

Dow Jones Real Return Target Date IndexesSM

Fact Sheet

Stated Objective

The Real Return Target Date Indexes are designed to measure the performance of a lifecycle portfolio that seeks to grow and preserve real value over time.

Unique Aspects

- 1 The indexes include real and nominal assets, which add diversity and are considered to potentially counterbalance inflation.
- 2 The selected asset classes include stocks, bonds, TIPS, commodities and real estate securities.
- 3 The indexes are designed as benchmarks for the performance of retirement portfolios that are focused on preserving real value over time.

Total Return Performance (%)

	Total Return (%)	Annualized Total Return (%)			
	YTD (%)	1 Year	3 Year	5 Year	Since Inception*
Dow Jones Real Return Today Index SM	1.29	10.67	8.21	9.90	8.71
Dow Jones Real Return 2005 Index SM	1.29	10.67	8.21	9.95	8.54
Dow Jones Real Return 2010 Index SM	1.15	10.43	8.42	10.32	8.32
Dow Jones Real Return 2015 Index SM	0.71	9.71	8.82	11.01	8.08
Dow Jones Real Return 2020 Index SM	0.04	8.64	9.44	12.05	7.79
Dow Jones Real Return 2025 Index SM	-0.89	7.25	10.27	13.40	7.55
Dow Jones Real Return 2030 Index SM	-1.96	5.70	11.09	14.69	7.40
Dow Jones Real Return 2035 Index SM	-2.96	4.36	11.68	15.65	7.20
Dow Jones Real Return 2040 Index SM	-3.76	3.43	12.06	16.28	7.11
Dow Jones Real Return 2045 Index SM	-4.31	2.83	12.23	N/A	11.15
Dow Jones Real Return 40+ Index SM	-4.52	2.59	12.21	16.54	7.15

*Inception Date as of 12/31/1999 except for 2045, which is 12/31/2004.

Yearly Total Return Performance (%)

	2007	2006	2005	2004	2003	2002	2001	2000
Dow Jones Real Return Today Index SM	10.05	6.31	6.25	10.77	15.42	9.35	1.58	9.85
Dow Jones Real Return 2005 Index SM	10.05	6.31	6.25	10.79	15.64	8.83	1.07	9.31
Dow Jones Real Return 2010 Index SM	9.99	6.81	6.52	11.02	16.61	7.54	-0.07	8.38
Dow Jones Real Return 2015 Index SM	9.83	7.88	7.12	11.56	18.42	5.62	-1.86	7.02
Dow Jones Real Return 2020 Index SM	9.64	9.48	8.06	12.45	21.12	3.04	-4.29	5.18
Dow Jones Real Return 2025 Index SM	9.45	11.61	9.32	13.64	24.47	0.14	-6.86	3.18
Dow Jones Real Return 2030 Index SM	9.29	13.88	10.59	14.83	27.64	-2.46	-8.97	1.42
Dow Jones Real Return 2035 Index SM	9.19	15.75	11.54	15.71	30.05	-4.56	-10.49	-0.23
Dow Jones Real Return 2040 Index SM	9.20	17.10	12.12	16.28	31.63	-5.93	-11.34	-1.10
Dow Jones Real Return 2045 Index SM	9.24	17.87	12.42	N/A	N/A	N/A	N/A	N/A
Dow Jones Real Return 40+ Index SM	9.24	18.03	12.45	16.54	32.27	-6.37	-11.51	-1.16

Asset Allocation

Assets are classified by their risk attributes and categorized as follows:

High Risk Assets:

- Global Equities: Dow Jones Wilshire Global Total Market IndexSM
- U.S. Real Estate: Dow Jones Wilshire U.S. Real Estate Securities IndexSM
- Commodities: Dow Jones AIG Commodity IndexSM

Low Risk Assets:

- U.S. Nominal Bonds: Lehman Brothers U.S. Aggregate Bond IndexSM
- Treasury Inflation Protected Securities: Lehman Brothers U.S. TIPS IndexSM

	High Risk	Low Risk
Dow Jones Real Return Today Index SM	28.43	71.57
Dow Jones Real Return 2005 Index SM	28.43	71.57
Dow Jones Real Return 2010 Index SM	29.58	70.42
Dow Jones Real Return 2015 Index SM	33.65	66.35
Dow Jones Real Return 2020 Index SM	40.70	59.30
Dow Jones Real Return 2025 Index SM	50.83	49.17
Dow Jones Real Return 2030 Index SM	62.96	37.04
Dow Jones Real Return 2035 Index SM	74.08	25.92
Dow Jones Real Return 2040 Index SM	82.24	17.76
Dow Jones Real Return 2045 Index SM	87.31	12.69
Dow Jones Real Return 40+ Index SM	89.23	10.77

Quick Facts

Weighting	Weightings among the selected asset classes—stocks, bonds, TIPS, commodities and real estate securities, as represented by sub-indexes—are rebalanced every six months to their pre-determined strategic mixes.
Rebalance Frequency	The indexes are rebalanced every six months to their pre-determined strategic mixes.
Calculation/Distribution	End-of-day
Date Introduced	February 2008

For more information on the Dow Jones Real Return Target Date IndexesSM, email djindexsupport@dowjones.com or call 609-520-7249. Learn more at www.realreturnindexes.com

All data as of January 31, 2008.

The Dow Jones Real Return Target Date Indexes were not published prior to February 2008. This document contains comparisons, assertions, and conclusions regarding the estimated historical performance of the Dow Jones Real Return Target Date Indexes based on back testing, i.e., calculations of how an index might have performed in the past if it had existed. Back tested performance information is purely hypothetical and is provided in this document solely for informational purposes. Back tested performance does not represent actual performance and should not be interested as an indication of actual performance.

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