

Mutual Fund Locator

You can use the following **Web Site Addresses** and **Ticker Symbols** to find the daily prices of your mutual funds, and other information on the Internet. When available, we include info to help you find mutual funds in the newspapers. Funds may be listed by their Abbreviations under a particular Family of Funds. You may access any prospectus and performance info via the Internet at www.MarylandDC.com and selecting the "Investment Info" tab at the top of the page.

TARGET DATE RETIREMENT INVESTMENTS

| MUTUAL FUND NAME | INTERNET INFORMATION | | NEWSPAPER INFORMATION | |
|--------------------------------------|----------------------|---------------------------------|-----------------------|--------------|
| | Ticker Symbol | Fund Company's Web Site Address | Family of Funds | Abbreviation |
| T. Rowe Price Retirement Income Fund | TRRIX | www.troweprice.com | Price Funds | RetInco |
| T. Rowe Price 2005 Retirement Fund | TRRFX | | | R2005 |
| T. Rowe Price 2010 Retirement Fund | TRRAX | | | R2010 |
| T. Rowe Price 2015 Retirement Fund | TRRGX | | | R2015 |
| T. Rowe Price 2020 Retirement Fund | TRRBX | | | R2020 |
| T. Rowe Price 2025 Retirement Fund | TRRHX | | | R2025 |
| T. Rowe Price 2030 Retirement Fund | TRRCX | | | R2030 |
| T. Rowe Price 2035 Retirement Fund | TRRJX | | | R2035 |
| T. Rowe Price 2040 Retirement Fund | TRRDY | | | R2040 |
| T. Rowe Price 2045 Retirement Fund | TRRKX | | | Ret2045 |
| T. Rowe Price 2050 Retirement Fund | TRRMX | | | N/A |
| T. Rowe Price 2055 Retirement Fund | TRRNX | | | N/A |

TRADITIONAL SPECTRUM OF INVESTMENTS

| MUTUAL FUND NAME | INTERNET INFORMATION | | NEWSPAPER INFORMATION | |
|--|----------------------|---------------------------------|-----------------------|----------------|
| | Ticker Symbol | Fund Company's Web Site Address | Family of Funds | Abbreviation |
| Vanguard Prime Money Market Fund – Institutional Shares [403(b) only] | VMRXX | www.vanguard.com | Money Market Fds | VangPrInst |
| PIMCO Total Return Fund – Institutional Shares | PTRX | www.pimco-funds.com | PIMCO Fds Instl PIMS | TotRt |
| Fidelity Puritan | FPURX | www.fidelity.com | Fidelity Invest | Puritn |
| Neuberger Berman Partners Fund – Institutional Shares | NBPIX | www.nb.com | Neuberger Berman Fds | Partners |
| Parnassus Equity Income Fund – Institutional Shares (Responsible Inv.) | PRILX | www.parnassus.com | Parnassus Fds | ParnEq |
| Vanguard Institutional Index Fund – Institutional Plus Shares | VIIIX | www.vanguard.com | Vanguard Instl Fds | InstPlus |
| Growth Fund of America – Class R-6 | RGAGX | www.americanfundsretirement.com | N/A at this time | N/A |
| Goldman Sachs Large Cap Value Fund – Institutional Shares | GSLIX | www2.goldmansachs.com | Goldman Sachs Inst | LgCpVal |
| Vanguard Value Index Fund – Institutional Shares | VIVIX | www.vanguard.com | Vanguard Instl Fds | ValueInst |
| Morgan Stanley Institutional Mid Cap Growth Portfolio – Class I | MPEGX | www.morganstanley.com/im | Morgan Stanley Inst | MCapGrI |
| Vanguard MidCap Index Fund – Institutional Shares | VMCIX | www.vanguard.com | Vanguard Instl Fds | MidCapInst |
| T. Rowe Price Mid-Cap Value Fund | TRMCX | www.troweprice.com | Price Funds | MCapVal |
| Vanguard Small-Cap Growth Index Fund - Institutional Shares | VSGIX | www.vanguard.com | Vanguard Instl Fds | SmGthInst |
| T. Rowe Price Small-Cap Stock Fund | OTCFX | www.troweprice.com | Price Funds | SmCpStk |
| Vanguard Small-Cap Value Index Fund – Institutional Shares | VSIIIX | www.vanguard.com | Vanguard Instl Fds | SmValInst |
| EuroPacific Growth Fund – Class R-6 | RERGX | www.americanfundsretirement.com | N/A at this time | N/A |
| Vanguard Total International Stock Index Fund – Institutional Shares | VTSNX | www.vanguard.com | Vanguard Instl Fds | TotIntlInstIdx |

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The following is an explanation of the terminology about mutual funds found on the Internet and used in mutual fund listings in *The Wall Street Journal*.

Understanding Common Mutual Fund Terms Found on the Internet

Annual Operating Expense The annual operating expense is an annualized figure expressed as a percentage. It is the ratio of expenses to average net assets in the fund. Expenses may include advisor, shareholder servicing, custodial, accounting, legal, auditing, prospectuses, registration, proxy and annual meeting and directors expenses. Most of the mutual funds in the Maryland plans rebate part of their annual operating expense back to the plans and then distributed to participants' accounts.

Investment Objectives Investment objectives are the desired outcomes, or goals, of the fund manager.

Investment Strategies Investment strategies are the procedures used to meet the fund's stated objectives.

Total Return Total return is the annual return, expressed as a percentage, on an investment including appreciation and dividends or interest. For mutual funds, the total return is the change in the net asset value of the fund over a period plus (or minus) and any reinvestment of dividends and capital gains (or losses).

Turnover Rate The portfolio turnover rate measures the frequency with which securities in the fund are bought and sold. It is the number of securities traded as a percentage of the total number held. A turnover rate below 50% is considered below average. A rate between 50% and 100% is average, and a rate above 100% is high.

Yield Yield is the percentage rate of return paid on a mutual fund in dividends (which are distributions of interest from fixed-income securities and dividends from stocks). It is calculated by dividing the dividends paid by the price per share. For example, a mutual fund that sells for \$6 a share and pays an annual dividend of \$2 per share has a yield of 3%.

Understanding Mutual Fund Newspaper Listings

These terms are also used on the Internet.

| NAV | NET CHG | YTD %RET |
|-------|---------|----------|
| 7.47 | +0.04 | +2.1 |
| 11.18 | +0.02 | +1.5 |
| 10.79 | +0.01 | +1.6 |
| 24.00 | +0.11 | +8.3 |
| 22.26 | -0.10 | -4.8 |
| 24.79 | +0.17 | -14.3 |
| 10.87 | +0.04 | +3.2 |

NAV

NAV stands for the net asset value per share of the fund at the close of the previous business day. A fund's NAV is generally calculated by adding up the value of all stocks or other securities owned by the fund, subtracting the liabilities, and then dividing by the number of fund shares available. The Maryland plans purchase mutual fund shares at the NAV and accept only no-load arrangements with funds.

NET CHG

The net change column shows the change in the NAV from the preceding day's quote. A plus (+) sign indicates a gain and a minus (-) sign indicates a loss.

YTD % RET

YTD % return refers to the year-to-date percentage change in the value of the fund. That includes reinvestment of any dividends and capital gains, subtracting the fund's annual expenses.