

Because markets historically move in cycles, with some asset classes having outperformed others one year and then underperforming them the next, diversification could help reduce the volatility of an investor's returns.

2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Fixed Income 10.1%	Fixed Income 9.0%	Fixed Income 9.8%	Small Cap 47.3%	Int'l 20.3%	Int'l 13.5%	Int'l 26.3%	Large Cap Growth 11.8%	Fixed Income 5.1%	Mid Cap 40.5%
Mid Cap 8.3%	Small Cap 2.5%	Large Cap Value -15.5%	Mid Cap 40.1%	Mid Cap 20.2%	Mid Cap 12.7%	Large Cap Value 22.2%	Int'l 11.2%	Small Cap -33.8%	Large Cap Growth 37.2%
Large Cap Value 7.0%	Large Cap Value -5.6%	Int'l -15.9%	Int'l 38.6%	Small Cap 18.3%	Large Cap Value 7.1%	Small Cap 18.4%	Fixed Income 7.4%	Large Cap Value -36.8%	Int'l 31.8%
Small Cap -3.0%	Mid Cap -5.6%	Mid Cap -16.2%	Large Cap Value 30.0%	Large Cap Value 16.5%	Large Cap Growth 5.3%	S&P 500 15.8%	Mid Cap 5.6%	S&P 500 -37.0%	Small Cap 27.2%
S&P 500 -9.1%	S&P 500 -11.9%	Small Cap -20.5%	Large Cap Growth 29.7%	S&P 500 10.9%	S&P 500 4.9%	Mid Cap 15.3%	S&P 500 5.5%	Large Cap Growth -38.4%	S&P 500 26.5%
Int'l -14.2%	Large Cap Growth -20.4%	S&P 500 -22.1%	S&P 500 28.7%	Large Cap Growth 6.3%	Small Cap 4.6%	Large Cap Growth 9.1%	Large Cap Value -0.2%	Mid Cap -41.5%	Large Cap Value 19.7%
Large Cap Growth -22.4%	Int'l -21.4%	Large Cap Growth -27.9%	Fixed Income 4.3%	Fixed Income 3.0%	Fixed Income 1.6%	Fixed Income 4.1%	Small Cap -1.6%	Int'l -43.4%	Fixed Income 5.2%

Source: FactSet (data as of 12/31/09). All performance is historical and cannot guarantee future results.

Fixed Income: Barclays Capital U.S. Intermediate Govt./Credit Index; **Int'l:** MSCI EAFE Index; **Large Cap Growth:** Russell 1000 Growth Index; **Large Cap Value:** Russell 1000 Value Index; **Mid Cap:** Russell MidCap Index; **Small Cap:** Russell 2000 Index

See full index definitions on the following page.

Small- and medium- capitalization companies tend to have limited liquidity and greater price volatility than large-capitalization companies. Growth stocks typically are more volatile than value stocks; however, value stocks have a lower expected growth rate in earnings and sales. Investments in foreign securities involve greater volatility and political, economic, and currency risks and differences in accounting methods. Investments in debt securities typically decrease in value when interest rates rise. This risk is usually greater for longer-term securities.

BENCHMARK DEFINITIONS:

Fixed Income: The Barclays Capital U.S. Intermediate Govt./Credit Index – an unmanaged index consisting of U.S. dollar-denominated, publicly issued, fixed-rate corporate and government securities. Issues must have a maturity from one up to (but not including) ten years and a minimum of \$250 million par amount outstanding. Securities must be rated investment grade (Baa3/BBB-/BBB- or above) by Moody's, S&P, and Fitch, respectively. When all three agencies rate an issue, a median or “two out of three” rating is used to determine index eligibility by dropping the highest and lowest rating. When a rating from only two agencies is available, the lower (“most conservative”) of the two is used. When a rating from only one agency is available, that rating is used to determine index eligibility. The index is a total return index which reflects the price changes and interest of each bond in the index.

Int'l: The MSCI EAFE (Europe, Australasia, Far East) Index with net dividends is an unmanaged, free float-adjusted market capitalization weighted index designed to measure equity market performance of developed markets, excluding the United States and Canada. This index often is used as a benchmark for international equity portfolios and includes dividends and distributions net of withholding taxes, but does not reflect fees, brokerage commissions, or other expenses of investing

Large Cap Growth: Russell 1000 Growth Index with gross dividends, is an unmanaged, market capitalization weighted index that measures the performance of the large-cap segment of the U.S. equity universe. It includes those Russell 1000 Index* companies with higher price-to-book ratios and forecasted growth rates. The index includes the reinvestment of dividends and income, but does not reflect fees, brokerage commissions, withholding taxes, or other expenses of investing.

Large Cap Value: The Russell 1000 Value Index with gross dividends is an unmanaged, market capitalization weighted index that measures the performance of the large-cap segment of the U.S. equity universe. It includes those Russell 1000 Index* companies with lower price-to-book ratios and lower expected growth values. The index includes the reinvestment of dividends and income, but does not reflect fees, brokerage commissions, withholding taxes, or other expenses of investing.

Mid Cap: The Russell Midcap Index with gross dividends is an unmanaged, market capitalization weighted index that measures the performance of the mid-cap segment of the U.S. equity universe. It is a subset of the Russell 1000 Index* and includes approximately 800 of the smallest securities based on a combination of their market capitalization and current index membership. The Russell Midcap Index represents approximately 31% of the total market capitalization of the Russell 1000 companies. This index includes the reinvestment of dividends and income, but does not reflect fees, brokerage commissions, withholding taxes, or other expenses of investing.

S&P 500 Index: The S&P 500 Index with gross dividends is an unmanaged, market capitalization weighted index that measures the equity performance of 500 leading companies in leading industries of the U.S. economy. Although the index focuses on the large cap segment of the market, with approximately 75% coverage of U.S. equities, it can also be a suitable proxy for the total market. This index includes dividends and distributions, but does not reflect fees, brokerage commissions, withholding taxes, or other expenses of investing.

Small Cap: The Russell 2000 Index with gross dividends is an unmanaged, market capitalization weighted index that measures the performance of the small-cap segment of the U.S. equity universe. It is a subset of the Russell 3000 Index and includes approximately 10% of the total market capitalization of that index and includes approximately 2000 of the smallest securities based on a combination of their market capitalization and current index membership. This index includes the reinvestment of dividends and income, but does not reflect fees, brokerage commissions, withholding taxes, or other expenses of investing

***Russell 1000 Index:** The Russell 1000 Index with gross dividends is an unmanaged, market capitalization weighted index that measures the performance of the large-cap segment of the U.S. equity universe. It is a subset of the Russell 3000 Index and includes approximately 1,000 of the largest securities based on a combination of their market capitalization and current index membership. The Russell 1000 represents approximately 92% of the U.S. market. This index includes the reinvestment of dividends and income, but does not reflect fees, brokerage commissions, withholding taxes, or other expenses of investing

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