

# Mutual Fund Locator

You may use the following **Web Site Addresses** and **Ticker Symbols** to find the daily prices of your mutual funds on the Internet. Any prospectus and performance info may be found via the Internet at [www.MarylandDC.com](http://www.MarylandDC.com) and selecting the "Your investments" link on that page or will be provided by calling 1-800-966-6355.

## TARGET DATE RETIREMENT INVESTMENTS

MUTUAL FUND NAME	INTERNET INFORMATION	
	Ticker Symbol	Fund Company's Web Site Address
T. Rowe Price 2005 Retirement Fund	TRRFX	www.troweprice.com
T. Rowe Price 2010 Retirement Fund	TRRAX	
T. Rowe Price 2015 Retirement Fund	TRRGX	
T. Rowe Price 2020 Retirement Fund	TRRBX	
T. Rowe Price 2025 Retirement Fund	TRRHX	
T. Rowe Price 2030 Retirement Fund	TRRCX	
T. Rowe Price 2035 Retirement Fund	TRRJX	
T. Rowe Price 2040 Retirement Fund	TRRDY	
T. Rowe Price 2045 Retirement Fund	TRRKX	
T. Rowe Price 2050 Retirement Fund	TRRMX	
T. Rowe Price 2055 Retirement Fund	TRRNX	
T. Rowe Price 2060 Retirement Fund	TRRLX	

## TRADITIONAL SPECTRUM OF INVESTMENTS

MUTUAL FUND NAME	Ticker Symbol	Fund Company's Web Site Address
Vanguard Federal Money Market Fund – Investor Shares <i>[403(b) only]</i>	VMFXX	www.vanguard.com
PIMCO Total Return Fund – Institutional Shares	PTTRX	www.pimco-funds.com
Vanguard Total Bond Market Index Fund – Institutional Shares	VBTIX	www.vanguard.com
T. Rowe Price Retirement Balanced Fund	TRRIX	www.troweprice.com
Fidelity Puritan	FPURX	www.fidelity.com
American Century Equity Growth Fund – Institutional Shares	AMEIX	www.americancentury.com
Parnassus Core Equity Fund – Institutional Shares <i>(Responsible Inv.)</i>	PRILX	www.parnassus.com
Vanguard Institutional Index Fund – Institutional Plus Shares	VIIIX	www.vanguard.com
Growth Fund of America – Class R-6	RGAGX	www.americanfundsretirement.com
Goldman Sachs Large Cap Value Fund – Institutional Shares	GSLIX	www2.goldmansachs.com
Janus Enterprise Fund – Class N Shares	JDMNX	www.janus.com/institutional/strategies/mutual-funds
Vanguard MidCap Index Fund – Institutional Plus Shares	VMCPX	www.vanguard.com
T. Rowe Price Mid-Cap Value Fund	TRMCX	www.troweprice.com
Vanguard Small-Cap Index Fund - Institutional Shares	VSCIX	www.vanguard.com
T. Rowe Price Institutional Small-Cap Stock Fund	TRSSX	www.troweprice.com
EuroPacific Growth Fund – Class R-6	RERGX	www.americanfundsretirement.com
Vanguard Total International Stock Index Fund – Institutional Shares	VTSNX	www.vanguard.com



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