEX TRACKING FUNDS** - A PASSIVELY MANAGED FUND DESIGNED TO REPLICATE THE PERFORMANCE OF A STOCKMARKET INDEX ON A REINVESTED BASIS. THE FUND INVESTS IN COMPANIES COMPRISING AN INDEX, IN SIMILAR PROPORTIONS TO THE INDEX, EITHER ON A FULL INDEXATION BASIS OR USING SAMPLING TECHNIQUES.
- EI EQUITY INCOME FUNDS** – AN EQUITY FUND WHICH SEEKS RELATIVELY HIGH INCOME AND GROWTH OF INCOME. THE FUND MAY INVEST UP TO 25% IN FIXED INCOME AND CONVERTIBLE SECURITIES. TYPICALLY PAYS DIVIDENDS AT LEAST TWICE A YEAR.

SPECIALIZED EQUITY FUNDS

- EN ENVIRONMENTAL FUNDS** – A FUND WHICH INVESTS IN COMPANIES WHICH, IN THE MANAGER'S OPINION, ARE ENGAGED IN CONTRIBUTING TO A CLEANER AND HEALTHIER ENVIRONMENT, INCLUDING WASTE MANAGEMENT, RECYCLING, POLLUTION CONTROL, AND THE MANUFACTURE AND SUPPLY OF ENVIRONMENTALLY FRIENDLY PRODUCTS.
- FS FINANCIAL SERVICES FUNDS** – FUND INVESTS PRIMARILY IN EQUITY SECURITIES OF COMPANIES ENGAGED IN PROVIDING FINANCIAL SERVICES, INCLUDING BUT NOT LIMITED TO BANKS, FINANCE COMPANIES, INSURANCE COMPANIES, AND SECURITIES/BROKERAGE FIRMS.
- AU GOLD ORIENTED FUNDS** – FUND INVESTS PRIMARILY IN SHARES OF GOLD MINES, GOLD-ORIENTED MINING FINANCE HOUSES, GOLD COINS, OR BULLION.
- H HEALTHCARE/BIOTECHNOLOGY FUNDS** – FUND INVESTS PRIMARILY IN SHARES OF COMPANIES ENGAGED IN HEALTH CARE, MEDICINE, AND BIOTECHNOLOGY.

- SH ISLAMIC/SHARIA FUNDS** – A FUND WHOSE INVESTMENTS ARE MADE IN ACCORDANCE WITH ISLAMIC LAW, FOR EXAMPLE, INVESTMENTS ARE PROHIBITED IN:
- COMPANIES PRODUCING, DISTRIBUTING, OR SELLING ALCOHOL, TOBACCO, PORK, GOLD, SILVER, ARMAMENTS OR PORNOGRAPHIC PRODUCTIONS
 - OPERATORS OF GAMBLING CASINOS OR PRODUCERS OF GAMBLING EQUIPMENT
 - OPERATORS OF MOVIE THEATRES
 - FINANCIAL INSTITUTIONS (INCLUDING BANKS, INSURANCE COMPANIES AND BROKERAGE FIRMS)
 - INVESTMENT COMPANIES THAT INVEST IN RESTRICTED COMPANIES.
- OTHER RESTRICTIONS APPLY, AND MAY BE AMENDED BY THE SHARIA ADVISORY PANEL.
- MS MALAYSIAN STATE FUNDS** – A FUND WHICH IS SPONSORED BY THE GOVERNMENT OF MALAYSIA. THERE ARE TWO TYPES OF FUNDS: “FEDERAL STATE FUNDS” OR “OTHER GOVERNMENT/STATE BACKED FUNDS”.
- NR NATURAL RESOURCES FUNDS** – FUND INVESTS PRIMARILY IN NATURAL RESOURCES STOCKS.
- PV PRIVATIZATION FUNDS** – A FUND WHICH INVESTS IN COMPANIES THAT ARE UNDERGOING OR HAVE UNDERGONE PRIVATIZATION FROM STATE OWNED ENTERPRISES.
- TK SCIENCE & TECHNOLOGY FUNDS** – FUND INVESTS PRIMARILY IN SCIENCE AND TECHNOLOGY STOCKS.
- S SPECIALTY AND MISCELLANEOUS FUNDS** – AN EQUITY FUND WHICH LIMITS ITS INVESTMENT TO A SPECIFIC INDUSTRY OR TYPE OF INVESTMENT, FOR WHICH NO SUITABLE CATEGORY CURRENTLY EXISTS.

FIXED INCOME FUNDS

- GB GENERAL BOND FUNDS** – A FUND WHICH INVESTS IN FIXED INCOME SECURITIES, WITHOUT MATURITY RESTRICTIONS. THE FUND INVESTS PRINCIPALLY IN GOVERNMENT BONDS BUT ALSO, TO A LIMITED EXTENT, CORPORATE BONDS AND MONEY MARKET INSTRUMENTS.
- HY HIGH YIELD BOND FUNDS** – A FUND WHICH AIMS TO PROVIDE A HIGH LEVEL OF CURRENT YIELD FROM FIXED INCOME SECURITIES, WITH A SUBSTANTIAL PORTION IN MEDIUM- OR LOWER-GRADE DEBT ISSUES. THE FUND MAY INVEST IN HIGH-YIELDING GOVERNMENT BONDS (TYPICALLY, OF DEVELOPING MARKETS OR HIGHER YIELDING OECD COUNTRIES), CORPORATE AND MUNICIPAL BONDS, EURO BONDS, CONVERTIBLE BONDS AND PREFERRED SHARES.
- IL INTERMEDIATE-LONG BOND FUNDS** – A FUND WHICH INVESTS IN FIXED INCOME SECURITIES WITH AN AVERAGE MATURITY OVER 7 YEARS.
- MG MORTGAGE INCOME FUNDS** – A FUND WHICH AIMS TO PROVIDE A RELATIVELY HIGH LEVEL OF CURRENT INCOME FROM MORTGAGE-RELATED SECURITIES. THE FUND MAY INVEST IN MORTGAGE-BACKED SECURITIES ISSUED OR LARGELY GUARANTEED BY THE US GOVERNMENT OR ITS AGENCIES.

- SI** **SHORT-INTERMEDIATE BOND FUNDS** – A FUND WHICH INVESTS IN FIXED INCOME SECURITIES WITH AN AVERAGE MATURITY OF BETWEEN 3 AND 7 YEARS.
- ST** **SHORT-TERM BOND FUNDS** - A FUND WHICH INVESTS IN FIXED INCOME SECURITIES WITH AN AVERAGE MATURITY OF BETWEEN 6 MONTHS AND 3 YEARS.
- TM** **TARGET MATURITY FUNDS** – A FIXED-TERM FUND WHICH AIMS TO PROVIDE A MINIMUM YIELD OR CAPITAL RETURN AT MATURITY. THE FUND MAY INVEST IN ZERO COUPON BONDS, OR BONDS LINKED TO FIXED INTEREST SWAPS AT MATURITY, OR BONDS TARGETED TO MATURE AT THE MATURITY DATE OF THE FUND.
- MX** **MISCELLANEOUS FIXED INCOME FUNDS** – A FIXED INCOME FUND FOR WHICH NO SUITABLE CATEGORY CURRENTLY EXISTS.

MONEY MARKET AND MANAGED CURRENCY FUNDS

- MM** **MONEY MARKET FUNDS** – A FUND WHICH INVESTS IN MONEY MARKET INSTRUMENTS WITH AN AVERAGE MATURITY OF LESS THAN 6 MONTHS. THE FUND MAY INVEST IN COMMERCIAL PAPER, FLOATING RATE NOTES, CERTIFICATES OF DEPOSIT AND CASH DEPOSITS.
- MY** **MANAGED CURRENCY FUNDS** – A FUND WHICH INVESTS IN AN ACTIVELY MANAGED PORTFOLIO OF CURRENCIES THROUGH SHORT-TERM MONEY MARKET INSTRUMENTS AND CASH DEPOSITS (EXCLUDING LEVERAGED CURRENCY FUNDS AND FUNDS TRADING CURRENCY FUTURES/OPTIONS AND FORWARD CURRENCY CONTRACTS).

BALANCED/MULTI-ASSET FUNDS

- B** **BALANCED FUNDS** – A FUND WHOSE PRIMARY AIM IS TO CONSERVE PRINCIPAL BY MAINTAINING AT ALL TIMES A BALANCED PORTFOLIO OF EQUITIES AND BONDS, WITH AT LEAST 50% IN EQUITY SECURITIES AND AT LEAST 25% IN FIXED INCOME SECURITIES. TYPICALLY THE EQUITY/BOND RATIO IS APPROXIMATELY 60%/40%.
- BI** **BALANCE INCOME FUNDS** - A FUND WHOSE AIM IS BOTH TO CONSERVE PRINCIPAL AND PROVIDE A SIGNIFICANT YIELD BY MAINTAINING AT ALL TIMES A BALANCED PORTFOLIO OF BONDS AND EQUITIES, BUT WITH MORE BONDS AND MONEY MARKET INSTRUMENTS THAN EQUITIES.
- FX** **FLEXIBLE PORTFOLIO FUNDS** – A FUND WHICH ALLOCATES ITS INVESTMENTS ACROSS MULTIPLE ASSET TYPES, WITH A FOCUS ON TOTAL RETURN. THE FUND IS UNLEVERAGED AND INVESTS PRIMARILY IN EQUITIES, BONDS, AND MONEY MARKET INSTRUMENTS, IN VARYING PROPORTIONS DEPENDING ON MARKET CONDITIONS, SOMETIMES HOLDING 100% OF ANY ONE ASSET. IT MAY ALSO INVEST, TO A LIMITED EXTENT, IN WARRANTS, FUTURES AND OPTIONS.

FUTURES/OPTIONS FUNDS

- FB** **BEAR INDEX FUTURES/OPTIONS FUNDS** – A FUND WHICH USES SHORT POSITIONS IN FUTURES AND/OR OPTIONS TO ACHIEVE A RETURN BROADLY OPPOSITE TO THAT OF A STOCKMARKET INDEX, BOND INDEX OR CURRENCY.
- FT** **BULL INDEX TRACKING FUTURES/OPTIONS FUNDS** – A FUND WHICH USES FUTURES AND/OR OPTIONS TO TRACK A STOCKMARKET INDEX, BOND INDEX OR CURRENCY.

- FC CURRENCY FUTURES/OPTIONS FUNDS** - A FUND WHICH TRADES CURRENCY FUTURES AND/OR OPTIONS ON FUTURES EXCHANGES OR THE INTERBANK MARKET, EITHER AS ITS SOLE STRATEGY OR IN CONJUNCTION WITH FORWARD CURRENCY CONTRACTS.
- FD DIVERSIFIED FUTURES/OPTIONS FUNDS** – A FUND WHICH TRADES A BROAD RANGE OF FUTURES AND/OR OPTIONS IN THE EQUITY, BOND, CURRENCY AND INTEREST RATE MARKETS, AS WELLAS COMMODOTIES SUCH AS PRECIOUS/BASE METALS, ENERGY AND AGRICULTURAL PRODUCTS.
- FF FINANCIAL FUTURES/OPTIONS FUNDS** - A FUND WHICH TRADES FUTURES AND/OR OPTIONS IN THE EQUITY, BOND, CURRENCY AND INTEREST RATE MARKETS.
- FG GOLD FUTURES/OPTIONS FUNDS** – A FUND WHICH USES GOLD FUTURES AND/OR OPTIONS TO TRACK OR OUTPERFORM A GOLD INDEX OR THE PRICE OF GOLD. TYPICALLY, A SUBSTANTIAL PORTION OF THE PORTFOLIO IS INVESTED IN BONDS AND/OR MONEY MARKET INSTRUMENTS.
- LF LEVERAGED INDEX FUTURES/OPTIONS FUNDS** – A FUND WHICH USES FUTURES AND/OR OPTIONS TO OUTPERFORM OR ACHIEVE A RETURN BROADLY DOUBLE THAT OF A STCOKMARKET INDEX, BOND INDEX OR CURRENCY.
- FM METALS & COMMODITY FUTURES/OPTIONS FUNDS** – A FUND WHICH TRADES FUTURES AND/OR OPTIONS IN PRECIOUS AND BASE METALS, AND/OR ENERGY AND AGRICULTURAL PRODUCTS.

OTHER FUNDS (ASSET TYPE/INVESTMENT OBJECTIVE)

- CV CONVERTIBLE BOND FUNDS** – A FUND WHICH INVESTS PRIMARILY IN CONVERTIBLE BONDS AND CONVERTIBLE PREFERRED SHARES.
- LH LEVERAGED/HEDGE FUNDS** – A FUND WHICH MAY ENGAGE IN SHORT SALES, OR BORROW AT LEAST 33% OF THE PORTFOLIO'S VALUE (TYPICALLY MUCH MORE), OR USE FUTURES/OPTIONS. MANAGERS ARE USUALLY COMPENSATED BY MEANS OF A PERFORMANCE FEE. (THE CATEGORY IS FURTHER SUBDIVIDED BY ASSET TYPE: EQUITIES, FIXED INCOME, MANAGED CURRENCY AND MULTI-ASSET.)
- RE REAL ESTATE FUNDS** – FUND INVESTS PRIMARILY IN EQUITY SECURITIES OF DOMESTIC AND FOREIGN COMPANIES ENGAGED IN THE REAL ESTATE INDUSTRY.
- WT WARRANTS FUNDS** – A FUND WHICH INVESTS IN WARRANTS OR SECURITIES WITH WARRANTS. FUNDS OFTEN INCLUDE DERIVATIVES.

EQUITY-LINKED CAPITAL PROTECTED FUNDS

- BT BALANCED TARGET MATURITY FUNDS** – A FIXED-TERM FUND WHICH AIMS TO PROVIDE A MINIMUM CAPITAL RETURN AT MATURITY, SUPPLEMENTED BY AN EQUITY-LINKED RETURN ON INVESTMENT. THE RETURN MAY BE FULLY/MOSTLY GUARANTEED, OR SIMPLY ESTIMATED. TYPICALLY, A PORTION OF THE FUND'S ASSETS IS INVESTED IN ZERO COUPON BONDS, WITH THE REMAINDER IN FUTURES AND/OR OPTIONS ON AN EQUITY INDEX OR RANGE OF INDICES.
- MP MONEY MARKET AND OPTIONS FUNDS** – A FUND, WITH NO FIXED TERM, WHICH AIMS TO PROVIDE, AT FIXED INTERVALS (USUALLY QUARTERLY) A MINIMUM CAPITAL RETURN, WITH ACCUMULATED PROFITS FROM OPTIONS LOCKED IN. THE RETURN MAY BE FULLY/MOSTLY GUARANTEED, OR SIMPLY ESTIMATED. TYPICALLY, THE FUND INVESTS

MOST OF ITS ASSETS IN MONEY MARKET INSTRUMENTS, CASH DEPOSITS OR SHORT-TERM BONDS, WITH THE REMAINDER IN OPTIONS ON AN EQUITY INDEX OR RANGE OF INDICES.

MULTIFUNDS

MF **MULTIFUND FUNDS** – A FUND THAT INVESTS IN OTHER INVESTMENT FUNDS (OTHERWISE KNOWN AS A ‘FUND OF FUNDS’). ALSO, INCLUDES ‘MULTI-MANAGER’ FUNDS, WHERE THE FUNDS’ ASSETS ARE ALLOCATED AMONG A NUMBER OF MANAGERS.

(MULTIFUNDS ARE CATEGORIZED WITH ANY OF THE OTHER ABOVE INVESTMENT OBJECTIVES, DEPENDING ON THE OVERALL OBJECTIVE OF THE FUNDS IN WHICH THEY INVEST. EG: ‘G’ FOR A MULTIFUND INVESTING IN EQUITY GROWTH FUNDS. CONSEQUENTLY, WHEN SELECTING FUNDS BY INVESTMENT OBJECTIVE, RATHER THAN ASSET TYPE, THE RELEVANT MULTIFUNDS ARE AUTOMATICALLY INCLUDED.)

PF **PROVIDENT FUNDS** – A SINGAPOREAN FUND WHICH IS RESTRICTED BY LEGAL PROVIDENT SCHEME TO INVEST A MAXIMUM OF 40% IN S\$-DENOMINATED NON-TRUSEE STOCKS AND LOAN STOCKS LISTED ON THE STOCK EXCHANGE OF SINGAPORE MAINBOARD, SEQDAQ AND CLOB INTERNATIONAL (OVER-THE-COUNTER), A MAXIMUM OF 40% IN FOREIGN-CURRENCY DENOMINATED STOCKS AND BONDS (HONG KONG, MALAYSIA, TAIWAN, THAILAND, AND KOREA), A MAXIMUM OF 10% IN GOLD, AND A MAXIMUM OF 10% IN LIQUID ASSETS, LIKE SINGAPORE GOVERNMENT SECURITIES, BONDS ISSUED BY STATUTORY BOARDS AND SHORT-TERM BANK DEPOSITS.