

# Worksheet for adjusting Morningstar<sup>in xlc</sup>™ returns

The date provided in this sheet is sample data only. Clear this data **but not the formulas in "I"** analysis. To use this sheet to convert annual rates of return provided by Morningstar™, enter the **E, F, G, or H**. Instead, enter the unadjusted return in Columns W, X, Y, and Z. Enter the Front End and Length of Decline in deferred sales charge in "S". The decline is assumed to be linear. You m

Fund Name	Obj	Rtg	3 Mth Total Return	1 Yr Adj Total Return	3 Yr Adj Total Return	5 Yr Adj Total Return	10 Yr Adj Total Return	Beta
Sample Fund Name	AG	#N/A	-1.05%	81.76%	27.12%	0.00%	-0-	1.56
Sample Fund Name	G	*****	5.52%	73.91%	-0-	0.00%	-0-	1.33
Sample Fund Name	G	***	-0.61%	73.01%	29.17%	0.00%	-0-	1.22
Sample Fund Name	AG	*****	3.04%	72.58%	-0-	0.00%	-0-	1.33
Sample Fund Name	AG	*****	2.86%	63.89%	26.87%	0.00%	-0-	1.03
Sample Fund Name	G	***	4.86%	55.31%	37.97%	26.58%	-0-	0.84
Sample Fund Name	G	*****	12.99%	44.41%	25.99%	18.37%	-0-	1.27
Sample Fund Name	GI	****	4.05%	43.80%	39.14%	19.81%	-0-	1.28
Sample Fund Name	I	*****	3.07%	37.61%	42.53%	27.87%	-0-	1.08
Sample Fund Name	AG	*****	2.85%	35.32%	20.47%	0.00%	-0-	1.33
Sample Fund Name	EI	****	4.75%	33.71%	28.52%	21.31%	-0-	0.54
Sample Fund Name	GI	****	9.14%	33.21%	40.71%	28.45%	-0-	1.58
Sample Fund Name	WF	*****	32.17%	32.20%	28.31%	21.82%	18.85%	0.44
Sample Fund Name	SC	*****	6.47%	30.44%	25.56%	18.66%	18.24%	1.33
Sample Fund Name	AG	*****	6.64%	29.53%	29.77%	0.00%	-0-	
Sample Fund Name	SF	*****	2.82%	29.30%	23.19%	18.35%	17.94%	1.25
Sample Fund Name	WP	*****	15.71%	26.76%	41.33%	30.09%	23.50%	0.29
Sample Fund Name	GI	*****	4.56%	26.42%	38.91%	0.00%	-0-	0.95
Sample Fund Name	G	****	9.42%	26.22%	33.79%	25.97%	-0-	0.86
Sample Fund Name	G	*****	5.68%	25.57%	32.36%	22.81%	-0-	0.59
Sample Fund Name	SC	***	3.48%	25.54%	20.18%	14.58%	15.51%	1.11
Sample Fund Name	AG	****	8.10%	23.30%	27.27%	20.84%	-0-	1.06
Sample Fund Name	SC	*****	0.30%	22.82%	20.11%	14.36%	4.41%	0.27
Sample Fund Name	SF	*****	11.69%	22.75%	30.29%	18.28%	17.91%	1.30
Sample Fund Name	G	*****	2.59%	22.32%	-0-	0.00%	-0-	0.85
Sample Fund Name	WF	*****	19.23%	22.13%	30.88%	22.25%	20.43%	0.65
Sample Fund Name	SC	*****	9.77%	21.40%	25.52%	15.25%	14.27%	0.95
Sample Fund Name	G	*****	2.15%	18.40%	33.74%	22.13%	-0-	1.06
Sample Fund Name	SC	*****	7.79%	17.89%	22.23%	17.66%	16.37%	0.73
Sample Fund Name	S	*****	-3.20%	16.81%	43.71%	22.74%	-0-	1.00
Sample Fund Name	ST	***	17.95%	16.51%	24.97%	24.47%	17.93%	1.42
Sample Fund Name	SC	*****	9.22%	15.02%	19.43%	17.74%	16.76%	0.85
Sample Fund Name	WF	*****	39.73%	14.65%	27.72%	23.26%	18.86%	0.29
Sample Fund Name	WF	#N/A	34.91%	14.49%	25.33%	25.29%	18.23%	
Sample Fund Name	WF	#N/A	34.73%	12.94%	30.03%	26.11%	18.34%	
Sample Fund Name	G	****	15.95%	10.16%	31.66%	15.63%	-0-	1.12

3 month returns are not adjusted for load or fees. Years 1 through 10 take into account Front End Loads, Redemption Fees, and Deferred Sales fees. For loads of actual numbers, Deferred Sales

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Deferred Sales fees. For lack of actual numbers, Deferred Sales charges were assumed to approach -0- in 5 years, with equal steps towards that number. This assumption can be changed in the formula in Column "R." Paying shareware fee also you to unlock this document (include e-mail acct)

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**E, F, G, and H**" and use the data provided for the funds you wish to  
 e 3 month return in Column "D". **Do not enter returns in Columns**  
 and Load in "Q", Redemption Fees in "R", Deferred Sales charge in "T"  
 may also enter other portfolio information in the appropriate columns.

Mnstar Risk	Std Dev	P/E	P/B	Net Assets	Median CAP	Min Open	Front Load	Redem Fee	Defrd Period	Defrd Sales	12b-1
1.14	5.75	20.64	3.32	251.00	904.48	Closed	-0-	-0-	-	-0-	-0-
1.51	6.17	33.91	6.05	235.00	646.55	Closed	-0-	-0-	5 Yr	4.00%	1.00%
1.42	5.46	28.02	4.77	542.00	367.84	\$500	5.50%	-0-	-	-0-	0.25%
1.42	5.72	35.13	6.82	654.00	755.25	Closed	5.50%	-0-	-	-0-	0.25%
0.66	3.54	27.78	4.24	6510.00	2697.51	\$2,500	3.00%	-0-	-	-0-	-0-
1.35	5.68	44.61	2.07	1234.00	610.54	\$1,000	-0-	-0-	-	-0-	1.00%
1.21	4.92	26.30	5.41	651.00	1740.94	\$500	5.50%	-0-	-	-0-	0.30%
1.32	5.30	35.73	7.52	365.00	1177.18	\$250	-0-	-0-	-	-0-	0.75%
1.03	4.11	26.22	5.12	254.00	1134.35	\$1,000	-0-	-0-	-	-0-	-0-
1.43	5.72	35.13	6.82	894.00	755.25	Closed	-0-	-0-	5 Yr	1.00%	1.00%
0.38	2.50	22.69	2.79	654.00	661.82	\$1,000	-0-	-0-	-	-0-	-0-
1.87	6.45	38.76	8.80	5462.00	3417.08	\$1,000	-0-	-0-	-	-0-	-0-
0.66	4.08	24.86	3.43	289.00	2605.12	\$1,000	6.50%	-0-	-	-0-	-0-
1.53	6.55	33.11	5.12	456.00	578.04	\$1,000	-0-	-0-	-	-0-	-0-
		34.55	5.60	986.00	304.07	\$1,000	-0-	-0-	-	-0-	0.25%
0.95	5.30	11.52	1.02	365.00	177.89	\$2,500	3.00%	0.75%	-	-0-	-0-
1.02	5.31	33.00	4.44	1054.00	4730.46	\$1,000	-0-	-0-	5 Yr	5.00%	1.00%
0.89	3.59	23.71	2.75	896.00	1732.10	\$1,000	5.75%	-0-	-	-0-	0.25%
0.63	2.98	22.17	3.01	5687.00	5272.42	\$1,000	-0-	-0-	-	-0-	0.25%
0.88	3.58	30.42	2.98	86.00	2131.30	\$1,000	5.50%	-0-	-	-0-	0.25%
1.30	4.78	38.63	7.22	1540.00	771.02	\$500	5.75%	-0-	-	-0-	0.25%
0.78	3.88	16.96	4.65	254.00	2350.88	\$250	4.25%	-0-	-	-0-	0.25%
0.15	1.89	16.09	1.92	5660.00	7415.75	\$100	4.00%	-0-	-	-0-	-0-
1.08	5.58	15.83	3.31	810.00	1702.18	\$2,500	3.00%	0.75%	-	-0-	-0-
0.70	3.53	29.12	5.30	864.00	1039.92	Closed	-0-	2.00%	-	-0-	-0-
0.75	4.02	33.56	6.74	302.00	1784.42	\$3,000	4.50%	-0-	-	-0-	0.25%
0.81	4.14	33.36	5.77	300.00	1147.16	\$1,000	-0-	-0-	-	-0-	-0-
0.77	3.90	16.96	4.65	654.00	2350.88	\$250	4.25%	-0-	-	-0-	0.25%
0.64	4.21	15.90	2.10	254.00	72.21	\$1,000	-0-	-0-	3 Yr	3.00%	0.30%
0.86	4.47	23.95	3.23	897.00	379.50	\$1,000	5.75%	-0-	-	-0-	0.25%
1.87	6.55	27.94	6.69	150.00	1227.46	\$1,000	4.75%	-0-	-	-0-	0.25%
0.53	3.72	16.91	2.70	90.00	289.91	\$1,000	-0-	-0-	-	-0-	-0-
0.60	4.15	32.64	5.47	568.00	3207.60	\$2,500	3.00%	1.50%	-	-0-	-0-
		26.02	4.29	110.40	3788.52	\$1,000	4.00%	2.00%	3 Yr	3.00%	0.25%
		26.02	4.29	864.00	3778.52	\$1,000	-0-	2.00%	5 Yr	4.00%	1.00%
0.71	3.64	21.00	3.14	358.00	5511.54	\$50	8.24%	-0-	-	-0-	-0-

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Manage Fee	1 Yr Total Return	3 Yr Annlzd Return	5 Yr Annlzd Return	10 Yr Annlzd Return
0.75%	81.76%	27.12%	-0-	-0-
0.75%	81.16%	-0-	-0-	-0-
0.50%	83.08%	31.63%	-0-	-0-
0.75%	82.62%	-0-	-0-	-0-
0.25%	68.96%	28.16%	-0-	-0-
1.00%	55.31%	37.97%	26.58%	-0-
1.00%	52.82%	28.39%	19.72%	-0-
0.75%	43.80%	39.14%	19.81%	-0-
0.75%	37.61%	42.53%	27.87%	-0-
0.75%	36.69%	20.71%	-0-	-0-
1.00%	33.71%	28.52%	21.31%	-0-
1.00%	33.21%	40.71%	28.45%	-0-
1.00%	41.39%	31.22%	23.47%	19.65%
0.50%	30.44%	25.56%	18.66%	18.24%
0.75%	29.53%	29.77%	-0-	-0-
0.30%	34.31%	24.76%	19.25%	18.39%
1.00%	33.43%	42.77%	30.35%	23.50%
0.75%	34.13%	41.68%	-0-	-0-
0.60%	26.22%	33.79%	25.97%	-0-
0.75%	32.88%	34.88%	24.21%	-0-
0.75%	33.20%	22.58%	15.95%	16.20%
0.75%	28.77%	29.13%	21.89%	-0-
0.63%	27.94%	21.76%	15.30%	4.84%
0.30%	27.50%	31.95%	19.18%	18.36%
0.75%	24.82%	-0-	-0-	-0-
0.85%	27.88%	32.90%	23.38%	20.99%
0.75%	21.40%	25.52%	15.25%	14.27%
0.75%	23.66%	35.69%	23.20%	-0-
0.75%	21.54%	22.64%	17.66%	16.37%
0.65%	23.94%	46.58%	24.20%	-0-
0.75%	22.32%	27.01%	25.69%	18.51%
1.50%	15.02%	19.43%	17.74%	16.76%
0.78%	20.00%	29.67%	24.39%	19.40%
1.00%	25.54%	28.34%	26.83%	18.95%
1.00%	20.15%	32.00%	26.83%	18.58%
0.17%	20.05%	35.49%	17.64%	-0-