

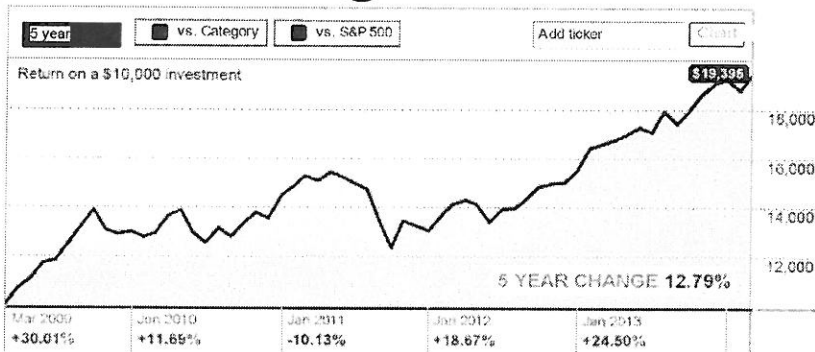
Reading a Prospectus (2/2)

Sample Prospectus

Mutual Financial Services Fund Class C (TMFSX)

17.00 Net Asset Value **-0.06%** 1 Day **+0.47%** Year-to-Date Overall Morningstar Rating

Financial Style or Category No Load Sales Expenses **5** 2.24% Expense Ratio Low Morningstar Risk Rating™



1 **Investment Objective** The investment seeks capital appreciation, which may occasionally be short term; income is a secondary consideration. The fund invests at least 80% of its net assets in securities of financial services companies that the investment manager believes are available at market prices less than their value based on certain recognized or objective criteria (intrinsic value). It also invests in merger arbitrage securities and the debt and equity of distressed companies. The fund may invest in foreign securities without limit.

Performance **4**

1 month	+0.65%	3 years	+9.03%
3 months	+1.31%	5 years	+12.79%
1 year	+15.42%	Since inception	+7.91%

Data through --

Holdings

International stock	50.56%
U.S. stock	37.16%
Cash	9.25%
Fixed income	2.95%
Other	0.08%

Peer Comparison

	TMFSX	Category
Performance 5-yr return	+12.79%	+14.48%
Expense ratio	2.24%	1.78%
Risk 5 year sharpe ratio	1.08	1.10
Net assets	\$432.7M	\$284.6M
Average market cap	\$7.1B	\$17.9B
Average P/E	12.1	14.2
Portfolio turnover	26%	26%

Top 5 Sectors

Sector	Portfolio weighting
Financial service	86.32%
Industrial materials	8.91%
Telecommunication	3.27%
Utilities	0.80%
Business service	0.71%

Money 50: Best Mutual Funds »

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Fund Management and Purchase Info

Fund family	Franklin Templeton Investments
Fund manager & tenure	Andrew Sleeman / 4 Years
Minimal initial investment	\$1,000.00
Minimum IRA investment	

Top 10 Holdings **3**

Company	Portfolio weighting
ACE ACE Ltd	3.28%
-- Protector Forsiting ASA	3.22%
PRE PartnerRe Ltd.	2.69%
CNO CNO Financial Group, Inc.	2.63%
-- ING Groep N.V.	2.63%
-- Resolution Ltd	2.52%
-- Catlin Group Ltd	2.42%
-- Hana Financial Group Inc	2.29%
MET MetLife Inc	2.17%
-- Oslo Bors VPS Holding ASA	2.08%

NAME: _____ DATE: _____

Reading a Prospectus (1/2)

Pick a mutual fund and examine its prospectus. Locate each item listed below, and then record the information in the space provided.

Name of Fund: _____ Ticker Symbol: _____ Website Used: _____

① Fund Objective:

② Fund Manager Experience:

③ Fund Investment (What is the fund invested in?):

④ Historical Performance (Rate of Return):

⑤ Costs of Investing:

⑥ Turnover Ratio:

⑦ Risk Ratio (Return Profile):

⑧ Minimum Investment:

NAME: _____

DATE: _____

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