

FOUNDATIONS in PERSONAL FINANCE

Sample Mutual Fund

Governance and Management

Stewardship Grade: C

Sometimes, a short description about the Mutual Fund and how it is managed is included on a prospectus. Since this is only a Sample, there isn't much to include here. The following is gibberish: Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nunc metus pede, aliquet nec, gravida in, auctor at, ligula. Vestibulum eu leo. Donec ultrices egestas pede. Quisque tincidunt. Phasellus ut velit ac ante pellentesque venenatis. Vestibulum at eros semper mauris tincidunt malesuada. Duis vitae quam malesuada sem dapibus dapibus. Nunc adipiscing sem eu dui. In tortor magna, accumsan in, dignissim sit amet, fermentum vel, enim. Nam consectetur dui nec augue.

Phasellus ac mauris id nisi hendrerit imperdiet. Vivamus non enim. Morbi consectetur purus vel arcu. Nam risus massa, aliquet et, bibendum eu, ullamcorper et, elit. Donec aliquet felis nec nisi convallis bibendum. Sed sem neque, molestie ut, tristique eu, blandit sed, magna. Cras eu justo. In hac habitasse platea dictumst. In ullamcorper tempus felis. Nullam iaculis pede vel purus. Vivamus fermentum.

Performance 06-30-08					
	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total
2004	1.56	0.95	-3.14	12.67	11.89
2005	-1.43	2.92	8.83	1.87	12.48
2006	5.71	-4.12	1.60	4.70	7.82
2007	0.78	8.41	3.25	-3.66	8.69
2008	-9.17	-2.47	—	—	—

Tax Analysis	Tax-Adj Rtn%	%Rank Cat	Tax-Cost Rat	%Rank Cat
3 Yr (estimated)	3.63	64	1.12	50
5 Yr (estimated)	7.52	43	0.74	45
10 Yr (estimated)	4.10	17	0.81	45

Potential Capital Gain Exposure: 3% of assets

NOTES

Sometimes, notes about the mutual fund and opinions from financial advisors are included on a prospectus. Since this is only a Sample, there isn't much to include here. The following is gibberish: Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nunc metus pede, aliquet nec, gravida in, auctor at, ligula. Vestibulum eu leo. Donec ultrices egestas pede. Quisque tincidunt. Phasellus ut velit ac ante pellentesque venenatis. Vestibulum at eros semper mauris tincidunt malesuada. Duis vitae Nam risus massa, aliquet et, bibendum eu, ullamcorper et, elit. Donec aliquet felis nec nisi convallis bibendum. Sed sem neque, molestie ut, tristique eu, blandit sed, magna. Cras eu justo. In hac habitasse platea dictumst. In ullamcorper tempus felis. Nullam iaculis pede vel purus. Vivamus fermentum. Nam malesuada sem dapibus dapibus. Nunc adipiscing sem eu dui. In tortor magna, accumsan in, dignissim sit amet, fermentum vel, enim. Nam consectetur dui nec augue.

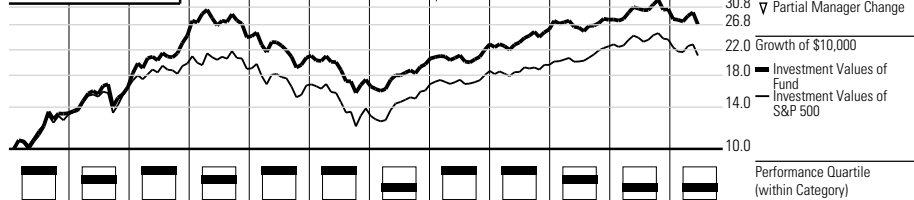
Phasellus ac mauris id nisi hendrerit imperdiet. Vivamus non enim. Morbi consectetur purus vel arcu. Nam risus massa, aliquet et, bibendum eu, ullamcorper et, elit. Donec aliquet felis nec nisi convallis bibendum. Sed sem neque, molestie ut, tristique eu, blandit sed, magna. Cras eu justo. In hac habitasse platea dictumst. In ullamcorper tempus felis. Nullam iaculis pede vel purus. Vivamus fermentum.

Quisque tincidunt. Phasellus ut velit ac ante pellentesque

Address:	2254 Main Street Lampsonia, TN 800-555-0000	Minimum Purchase:	\$2500	Add: \$100	IRA: \$1000
Web Address:	www.example.com	Min Auto Inv Plan:	\$500	Add: \$100	
Inception:	05-15-91	Sales Fees:	No-load		
Manager:	John Q. Public	Management Fee:	0.62%		
Tenure:	3.5 Years	Actual Fees:	Mgt:0.62%	Dist: —	
		Expense Projections:	3Yr:\$278	5Yr:\$482	10Yr:\$1073
		Income Distrib:	Quarterly		
Objective:	Growth and Income				

Historical Profile

Return	Above Avg
Risk	Average
Rating	★★★★
	Above Avg



1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	06-08	History
23.15	29.10	41.94	35.35	29.97	23.34	28.91	32.19	36.01	38.26	36.48	32.11	NAV
34.66	34.87	51.18	-11.41	-14.36	-21.51	24.65	11.89	12.48	7.82	8.69	-11.41	Total Return %
1.30	6.29	30.14	-2.31	-2.47	0.59	-4.03	1.01	7.57	-7.97	3.20	0.50	+/-S&P 500
4.17	-3.84	18.02	11.01	6.06	6.37	-5.10	5.59	7.22	-1.25	-3.12	-2.35	+/-Russ 1000Gr
0.37	0.34	0.34	0.55	0.85	0.65	0.68	0.52	0.58	1.52	3.36	0.58	Income Return %
34.29	34.53	50.84	-11.96	-15.21	-22.16	23.97	11.37	11.90	6.30	5.33	-11.99	Capital Return %
10	45	19	41	19	12	71	16	13	43	74	64	Total Rtn % Rank Cat
0.07	0.08	0.10	0.23	0.30	0.20	0.16	0.15	0.19	0.54	1.27	0.21	Income \$
2.38	2.02	1.84	1.62	0.00	0.00	0.00	0.00	0.00	0.00	3.77	0.00	Capital Gains \$
0.96	0.96	0.90	0.88	0.86	0.88	0.91	0.92	0.87	0.88	0.86	—	Expense Ratio %
0.30	0.33	0.37	0.49	0.96	0.73	0.67	0.24	0.68	1.90	1.98	—	Income Ratio %
127	95	43	41	59	—	50	41	38	50	54	—	Turnover Rate %
2,005	3,504	7,493	8,349	7,148	5,277	5,977	5,616	6,241	6,797	6,401	5,884	Net Assets \$mil

Rating and Risk

Time Period	Load-Adj Return %	Morningstar Rtn vs Cat	Morningstar Risk vs Cat	Morningstar Risk-Adj Rating
1 Yr	-11.88			
3 Yr	4.80	Avg	Avg	★★★★
5 Yr	8.32	Avg	Avg	★★★★
10 Yr	4.95	+Avg	-Avg	★★★★★
Incept	11.75			

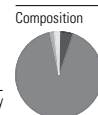
Other Measures	Standard Index	Best Fit Index
Alpha	0.6	-3.4
Beta	1.10	1.81
R-Squared	75	91
Standard Deviation	12.91	
Mean	4.80	
Sharpe Ratio	0.11	

Portfolio Analysis 03-31-08

Change since 02-08	Total:82 Ratio: 50%	Sector	PE	Tot Ret%	% Assets	
		Power Corporation	Energy	18.3	25.34	3.92
		General Manufacturing Company	Ind Mtrls	12.4	-26.53	3.89
		EnCana Corporation	Energy	17.9	35.09	3.63
		Express Pharmacy Corporation	Consumer	19.8	-0.14	3.27
⊕		Bank of Lamponia Company	Financial	11.3	-27.04	2.77
		Hospital Holding Ltd	Health	—	—	2.50
		Georgetown Company	Goods	17.9	-16.27	2.49
		General Goods Corporation	Goods	—	—	2.23
		International Foods Company	Goods	—	—	2.10
		JCH Corporation	Hardware	19.6	-20.72	2.06
⊕		Lockney Fixtures, Inc.	Hardware	12.9	-3.54	2.02
⊖		NaturalGas Corporation	Energy	11.4	-5.11	1.99
		Green Energy Corporation	Energy	6.4	-40.90	1.87
		SunStar Energy, Inc.	Energy	19.6	7.09	1.76
		International Broadcasting Ltd	Media	—	—	1.74
		Nottingham Electric GDR	Goods	—	—	1.67
		PortoRafti Corporation	Software	21.6	-7.00	1.65
		NDRSE Corporation ADR	Hardware	8.5	-34.44	1.63
		Marse and Sons Stores, Inc.	Consumer	10.7	-16.78	1.62
⊖		Homestead Company	Financial	—	-50.11	1.59

Current Investment Style	Value	Blnd Growth	Market Cap	%	Sector Weightings	% of Stocks	Rel S&P 500	3 Year High Low
					Info	22.28	1.09	
					Software	5.37	1.34	7 1
					Hardware	13.04	1.28	17 11
					Media	2.25	0.76	7 2
					Telecom	1.62	0.49	2 0
					Service	31.24	0.83	
					Health	9.29	0.78	14 6
					Consumer	11.14	1.60	12 5
					Business	2.25	0.48	4 2
					Financial	8.56	0.61	14 9
					Mfg	46.48	1.11	
					Goods	17.21	1.90	17 9
					Ind Mtrls	12.30	0.97	16 8
					Energy	16.62	1.02	20 15
					Utilities	0.35	0.09	2 0

Value Measures	Rel Category
Price/Earnings	15.11 0.90
Price/Book	2.79 0.88
Price/Sales	5.55 1.09
Price/Cash Flow	10.75 1.05
Dividend Yield %	2.03 1.71
Growth Measures	% Rel Category
Long-Term Erngs	13.44 0.91
Book Value	10.87 1.16
Sales	10.98 1.22
Cash Flow	11.13 0.93
Historical Erngs	15.09 0.77
Profitability	% Rel Category
Return on Equity	25.93 1.11
Return on Assets	11.16 1.06
Net Margin	14.27 0.99



Cash	5.2
Stocks	91.3
Bonds	1.6
Other	2.0
Foreign	32.4
(% of Stock)	