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

	INTERNET INFORMATION		NEWSPAPER INFORMATION	
MUTUAL FUND NAME	**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	**TRRDX**			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

	INTERNET INFORMATION		NEWSPAPER INFORMATION	
MUTUAL FUND NAME	**Ticker Symbol**	**Fund Company's Web Site Address**	Family of Funds	Abbreviation
Vanguard Prime Money Market Fund – Institutional Shares [403(b) plan only]	**VMRXX**	www.vanguard.com	Money Market Fds	VangPrInst
PIMCO Total Return Fund – Institutional Shares	**PTTRX**	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	**VSIIX**	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	**VGTSX**	www.vanguard.com	Vanguard Index Fds	TotIntl

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MSRP

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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 (+) signs 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 re-investment of any dividends and capital gains, subtracting the fund's annual expenses.

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