

S&P 500 GICS Sector Scorecard (11/6/09)

See the last page for Required Disclosure information.	Index Value	% of 500 or Sector	Price Changes (%)					5-Year	
			1 Wk.	13 Wks.	YTD	2008	5-Yr CAGR	Beta	Std. Dev.
S&P 500	1069.30	100.00	3.2	5.8	18.4	(38.5)	(1.8)	1.0	15.9
S&P 500/Citigroup Growth	559.15	53.25	3.4	8.3	24.1	(35.9)	(0.7)	0.9	14.9
S&P 500/Citigroup Value	502.51	46.75	3.0	3.1	12.4	(41.2)	(3.2)	1.1	17.8
S&P 500/Citigroup Pure Growth	3221.50	20.30	4.4	10.3	40.5	(39.6)	1.1	1.1	18.2
S&P 500/Citigroup Pure Value	2230.96	11.95	3.2	7.5	40.9	(49.9)	(2.5)	1.6	28.6
Consumer Discretionary	221.02	9.33	4.7	5.8	30.5	(34.7)	(3.7)	1.1	20.3
Advertising	132.33	1.62	4.8	0.7	38.2	(45.0)	(4.8)	1.1	26.4
Apparel Retail	448.83	4.02	4.7	14.2	77.4	(42.3)	0.8	1.0	23.2
Apparel, Accessories & Luxury Goods	178.54	2.50	3.9	10.2	53.5	(34.7)	(0.5)	1.5	30.1
Auto Parts & Equipment	100.36	2.00	9.7	(2.5)	44.4	(49.6)	(4.4)	1.9	42.4
Automobile Manufacturers	41.76	2.85	10.7	(3.2)	155.3	(76.4)	(19.7)	2.4	68.5
Automotive Retail	152.16	1.29	4.0	(4.8)	22.8	2.3	NA	NA	NA
Broadcasting	203.67	0.98	8.1	17.7	55.3	(46.9)	(4.3)	2.2	52.5
Cable & Satellite	80.89	8.33	3.3	4.9	3.0	NA	NA	NA	NA
Casinos & Gaming	666.78	1.15	11.9	1.6	58.5	(73.1)	(11.4)	2.0	44.4
Computer & Electronics Retail	216.83	2.28	4.5	1.4	36.5	(51.3)	(5.5)	1.2	32.4
Consumer Electronics	34.63	0.30	1.3	43.1	127.7	(77.3)	NA	NA	NA
Department Stores	152.19	4.74	0.6	3.6	71.5	(48.3)	(1.9)	1.4	32.8
Distributors	122.48	0.66	3.4	0.6	(4.4)	(18.2)	(3.6)	0.8	17.6
Education Services	85.64	1.21	(1.3)	(10.4)	(19.4)	9.2	NA	NA	NA
Footwear	490.13	2.86	3.8	11.2	26.6	(20.6)	10.1	0.9	22.6
General Merchandise Stores	583.84	4.95	2.3	12.2	41.0	(26.1)	(0.4)	1.0	26.4
Home Furnishings	77.72	0.35	0.6	8.4	28.0	(12.9)	(8.2)	1.1	30.1
Home Improvement Retail	296.53	9.25	5.0	(7.5)	5.6	(9.6)	(7.1)	0.8	23.9
Homebuilding	268.72	1.10	8.9	(13.4)	23.8	(40.3)	(19.3)	1.4	43.8
Homefurnishing Retail	99.81	1.11	5.5	0.6	46.1	(13.5)	NA	NA	NA
Hotels, Resorts & Cruise Lines	152.65	3.30	5.2	3.7	44.2	(50.1)	(5.0)	1.6	33.1
Household Appliances	200.78	1.02	9.5	18.1	41.6	(37.5)	(1.2)	1.7	34.6
Housewares & Specialties	76.41	1.13	0.2	0.7	11.1	(50.6)	(10.7)	1.7	37.8
Internet Retail	529.38	6.18	5.7	41.3	149.6	(51.4)	7.0	1.4	44.8
Leisure Products	126.24	1.21	3.6	8.0	12.6	(9.9)	(2.4)	1.1	24.8
Motorcycle Manufacturers	73.32	0.69	3.3	8.3	51.6	(63.7)	(15.0)	2.2	51.1
Movies & Entertainment	122.47	15.41	4.6	8.9	34.5	(42.7)	(3.9)	1.3	23.0
Photographic Products	8.28	0.13	12.8	(1.2)	(35.7)	(69.9)	(33.6)	1.8	54.5
Publishing & Printing	118.05	1.86	2.3	0.9	25.0	(58.7)	(18.1)	1.3	25.7
Restaurants	456.27	11.85	6.5	8.5	11.0	(7.6)	9.2	0.8	16.5
Specialized Consumer Services	76.05	0.72	3.3	11.7	(16.6)	22.3	NA	NA	NA
Specialty Stores	100.08	2.60	2.8	3.7	36.9	(37.4)	(1.6)	1.1	23.7
Tires & Rubber	43.02	0.36	1.9	(27.5)	119.9	(78.8)	(2.4)	3.0	63.4
Consumer Staples	270.62	11.78	1.8	8.1	9.7	(17.7)	3.4	0.6	10.8
Agricultural Products	559.84	1.88	7.5	12.9	12.3	(37.9)	8.8	0.3	35.5
Brewers	506.79	0.62	(10.5)	(3.5)	(10.4)	40.0	6.0	0.5	21.3
Distillers & Vintners	142.74	0.78	1.4	15.0	(1.8)	(21.9)	(0.5)	0.8	24.1
Drug Retail	480.97	7.42	(7.0)	2.5	24.7	(30.7)	2.6	0.7	20.0
Food Distributors	322.74	1.44	1.7	8.3	17.3	(26.5)	(5.0)	0.8	20.3
Food Retail	97.85	2.90	(0.3)	12.5	1.9	(30.2)	(1.6)	0.7	16.9
Household Products	370.30	22.81	4.4	15.3	3.4	(16.1)	3.4	0.6	14.6
HyperMarkets & Super Centers	97.37	12.32	3.4	6.4	(5.2)	8.7	0.4	0.3	15.4
Packaged Foods & Meats	234.00	12.44	(0.1)	3.7	9.5	(15.1)	(0.2)	0.5	13.9
Personal Products	373.84	1.77	5.1	7.9	41.3	(36.9)	7.6	1.4	29.9
Soft Drinks	249.91	21.74	2.0	8.6	19.5	(28.7)	5.4	0.6	14.9
Tobacco	436.63	13.89	2.5	4.6	16.8	(22.1)	9.3	0.6	17.0
Energy	434.26	12.33	2.9	11.2	12.4	(35.9)	8.1	0.9	23.1
Coal & Consumable Fuels	86.74	1.92	7.2	18.2	79.5	(64.2)	NA	NA	NA
Integrated Oil & Gas	421.82	60.30	2.2	8.5	(0.4)	(23.5)	7.7	0.7	20.5
Oil & Gas Drilling	516.92	1.96	4.8	19.1	70.3	(62.0)	8.1	1.3	33.7
Oil & Gas Equipment & Services	418.52	14.11	4.0	22.7	57.1	(59.5)	9.2	1.4	34.9
Oil & Gas Exploration & Production	454.30	17.75	4.3	12.8	33.9	(35.0)	15.0	1.0	30.9
Oil & Gas Refining & Marketing	166.32	1.29	(5.0)	(1.9)	(21.7)	(64.7)	(9.5)	1.1	39.0
Oil & Gas Storage & Transportation	102.33	2.66	2.1	5.7	27.9	(51.6)	NA	NA	NA
Financials	192.45	14.48	1.8	(0.4)	14.0	(56.9)	(13.4)	1.6	28.9
Asset Management & Custody Banks	124.80	9.04	2.4	(5.5)	18.5	(49.3)	(1.5)	1.2	22.9
Consumer Finance	329.27	5.43	5.3	12.5	62.7	(55.4)	(10.7)	2.0	41.8
Diversified REITs	64.77	0.70	2.4	2.4	2.2	(31.4)	NA	NA	NA
Diversified Banks	212.91	12.94	(0.5)	(3.7)	(6.5)	(35.4)	(11.8)	1.4	34.5
Industrial REITs	23.06	0.38	2.2	6.3	(16.6)	(78.1)	NA	NA	NA
Insurance Brokers	193.47	1.69	0.7	(1.4)	(8.8)	(6.7)	2.3	0.7	21.2
Investment Banking & Brokerage	95.23	11.06	0.9	2.7	82.7	(71.4)	(5.9)	1.5	30.3
Life & Health Insurance	187.40	6.87	0.1	(3.8)	7.0	(49.5)	(2.6)	2.2	40.7
Multi-line Insurance	61.11	2.60	2.1	17.6	35.9	(89.0)	(31.2)	2.5	49.8
Multi-Sector Holdings	51.28	0.32	1.5	(11.8)	15.2	(58.0)	NA	NA	NA
Office REITs	81.55	0.61	(1.2)	(3.5)	9.2	(40.1)	NA	NA	NA
Other Diversified Financial Services	50.05	26.01	3.0	(1.4)	16.1	(57.5)	(15.3)	1.8	40.9
Property & Casualty Insurance	193.82	6.18	2.1	5.3	8.2	(31.4)	(4.5)	1.0	20.5
Real Estate Services	82.10	0.19	3.7	(10.7)	148.4	NA	NA	NA	NA
Regional Banks	41.69	6.19	4.1	(1.2)	(14.2)	(47.7)	(19.9)	1.2	32.3

	Index Value	% of 500 or Sector	Price Changes (%)					5-Year	
			1 Wk.	13 Wks.	YTD	2008	5-Yr CAGR	Beta	Std. Dev.
Financials (cont'd)									
Residential REITs	63.10	1.08	(0.6)	(3.4)	2.7	(29.2)	NA	NA	NA
Retail REITs	42.65	1.75	(0.7)	1.5	11.7	(60.4)	NA	NA	NA
Specialized Finance	91.20	3.11	2.5	2.1	18.2	(65.8)	(11.3)	1.3	30.5
Specialized REITs	74.37	3.00	(1.4)	(3.2)	2.5	(21.2)	NA	NA	NA
Thriffs & Mortgage Finance	5.16	0.86	(0.1)	(8.0)	(14.4)	(89.5)	(46.1)	1.3	37.4
Health Care	338.40	12.55	3.8	5.4	9.4	(24.5)	0.4	0.7	14.0
Biotechnology	923.40	13.00	4.8	(3.5)	(8.5)	10.3	3.6	0.5	21.8
Health Care Distributors	235.14	3.11	5.5	17.4	36.6	(37.8)	3.8	0.9	22.1
Health Care Equipment	471.45	14.90	3.5	3.7	15.4	(28.4)	(1.5)	0.7	17.6
Health Care Facilities	150.68	0.19	(0.2)	24.0	344.3	(77.4)	6.6	2.2	70.6
Health Care Services	395.81	6.35	6.7	16.9	35.7	(17.0)	21.2	0.6	17.5
Health Care Supplies	111.63	0.42	1.6	2.0	18.6	NA	NA	NA	NA
Health Care Technology	76.78	0.32	27.3	63.6	37.7	(34.2)	NA	NA	NA
Life Sciences Tools & Services	129.26	3.28	1.7	3.9	48.4	(39.0)	NA	NA	NA
Managed Health Care	299.65	7.53	10.1	6.2	16.1	(55.1)	(2.6)	1.3	31.9
Pharmaceuticals	284.21	50.89	2.4	5.9	5.9	(21.2)	(1.1)	0.6	14.6
Industrials	234.52	10.38	6.1	6.8	13.2	(41.5)	(3.7)	1.2	20.8
Aerospace & Defense	312.43	26.38	5.0	8.2	13.9	(37.8)	2.9	1.1	20.4
Air Freight & Logistics	313.37	9.72	2.9	4.0	4.0	(21.9)	(6.8)	0.9	21.5
Airlines	82.40	0.66	3.0	(5.0)	0.3	(29.3)	(12.3)	1.0	29.1
Building Products	120.35	0.46	7.2	(16.7)	13.2	(43.4)	(9.6)	2.2	45.8
Commercial Printing	75.22	0.44	4.5	34.7	54.5	(64.0)	(9.6)	2.1	45.0
Construction & Engineering	194.60	1.85	2.1	(13.9)	(3.6)	(43.8)	11.4	1.5	36.2
Construction & Farm Machinery & Heavy Trucks	403.01	8.10	4.4	10.0	31.7	(52.0)	3.4	1.7	32.4
Diversified Support Services	84.26	0.85	3.4	(6.0)	11.7	NA	NA	NA	NA
Electrical Components & Equipment	333.21	4.39	6.9	7.4	12.5	(39.6)	2.1	1.3	26.1
Environmental & Facilities Services	100.16	2.95	4.6	8.8	0.2	(1.8)	1.7	0.6	16.9
Human Resource & Employment Services	69.18	0.57	3.5	(9.4)	18.7	(42.3)	(6.2)	1.4	36.2
Industrial Conglomerates	193.31	22.62	6.3	4.6	4.0	(53.7)	(12.9)	1.4	28.5
Industrial Machinery	353.71	8.19	5.5	16.5	34.9	(41.1)	1.1	1.2	21.9
Office Services & Supplies	153.51	0.97	3.7	22.0	5.6	(35.2)	(9.5)	1.1	22.7
Railroads	450.85	9.70	16.7	8.5	28.0	(17.1)	14.7	1.1	26.4
Research & Consulting Services	70.59	0.80	3.8	5.0	4.9	NA	NA	NA	NA
Trading Companies & Distributors	173.23	1.11	4.2	0.7	14.0	(22.2)	4.6	1.0	24.5
Trucking	81.04	0.24	4.2	8.9	9.0	(17.5)	NA	NA	NA
Information Technology	344.73	19.05	3.1	9.0	48.7	(43.7)	1.5	1.1	20.2
Application Software	27.84	2.76	5.1	7.0	50.6	(45.3)	2.8	1.5	28.4
Communications Equipment	108.97	14.22	4.5	4.9	44.1	(40.6)	0.7	1.2	23.7
Computer Hardware	598.02	27.30	2.9	10.6	64.8	(40.6)	9.4	1.1	22.3
Computer Storage & Peripherals	330.92	3.38	3.2	14.9	65.4	(44.7)	(3.0)	1.2	26.9
Data Processing & Outsourced Services	190.78	5.54	5.7	8.2	28.3	(31.1)	0.9	0.9	17.3
Electronic Components	89.87	1.73	4.7	(3.4)	50.9	NA	NA	NA	NA
Electronic Equipment & Instruments	116.76	0.75	5.0	16.7	34.5	(57.5)	(2.9)	1.3	31.5
Electronic Manufacturing Services	75.51	0.29	4.9	26.8	69.6	(54.8)	(13.0)	2.0	39.1
Home Entertainment Software	64.11	0.34	4.2	(8.3)	18.5	(72.5)	(17.2)	1.4	36.9
Internet Software & Services	172.94	10.40	2.9	16.9	68.1	(54.6)	(3.9)	1.0	27.4
IT Consulting & Other Services	88.00	0.70	11.3	26.0	138.1	(52.6)	(10.9)	1.4	38.2
Office Electronics	18.85	0.38	5.5	(6.2)	(0.5)	(50.8)	(12.3)	1.5	33.5
Semiconductor Equipment	239.46	1.59	1.3	(6.7)	27.1	(60.3)	(9.7)	1.3	29.5
Semiconductors	274.68	11.20	1.0	0.8	38.1	(46.9)	(3.5)	1.2	24.6
Systems Software	594.94	19.40	2.3	13.4	37.2	(38.3)	2.4	0.9	21.1
Materials	185.78	3.46	5.0	2.0	35.0	(47.0)	0.5	1.3	22.5
Aluminum	84.12	3.86	3.8	(0.8)	14.5	(69.2)	(17.6)	2.1	41.0
Construction Materials	96.64	1.84	4.2	(4.8)	(31.1)	(12.0)	(1.5)	1.3	35.5
Diversified Chemicals	137.54	23.42	5.1	4.4	45.9	(49.9)	(7.7)	1.7	33.1
Diversified Metals & Mining	456.62	10.32	8.4	25.2	209.7	(75.6)	23.7	1.9	46.9
Fertilizers & Agricultural Chemicals	863.74	12.79	2.1	(16.1)	2.1	(40.4)	24.2	0.7	28.3
Forest Products	86.79	2.45	3.5	(1.8)	22.9	(58.5)	(11.1)	1.4	32.7
Gold	115.45	7.39	12.8	18.1	20.5	(16.6)	0.7	0.5	36.6
Industrial Gases	523.86	14.07	3.4	5.2	45.0	(39.9)	10.1	1.0	21.2
Metal & Glass Containers	100.79	4.10	2.1	(1.9)	13.2	(7.1)	1.8	1.0	24.3
Paper Packaging	128.90	1.94	8.0	7.7	28.6	(26.1)	0.1	1.2	27.3
Paper Products	114.06	4.49	7.5	17.5	107.7	(63.7)	(6.5)	2.2	44.9
Specialty Chemicals	333.17	6.31	3.9	5.8	43.9	(18.1)	10.8	0.8	19.4
Steel	127.47	7.01	2.4	(16.4)	(1.7)	(52.9)	2.7	1.8	44.5
Telecommunication Services	104.08	3.02	1.0	(0.8)	(6.8)	(33.6)	(3.8)	0.7	17.3
Integrated Telecommunication Services	114.15	91.19	1.0	(0.6)	(8.8)	(28.9)	(0.2)	0.7	17.6
Wireless Telecommunication Services	86.16	8.81	1.6	(3.3)	30.6	(69.0)	(19.5)	1.1	32.4
Utilities	146.48	3.63	1.6	(0.1)	(1.0)	(31.5)	1.2	0.6	14.6
Electric Utilities	180.53	54.78	0.9	(2.6)	(8.0)	(28.5)	1.6	0.5	14.3
Gas Utilities	235.37	4.19	1.5	12.2	22.7	(34.9)	2.4	0.7	22.0
Independent Power Producers & Energy Traders	70.66	4.92	5.4	4.2	45.9	(69.6)	NA	NA	NA
Multi-Utilities	16.96	36.11	2.2	2.1	4.1	(27.5)	1.2	0.5	14.6

RANKINGS -- STARS: Sector and Sub-Industry STARS are weighted averages of index component company STARS. 5=Strong Buy, 3=Hold, 1=Strong Sell.

Relative Strength The index's 12-month price performance versus other sectors or sub-industries. 5=Top 10%, 4=Next 20%, 3=Middle 40%, 2=Next 20%, 1=Bottom 10%.

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Glossary

S&P STARS - Since January 1, 1987, Standard & Poor's Equity Research Services has ranked a universe of common stocks based on a given stock's potential for future performance. Under proprietary STARS (STock Appreciation Ranking System), S&P equity analysts rank stocks according to their individual forecast of a stock's future total return potential versus the expected total return of a relevant benchmark (e.g., a regional index (S&P Asia 50 Index, S&P Europe 350 Index or S&P 500 Index)), based on a 12-month time horizon. STARS was designed to meet the needs of investors looking to put their investment decisions in perspective.

S&P Quality Rankings (also known as **S&P Earnings & Dividend Rankings**)- Growth and stability of earnings and dividends are deemed key elements in establishing S&P's earnings and dividend rankings for common stocks, which are designed to capulize the nature of this record in a single symbol. It should be noted, however, that the process also takes into consideration certain adjustments and modifications deemed desirable in establishing such rankings. The final score for each stock is measured against a scoring matrix determined by analysis of the scores of a large and representative sample of stocks. The range of scores in the array of this sample has been aligned with the following ladder of rankings:

A+	Highest	B-	Lower
A	High	C	Lowest
A-	Above Average	D	In Reorganization
B+	Average	NR	Not Ranked
B	Below Average		

S&P Issuer Credit Rating - A Standard & Poor's Issuer Credit Rating is a current opinion of an obligor's overall financial capacity (its creditworthiness) to pay its financial obligations. This opinion focuses on the obligor's capacity and willingness to meet its financial commitments as they come due. It does not apply to any specific financial obligation, as it does not take into account the nature of and provisions of the obligation, its standing in bankruptcy or liquidation, statutory preferences, or the legality and enforceability of the obligation. In addition, it does not take into account the creditworthiness of the guarantors, insurers, or other forms of credit enhancement on the obligation. The Issuer Credit Rating is not a recommendation to purchase, sell, or hold a financial obligation issued by an obligor, as it does not comment on market price or suitability for a particular investor. Issuer Credit Ratings are based on current information furnished by obligors or obtained by Standard & Poor's from other sources it considers reliable. Standard & Poor's does not perform an audit in connection with any Issuer Credit Rating and may, on occasion, rely on unaudited financial information. Issuer Credit Ratings may be changed, suspended, or withdrawn as a result of changes in, or unavailability of, such information, or based on other circumstances.

S&P Core Earnings - Standard & Poor's Core Earnings is a uniform methodology for adjusting operating earnings by focusing on a company's after-tax earnings generated from its principal businesses. Included in the Standard & Poor's definition are employee stock option grant expenses, pension costs, restructuring charges from ongoing operations, write-downs of depreciable or amortizable operating assets, purchased research and development, M&A related expenses and unrealized gains/losses from hedging activities. Excluded from the definition are pension gains, impairment of goodwill charges, gains or losses from asset sales, reversal of prior-year charges and provision from litigation or insurance settlements.

S&P 12 Month Target Price - The S&P equity analyst's projection of the market price a given security will command 12 months hence, based on a combination of intrinsic, relative, and private market valuation metrics.

Standard & Poor's Equity Research Services - Standard & Poor's Equity Research Services U.S. includes Standard & Poor's Investment Advisory Services LLC; Standard & Poor's Equity Research Services Europe includes Standard & Poor's LLC- London; Standard & Poor's Equity Research Services Asia includes Standard & Poor's LLC's offices in Hong Kong and Singapore, Standard & Poor's Malaysia Sdn Bhd, and Standard & Poor's Information Services (Australia) Pty Ltd.

Abbreviations Used in S&P Equity Research Reports

CAGR- Compound Annual Growth Rate
CAPEX- Capital Expenditures
CY- Calendar Year
DCF- Discounted Cash Flow
EBIT- Earnings Before Interest and Taxes
EBITDA- Earnings Before Interest, Taxes, Depreciation and Amortization
EPS- Earnings Per Share
EV- Enterprise Value
FCF- Free Cash Flow
FFO- Funds From Operations
FY- Fiscal Year
P/E- Price/Earnings
PEG Ratio- P/E-to-Growth Ratio
PV- Present Value
R&D- Research & Development
ROE- Return on Equity
ROI- Return on Investment
ROIC- Return on Invested Capital
ROA- Return on Assets
SG&A- Selling, General & Administrative Expenses
WACC- Weighted Average Cost of Capital

Dividends on American Depository Receipts (ADRs) and American Depository Shares (ADSs) are net of taxes (paid in the country of origin).

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