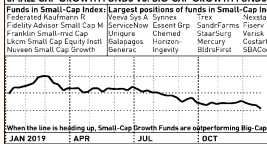
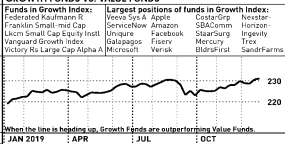


SMALL-CAP GROWTH FUNDS VS. BIG-CAP GROWTH FUNDS



GROWTH FUNDS VS. VALUE FUNDS



Top U.S. Gov't Bond Funds

Last 36 Months (All Total Returns)

Mutual Fund	% Change YTD	Performance Rating	36 Mos	\$ Net Assets
PriceFds USTreasLT	+ 15	D	5.3	5.1b
BlackRock Instl TotalReturn	+ 10	E	15.3	1.1b
Western Asset MtgTlTREA	+ 7	E	9.75	6.1b
Dimensional IntrmGovtFnd	+ 7	E	5.6	1.1b
Glenmede CoreFXdcnc	+ 8	E	4.96	1.1b
JP Morgan Instl GovtBondl	+ 7	E	2.1	7.1b
Vanguard Index TlTrInstl	+ 6	E	7.5	2.1b
PriceFds USTrshtm	+ 7	E	6.54	1.1b
Schwab IntlPrctdx	+ 8	E	928	6.1b
PriceFds IntlPrctBnd	+ 9	E	375	1.1b
PrncplFnds ProtectInst	+ 8	E	1.7	1.1b
PgimInvest GovtIncA	+ 6	E	420	1.1b
Old Westbury FixedInc	+ 6	E	1.5	1.1b
BNY Mellon IntlBndM	+ 6	E	994	1.1b
Lord Abbott A ShrDvrInco	+ 5	E	54.2	1.1b
USAA GovtSec	+ 5	E	1.1	1.1b
ComCapMgmtCRAQualInv	+ 5	E	2.2	1.1b
Federated F GovtIncSec	+ 6	E	146	1.1b
Principal Investors GovtHdlyBd	+ 6	E	1.5	1.1b
Hartford HLS IA USGovSec	+ 5	E	328	1.1b
Russell Funds S ShDuratBd	+ 5	E	523	1.1b
American Funds A USGovSec	+ 5	E	14.9	1.1b
Fidelity Adv A GovtIncCom	+ 5	E	2.8	1.1b
Vanguard Index SIBondInv	+ 5	E	48.2	1.1b
FrostFunds LowDurBdIns	+ 3	E	344	1.1b

Top Growth Funds

Last 24 Months (All Total Returns)

Mutual Fund	% Change	Performance Rating	36 Mos	\$ Net Assets
Brown Advisory EquityInv	+ 47	A+	2.6	1.1b
MFS Funds A Growth	+ 40	A+	25.5	1.1b
PrncplFnds LgCapGrInst	+ 40	A+	10.4	1.1b
Lord Abbott A DvlpGrowth	+ 38	A+	1.9	1.1b
EdgeWood GrwthInstl	+ 37	A+	17	1.1b
RealFds GrEqInvstr	+ 37	A+	1.6	1.1b
BNY Mellon SmMlCapGrI	+ 37	A+	2.2	1.1b
Touchstone MidCapGrA	+ 36	A+	1.3	1.1b
PriceFds NewAmergr	+ 36	A+	5.6	1.1b
Gamco AAA Growth	+ 36	A+	751	1.1b
Amana GrowthInv	+ 36	A+	2.2	1.1b
Alger FocusEquity	+ 35	A+	630	1.1b
Touchstone GrpPrA	+ 35	A+	177	1.1b
PriceFds TaxEfflcc	+ 35	A+	525	1.1b
Fidelity BldCapGrro	+ 35	A+	28.6	1.1b
BairdMidCapIns	+ 34	A+	2.2	1.1b
Vanguard USGovInvstr	+ 34	A+	2.4	1.1b
PriceFds TaxEfflcc	+ 34	A+	62.4	1.1b
PriceFds DvrMidCap	+ 33	A+	1.8	1.1b
Thrivent Funds A LrgCapGrI	+ 33	A+	1.1	1.1b
BridgldBldLrgGrowth	+ 33	A	7.2	1.1b
PriceFds InstlLgCore	+ 33	A	4.4	1.1b
Pioneer AFndMntGrwth	+ 33	A	6.2	1.1b
GoldmSachs A StratGrwth	+ 33	A	165	1.1b
Buffalo Funds SmallCap	+ 32	A	559	1.1b

U.S. Stock Fund Cash Position

High (11/01) 6.2% Low (1/01) 2.5%

Jan 18	2.7%	Dec 18	2.5%	Jun 19	2.5%
Jul 18	2.8%	Jan 19	2.6%	Jul 19	2.5%
Aug 18	2.6%	Feb 19	2.6%	Aug 19	2.6%
Sep 18	2.5%	Mar 19	2.6%	Sep 19	2.5%
Apr 18	2.8%	Apr 19	2.6%	Oct 19	2.5%
Nov 18	2.8%	May 19	2.7%	Nov 19	2.4%

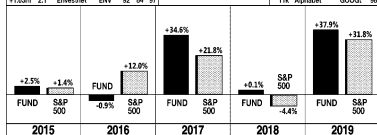
Growth Funds Leading The Market

These are among 40 funds selected for their ownership of market leaders, high average Composite Rating and outperformance of the S&P 500

Wells Fargo Growth A (SGRX) 36 Month Performance Rating: A+
 Obj: LARGE CAP GROWTH 11/2019 T/O Rate: 39.0% Yield: 0.0% Avg. P/E: 53
 Median Mkt Cap: \$14.21 bil Assets 11/2019: \$4.7 bil Volatility: 3
 PH: (800)359-3379 Avg. EPS Rating: 73 Avg. Composite Rating: 72 No. of stocks: 95
 Mgr: Olyan/Eberhardt since 2002 5 yr after tax return of \$10,000 = \$16,127
 Min. Investment: \$1,000 Cash 11/2019: 0.67% 2 worst drops (5 yrs): 24%, 24%

10 LARGEST U.S. HOLDINGS Comp EPS Rtg

-180% 7.3 Amazon AMZN 73 67.64	1.76m Dynastree DT 67	483k RaymondJame RJF 83
-150% 5.3 Alphabet GOOGL 79 80.58	1.86k Tradeweb A TW 87	337k Roku A ROKU 45
1.53% 5.1 Microsoft MSFT 94 89.98	145k TransUnion TRUJ 94	800k Polone PLO 60
-1.84% 3.5 Microchip MCHP 70 67.94	600k CouffonAve NET 26	1.71m PkwaStW PWTL 52
45% 2.4 Mastercard MA 67.55	201k WinClysis HCAT 25	120k BurghStr BURL 86
-79% 3.2 Visa V 95 81.09	66k Carvana A CVNA 73	568k Charles Sch SCHW 89
-70% 2.5 Monolithic MPRR 82 89.57	57k PlanEFile PLN 79	73k Netflix NFLX 85
45% 2.4 Apple AAPL 65 95.91	113k PagerDuty PD 17	85k Maratus MKTX 87
-504% 2.3 BurghStr BURL 88 89.96	95k Austrntrk/AMK 67	31k NorwestC NCLH 83
+100% 2.1 Envestnet ENV 92 64.87		113k Alpagar GOOGL 98



Janus Henderson VIT Forty Inst (JACAX) 36 Month Performance Rating: A+
 Obj: LARGE CAP GROWTH 11/2019 T/O Rate: 41.0% Yield: 0.1% Avg. P/E: 42
 Median Mkt Cap: \$100.84 bil Assets 11/2019: \$872 mil Volatility: 3
 PH: (800)668-0434 Avg. EPS Rating: 78 Avg. Composite Rating: 81 No. of stocks: 40
 Mgr: Rao/Schommer since 2013 5 yr after tax return of \$10,000 = \$18,500
 Min. Investment: \$0 Cash 11/2019: 1.56%

10 LARGEST U.S. HOLDINGS Comp EPS Rtg

-46% 7.8 Microsoft MSFT 94 89.98	52k Blackstone BX 80	136k AbertLabs ABT 71
-25% 4.5 Mastercard MA 67.55	87k Walcab WAB 62	38k Walcab DIS 73
+38% 5.6 Alphabet C GOOG 79 80.57	82k Avalar AVLR 70	97k Zentis ZTS 84
+25% 4.6 Salesforce CRM 68.56		13k InterContin ICE 76
+14% 3.8 Apple AAPL 65 95.91		3k Amazon AMZN 54
-17% 3.8 Amazon AMZN 73 67.64		146k Uber UBER 84
220% 4.5 Tesla TSLA 78 75.84		38k Pappal PYP 78
+13% 3.4 L3Harris Te LHX 93 77.94		49k LuvNetm LUV 57
+70% 3.2 Boeing BA 29 17.19		10k Microsoft MSFT 86
-10% 3.1 Intel INTC 80 81.44		

