

**INVESTMENT PERFORMANCE FOR FUNDS AVAILABLE UNDER  
THE EMORY UNIVERSITY RETIREMENT PLAN  
THE EMORY HEALTHCARE, INC. RETIREMENT SAVINGS AND MATCHING PLAN  
AND THE WESLEY WOODS CENTER RETIREMENT PLAN**

The following tables show the rates of return for the funds that are currently available under the Emory University Retirement Plan, the Emory Healthcare, Inc. Retirement Savings and Matching Plan, and the Wesley Woods Center Retirement Plan for the one, five and ten year period ending on June 30, 2009. These rates of return were computed by persons managing the funds. Emory has neither independently verified the accuracy of these computations, nor confirmed that each such person used the same methodology to determine rates of return. The table is intended to give an overview of the relative performance of these funds. Employees should carefully review the most recent prospectus for each fund before making any decisions concerning the investment of their annuity contracts and custodial accounts under the plan.

| VENDOR                       | TICKER | FUND NAME   | MORNINGSTAR<br>RATING(1) | MORNINGSTAR<br>CATEGORY(2) | AVERAGE ANNUAL RATE OF RETURN <sup>(3)</sup><br>Years Ended June 30, 2009 |            |           |
|------------------------------|--------|---|--------------------------|----------------------------|---|------------|-----------|
|                              |        |   |                          |                            | One Year  | Five Years | Ten Years |
| <b>LIFECYCLE INVESTMENTS</b> |        |   |                          |                            |   |            |           |
| <b>FIDELITY</b>              |        |   |                          |                            |   |            |           |
| FIDELITY                     | FFFBX  | Fidelity Freedom 2000 Fund®                           | ****                     | Target Date 2000-2010      | -7.2%   | 1.9%       | 2.9%      |
| FIDELITY                     | FFVFX  | Fidelity Freedom 2005 Fund®                           | **                       | Target Date 2000-2010      | -14.7%  | 1.2%       | N/A       |
| FIDELITY                     | FFFCX  | Fidelity Freedom 2010 Fund®                           | **                       | Target Date 2000-2010      | -15.4%  | 1.1%       | 2.3%      |
| FIDELITY                     | FFVFX  | Fidelity Freedom 2015 Fund®                           | **                       | Target Date 2011-2015      | -16.6%  | 1.3%       | N/A       |
| FIDELITY                     | FFFDX  | Fidelity Freedom 2020 Fund®                           | ****                     | Target Date 2016-2020      | -20.8%  | 0.6%       | 1.3%      |
| FIDELITY                     | FFTWX  | Fidelity Freedom 2025 Fund®                           | **                       | Target Date 2021-2025      | -22.1%  | 0.3%       | N/A       |
| FIDELITY                     | FFFEX  | Fidelity Freedom 2030 Fund®                           | ****                     | Target Date 2026-2030      | -25.3%  | -0.4%      | 0.4%      |
| FIDELITY                     | FFTHX  | Fidelity Freedom 2035 Fund®                           | ****                     | Target Date 2031-2035      | -26.1%  | -0.5%      | N/A       |
| FIDELITY                     | FFFFX  | Fidelity Freedom 2040 Fund®                           | ****                     | Target Date 2036-2040      | -27.2%  | -0.7%      | N/A       |
| FIDELITY                     | FFFGX  | Fidelity Freedom 2045 Fund®                           | ****                     | Target Date 2041-2045      | -27.3%  | N/A        | N/A       |
| FIDELITY                     | FFFHX  | Fidelity Freedom 2050 Fund®                           | ****                     | Target Date 2050+          | -28.9%  | N/A        | N/A       |
| FIDELITY                     | FFFAX  | Fidelity Freedom Income Fund®                         | ****                     | Retirement Income          | -5.7%   | 2.1%       | 3.1%      |
| <b>TIAA-CREF</b>             |        |   |                          |                            |   |            |           |
| TIAA-CREF                    |        | TIAA-CREF Lifecycle 2010                              | ****                     | Target Date 2000-2010      | -13.8%  | N/A        | N/A       |
| TIAA-CREF                    |        | TIAA-CREF Lifecycle 2015                              | ****                     | Target Date 2011-2015      | -16.2%  | N/A        | N/A       |
| TIAA-CREF                    |        | TIAA-CREF Lifecycle 2020                              | ****                     | Target Date 2016-2020      | -18.8%  | N/A        | N/A       |
| TIAA-CREF                    |        | TIAA-CREF Lifecycle 2025                              | ****                     | Target Date 2021-2025      | -21.3%  | N/A        | N/A       |
| TIAA-CREF                    |        | TIAA-CREF Lifecycle 2030                              | ****                     | Target Date 2026-2030      | -23.9%  | N/A        | N/A       |
| TIAA-CREF                    |        | TIAA-CREF Lifecycle 2035                              | ****                     | Target Date 2031-2035      | -25.4%  | N/A        | N/A       |
| TIAA-CREF                    |        | TIAA-CREF Lifecycle 2040                              | ****                     | Target Date 2036-2040      | -25.3%  | N/A        | N/A       |
| TIAA-CREF                    |        | TIAA-CREF Lifecycle 2045                              | N/R                      | Target Date 2041-2045      | -26.4%  | N/A        | N/A       |
| TIAA-CREF                    |        | TIAA-CREF Lifecycle 2050                              | N/R                      | Target Date 2050+          | -27.3%  | N/A        | N/A       |
| TIAA-CREF                    |        | TIAA-CREF Lifecycle Income                            | N/R                      | Retirement Income          | -9.4%   | N/A        | N/A       |
| <b>VANGUARD</b>              |        |   |                          |                            |   |            |           |
| VANGUARD                     | VTOVX  | Vanguard Target Retirement 2005                       | ****                     | Target Date 2000-2010      | -8.9%   | 2.4%       | N/A       |
| VANGUARD                     | VTENX  | Vanguard Target Retirement 2010                       | ****                     | Target Date 2000-2010      | -12.3%  | N/A        | N/A       |
| VANGUARD                     | VTXVX  | Vanguard Target Retirement 2015                       | ****                     | Target Date 2011-2015      | -14.8%  | 1.3%       | N/A       |
| VANGUARD                     | VTWVX  | Vanguard Target Retirement 2020                       | ****                     | Target Date 2016-2020      | -17.2%  | N/A        | N/A       |
| VANGUARD                     | VTTVX  | Vanguard Target Retirement 2025                       | ****                     | Target Date 2021-2025      | -19.8%  | 0.3%       | N/A       |
| VANGUARD                     | VTHRX  | Vanguard Target Retirement 2030                       | ****                     | Target Date 2026-2030      | -22.1%  | N/A        | N/A       |
| VANGUARD                     | VTHX   | Vanguard Target Retirement 2035                       | ****                     | Target Date 2031-2035      | -23.5%  | -0.3%      | N/A       |
| VANGUARD                     | VFORX  | Vanguard Target Retirement 2040                       | ****                     | Target Date 2036-2040      | -23.4%  | N/A        | N/A       |
| VANGUARD                     | VTIVX  | Vanguard Target Retirement 2045                       | ****                     | Target Date 2041-2045      | -23.5%  | 0.1%       | N/A       |
| VANGUARD                     | VFIFX  | Vanguard Target Retirement 2050                       | ****                     | Target Date 2050+          | -23.5%  | N/A        | N/A       |
| VANGUARD                     | VTINX  | Vanguard Target Retirement Income                     | ****                     | Retirement Income          | -5.6%   | 3.1%       | N/A       |
| <b>CORE INVESTMENTS</b>      |        |   |                          |                            |   |            |           |
| <b>MONEY MARKET</b>          |        |   |                          |                            |   |            |           |
| FIDELITY                     | FGMXX  | Fidelity Retirement Government Money Market Portfolio | N/R                      | N/R                        | 1.2%  | 3.2%       | 3.1%      |
| FIDELITY                     | FRTXX  | Fidelity Retirement Money Market Portfolio            | N/R                      | N/R                        | 1.8%  | 3.4%       | 3.3%      |
| TIAA-CREF                    |        | Money Market  | N/R                      | N/R                        | 1.2%  | 3.1%       | 3.1%      |
| VANGUARD                     | VMMXX  | Vanguard Prime Money Market                           | N/R                      | N/R                        | 1.7%  | 3.4%       | 3.3%      |
|                              |        | <b>91 DAY T-BILL</b>                                  |                          |                            | 1.0%  | 3.2%       | 3.2%      |
| <b>FIXED INCOME (BOND)</b>   |        |   |                          |                            |   |            |           |
| <b>FIDELITY</b>              |        |   |                          |                            |   |            |           |
| FIDELITY                     | FTBFX  | Fidelity Total Bond Fund                              | ****                     | Intermediate-Term Bond     | 3.7%  | 4.2%       | N/A       |
| FIDELITY                     | FBIDX  | Fidelity U.S. Bond Index Fund                         | ****                     | Intermediate-Term Bond     | 5.4%  | 4.5%       | 5.7%      |
| <b>TIAA-CREF</b>             |        |   |                          |                            |   |            |           |
| TIAA-CREF                    |        | TIAA-CREF Bond  | ****                     | Intermediate-Term Bond     | 3.3%  | 4.0%       | 5.5%      |
| TIAA-CREF                    |        | TIAA-CREF Inflation Link Bond                         | ****                     | Inflation-Protected Bond   | -1.9%   | 4.5%       | 6.8%      |
| <b>VANGUARD</b>              |        |   |                          |                            |   |            |           |
| VANGUARD                     | VBMFX  | Vanguard Total Bond Market Index                      | ****                     | Intermediate-Term Bond     | 6.1%  | 5.0%       | 5.7%      |
|                              |        | <b>BC AGGREGATE Bond Index</b>                        |                          |                            | 6.1%  | 5.0%       | 6.0%      |
|                              |        | <b>BC U.S. TIPS Index</b>                             |                          |                            | -1.1%   | 4.9%       | 7.2%      |

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| VENDOR                                 | TICKER | FUND NAME  | MORNINGSTAR<br>RATING(1) | MORNINGSTAR<br>CATEGORY(2) | AVERAGE ANNUAL RATE OF RETURN <sup>(3)</sup><br>Years Ended June 30, 2009 |            |           |
|--|--------|--|--------------------------|----------------------------|---|------------|-----------|
|  |        |  |                          |                            | One Year  | Five Years | Ten Years |
| <b>CORE INVESTMENTS CONTINUED</b>      |        |  |                          |                            |   |            |           |
| <b>US EQUITIES (DOMESTIC)</b>          |        |  |                          |                            |   |            |           |
| <b>FIDELITY</b>                        |        |  |                          |                            |   |            |           |
| FIDELITY                               | FDCAX  | Fidelity Capital Appreciation Fund                   | ***                      | Large Growth               | -29.7%  | -2.6%      | 0.2%      |
| FIDELITY                               | FCNTX  | Fidelity Contrafund®                                 | *****                    | Large Growth               | -27.7%  | 2.2%       | 2.3%      |
| FIDELITY                               | FMAGX  | Fidelity Magellan® Fund                              | **                       | Large Growth               | -33.5%  | -3.5%      | -3.3%     |
| FIDELITY                               | FSLCX  | Fidelity Small Cap Stock Fund                        | *****                    | Small Blend                | -21.6%  | -0.4%      | 6.4%      |
| FIDELITY                               | FSMKX  | Spartan® 500 Index Fund - Investor Class             | ***                      | Large Blend                | -26.2%  | -2.3%      | -2.3%     |
| FIDELITY                               | FSEMXX | Spartan® Extended Market Index Fund - Investor Class | ***                      | Mid-Cap Blend              | -27.4%  | 0.0%       | 1.2%      |
| FIDELITY                               | FSTMX  | Spartan® Total Market Index Fund - Investor Class    | ***                      | Large Blend                | -26.4%  | -1.6%      | -1.4%     |
| <b>TIAA-CREF</b>                       |        |  |                          |                            |   |            |           |
| TIAA-CREF                              |        | TIAA-CREF Equity Index                               | ***                      | Large Blend                | -26.7%  | -2.2%      | -1.8%     |
| TIAA-CREF                              |        | TIAA-CREF Growth                                     | ***                      | Large Growth               | -26.0%  | -2.0%      | -5.0%     |
| TIAA-CREF                              |        | TIAA-CREF Social Choice Eq                           | ***                      | Large Blend                | -14.4%  | 0.7%       | 1.4%      |
| TIAA-CREF                              |        | TIAA-CREF Stock                                      | *****                    | Large Blend                | -27.6%  | -0.8%      | -1.0%     |
| <b>VANGUARD</b>                        |        |  |                          |                            |   |            |           |
| VANGUARD                               | VFINX  | Vanguard 500 Index Investor                          | ***                      | Large Blend                | -26.2%  | -2.3%      | -2.3%     |
| VANGUARD                               | VQNPX  | Vanguard Growth & Income                             | **                       | Large Blend                | -29.7%  | -3.6%      | -2.4%     |
| VANGUARD                               | VIGRX  | Vanguard Growth Index                                | ***                      | Large Growth               | -25.9%  | -1.7%      | -3.3%     |
| VANGUARD                               | VIMSX  | Vanguard Mid Capitalization Index                    | ***                      | Mid-Cap Blend              | -31.6%  | -0.3%      | 4.2%      |
| VANGUARD                               | VASVX  | Vanguard Selected Value                              | *****                    | Mid-Cap Value              | -19.6%  | 0.3%       | 5.1%      |
| VANGUARD                               | NAESX  | Vanguard Small Cap Index                             | ***                      | Small Blend                | -25.2%  | -0.8%      | 3.0%      |
| VANGUARD                               | VTSMX  | Vanguard Total Stock Mkt Idx                         | ***                      | Large Blend                | -26.2%  | -1.7%      | -1.3%     |
|  |        | <i>RUSSELL 3000 Index</i>                            |                          |                            | -26.6%  | -1.8%      | -1.5%     |
|  |        | <i>RUSSELL MIDCAP Index</i>                          |                          |                            | -30.4%  | -0.1%      | 3.2%      |
|  |        | <i>RUSSELL 2000 Index</i>                            |                          |                            | -25.0%  | -1.7%      | 2.4%      |
|  |        | <i>S&amp;P 500 Index</i>                             |                          |                            | -26.2%  | -2.2%      | -2.2%     |
| <b>NON-US EQUITIES (INTERNATIONAL)</b> |        |  |                          |                            |   |            |           |
| <b>FIDELITY</b>                        |        |  |                          |                            |   |            |           |
| FIDELITY                               | FIGRX  | Fidelity International Discovery Fund                | *****                    | Foreign Large Blend        | -33.3%  | 3.3%       | 4.8%      |
| FIDELITY                               | FOSFX  | Fidelity Overseas Fund                               | ***                      | Foreign Large Blend        | -35.0%  | 1.9%       | 1.0%      |
| FIDELITY                               | FSIIX  | Spartan® International Index Fund - Investor Class   | ***                      | Foreign Large Blend        | -30.8%  | 2.3%       | 1.1%      |
| <b>TIAA-CREF</b>                       |        |  |                          |                            |   |            |           |
| TIAA-CREF                              |        | TIAA-CREF International Eq                           | **                       | Foreign Large Blend        | -34.8%  | 0.6%       | N/A       |
| TIAA-CREF                              |        | TIAA-CREF International Eq Idx                       | ***                      | Foreign Large Blend        | -31.0%  | 2.1%       | N/A       |
| <b>VANGUARD</b>                        |        |  |                          |                            |   |            |           |
| VANGUARD                               | VDMIX  | Vanguard Developed Markets Index                     | ***                      | Foreign Large Blend        | -30.9%  | 2.4%       | N/A       |
| VANGUARD                               | VWIGX  | Vanguard International Growth                        | *****                    | Foreign Large Blend        | -29.8%  | 3.9%       | 2.3%      |
| VANGUARD                               | VTRIX  | Vanguard International Value                         | *****                    | Foreign Large Value        | -29.8%  | 4.3%       | 3.2%      |
| VANGUARD                               | VGTSX  | Vanguard Total Intl Stock Index                      | *****                    | Foreign Large Blend        | -30.5%  | 4.0%       | 2.2%      |
|  |        | <i>MSCI WORLD Index</i>                              |                          |                            | -29.0%  | 0.6%       | -0.4%     |
|  |        | <i>MSCI EAFE Index</i>                               |                          |                            | -31.4%  | 2.3%       | 1.2%      |
|  |        | <i>MSCI AC WORLD ex US Index</i>                     |                          |                            | -30.9%  | 4.5%       | 2.5%      |

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|                             |        |  | AVERAGE ANNUAL RATE OF RETURN <sup>(3)</sup> |                            |          |            |           |
|-----------------------------|--------|--|--|----------------------------|----------|------------|-----------|
|                             |        |  | Years Ended June 30, 2009                    |                            |          |            |           |
| VENDOR                      | TICKER | FUND NAME  | MORNINGSTAR<br>RATING(1)                     | MORNINGSTAR<br>CATEGORY(2) | One Year | Five Years | Ten Years |
| <b>EXPANDED INVESTMENTS</b> |        |  |  |                            |          |            |           |
| <b>FIDELITY</b>             |        |  |  |                            |          |            |           |
| FIDELITY                    | FBALX  | Fidelity Balanced Fund                           | ****   | Moderate Allocation        | -20.2%   | 1.6%       | 3.3%      |
| FIDELITY                    | FBGRX  | Fidelity Blue Chip Growth Fund                   | ****   | Large Growth               | -24.3%   | -2.9%      | -3.4%     |
| FIDELITY                    | FBCVX  | Fidelity Blue Chip Value Fund                    | **   | Large Value                | -32.9%   | -3.7%      | N/A       |
| FIDELITY                    | FAGIX  | Fidelity Capital & Income Fund                   | ****   | High Yield Bond            | -9.5%    | 4.4%       | 4.1%      |
| FIDELITY                    | FDEQX  | Fidelity Disciplined Equity Fund                 | ****   | Large Blend                | -31.8%   | -1.7%      | -1.0%     |
| FIDELITY                    | FEQIX  | Fidelity Equity-Income Fund                      | **   | Large Value                | -28.7%   | -3.4%      | -0.9%     |
| FIDELITY                    | FEQTX  | Fidelity Equity-Income II Fund                   | **   | Large Value                | -28.6%   | -3.8%      | -1.1%     |
| FIDELITY                    | FFIDX  | Fidelity Fund                                    | ****   | Large Blend                | -29.7%   | -1.2%      | -1.6%     |
| FIDELITY                    | FDGRX  | Fidelity Growth Company Fund                     | ****   | Large Growth               | -29.4%   | 1.1%       | 1.0%      |
| FIDELITY                    | FTHRX  | Fidelity Intermediate Bond Fund                  | ****   | Intermediate-Term Bond     | 3.0%     | 3.2%       | 4.9%      |
| FIDELITY                    | FBNDX  | Fidelity Investment Grade Bond Fund              | **   | Intermediate-Term Bond     | 0.8%     | 2.9%       | 4.8%      |
| FIDELITY                    | FSLGX  | Fidelity Large Cap Growth Fund                   | **   | Large Growth               | -27.0%   | -3.3%      | N/A       |
| FIDELITY                    | FSLVX  | Fidelity Large Cap Value Fund                    | **   | Large Value                | -33.9%   | -3.1%      | N/A       |
| FIDELITY                    | FLPSX  | Fidelity Low-Priced Stock Fund                   | ****   | Mid-Cap Blend              | -22.0%   | 1.5%       | 8.4%      |
| FIDELITY                    | FSMVX  | Fidelity Mid Cap Value Fund                      | ****   | Mid-Cap Value              | -32.4%   | -1.3%      | N/A       |
| FIDELITY                    | FMCSX  | Fidelity Mid-Cap Stock Fund                      | ****   | Mid-Cap Growth             | -36.2%   | -1.0%      | 2.8%      |
| FIDELITY                    | FPURX  | Fidelity Puritan® Fund                           | ****   | Moderate Allocation        | -17.3%   | 0.7%       | 2.3%      |
| FIDELITY                    | FCPGX  | Fidelity Small Cap Growth Fund                   | ****   | Small Growth               | -28.5%   | N/A        | N/A       |
| FIDELITY                    | FCPVX  | Fidelity Small Cap Value Fund                    | ****   | Small Value                | -8.6%    | N/A        | N/A       |
| FIDELITY                    | FDSSX  | Fidelity Stock Selector                          | ****   | Large Growth               | -29.9%   | -1.9%      | -1.7%     |
| FIDELITY                    | FSICX  | Fidelity Strategic Income Fund                   | ****   | Multisector Bond           | 1.9%     | 5.9%       | 7.0%      |
| FIDELITY                    | FTRNX  | Fidelity Trend Fund                              | ****   | Large Growth               | -27.8%   | -0.4%      | -0.2%     |
| FIDELITY                    | FVDFX  | Fidelity Value Discovery Fund                    | ****   | Large Blend                | -30.5%   | -0.5%      | N/A       |
| FIDELITY                    | FDVLX  | Fidelity Value Fund                              | *  | Mid-Cap Value              | -34.5%   | -2.8%      | 2.2%      |
| FIDELITY                    | FWWFX  | Fidelity Worldwide Fund                          | ****   | World Stock                | -32.2%   | 1.7%       | 2.7%      |
| FIDELITY                    | FUSEX  | Spartan® U.S. Equity Index Fund - Investor Class | ****   | Large Blend                | -26.2%   | -2.3%      | -2.3%     |
| <b>TIAA-CREF</b>            |        |  |  |                            |          |            |           |
| TIAA-CREF                   |        | TIAA-CREF Annuity                                | N/R  | Guaranteed Annuity         | 5.7%     | 4.9%       | 6.3%      |
| TIAA-CREF                   |        | TIAA-CREF Global Equities                        | ****   | World Stock                | -30.4%   | -0.6%      | -1.1%     |
| TIAA-CREF                   |        | TIAA-CREF Real Estate Sec                        | **   | Real Estate                | -29.8%   | 2.5%       | 4.8%      |
| <b>VANGUARD</b>             |        |  |  |                            |          |            |           |
| VANGUARD                    | VHCOX  | Vanguard Capital Opportunity                     | *****  | Large Growth               | -22.9%   | 1.8%       | 7.9%      |
| VANGUARD                    | VDIGX  | Vanguard Dividend Growth                         | *****  | Large Blend                | -18.7%   | 1.6%       | 0.1%      |
| VANGUARD                    | VEIPX  | Vanguard Equity-Income                           | ****   | Large Value                | -23.5%   | -0.7%      | 0.7%      |
| VANGUARD                    | VEXPX  | Vanguard Explorer                                | ****   | Small Growth               | -26.9%   | -2.1%      | 3.5%      |
| VANGUARD                    | VEXMX  | Vanguard Extended Market Idx                     | **   | Mid-Cap Blend              | -27.8%   | -0.3%      | 1.4%      |
| VANGUARD                    | VHGEX  | Vanguard Global Equity                           | ****   | World Stock                | -35.4%   | 0.3%       | 4.2%      |
| VANGUARD                    | VGEQX  | Vanguard Growth Equity                           | **   | Large Growth               | -34.5%   | -3.9%      | -4.7%     |
| VANGUARD                    | VMGRX  | Vanguard Mid Cap Growth                          | ****   | Mid-Cap Growth             | -25.6%   | 1.0%       | 3.5%      |
| VANGUARD                    | VMRGX  | Vanguard Morgan Growth                           | ****   | Large Growth               | -29.1%   | -1.5%      | -1.3%     |
| VANGUARD                    | VPMCX  | Vanguard PRIMECAP                                | ****   | Large Growth               | -24.6%   | 1.5%       | 2.8%      |
| VANGUARD                    | VISGX  | Vanguard Small Cap Growth Index                  | ****   | Small Growth               | -27.2%   | -0.3%      | 4.2%      |
| VANGUARD                    | VISVX  | Vanguard Small Cap Value Index                   | **   | Small Value                | -23.4%   | -1.5%      | 4.5%      |
| VANGUARD                    | VGSTX  | Vanguard STAR                                    | ****   | Moderate Allocation        | -14.2%   | 2.0%       | 3.4%      |
| VANGUARD                    | VUVLX  | Vanguard US Value                                | **   | Large Value                | -31.8%   | -4.0%      | N/A       |
| VANGUARD                    | VIVAX  | Vanguard Value Index                             | ****   | Large Value                | -26.8%   | -1.9%      | -0.9%     |
| VANGUARD                    | VWELX  | Vanguard Wellington                              | ****   | Moderate Allocation        | -13.6%   | 3.3%       | 4.3%      |
| VANGUARD                    | VWNFX  | Vanguard Windsor II                              | ****   | Large Value                | -24.4%   | -1.5%      | 0.3%      |

**Mutual Fund Brokerage Window**

Available from Fidelity, TIAA-CREF and Vanguard, the Mutual Fund Brokerage Window gives you access to a wide variety of mutual funds. The Funds available through the Mutual Fund Brokerage Window are not selected or monitored by Emory in any way. Contact your vendor(s) of choice to discuss which funds are available to you.

1. The "N/R" indicates that the fund has not been assigned a rating or objective by Morningstar, Inc. The rating is through June 30, 2009.
2. The Moderate Allocation category is used for funds with stock holdings of greater than 20% but less than 70% of the portfolio.
3. The "N/A" indicates that the fund has not been in existence for that particular period of time.

Rates are provided by Morningstar, Inc. based on a scale of one star (lowest rank) to five stars (highest rank). Morningstar has not rated some of the funds. Newer funds are not rated until a history is developed. The rating describes what has happened over the last three, five and ten year period and is designed to reflect how a fund performed based on the risks in the fund and the performance compared to a peer universe. The rating does not predict the future performance of the fund. Morningstar ratings should not be the sole factor in making an investment decision.