

No Load Mutual Funds

Operating expenses
- UNavoidable!

"sales" charges - now these are
low!

Fund Name	Audited Expense Ratio	Front Load	Deferred Load	12b-1 Current
Vanguard 500 Idx Adm	0.07	0.00	0.00	0.00
Vanguard Mid Cap Idx	0.21	0.00	0.00	0.00
Vanguard SmCp Idx	0.22	0.00	0.00	0.00
Vanguard Tot Stk	0.15	0.00	0.00	0.00
Vanguard Total Bd Idx	0.19	0.00	0.00	0.00
Vanguard Total Intl Stk	0.00	0.00	0.00	0.00
Fidelity 100 Index	0.19	0.00	0.00	0.00
ING Fidelity VIP Contra S	0.30	0.00	0.00	0.00
ING Fidelity VIP Eq-Inc S	0.30	0.00	0.00	0.00
ING Fidelity VIP Mid Cap S	0.30	0.00	0.00	0.00
ING Fidelity VIP Growth S	0.30	0.00	0.00	0.00
Fidelity Nasdaq Comp Trac	0.30	0.00	0.00	0.00
Fidelity Dynamic Str	0.40	0.00	0.00	0.00
Fidelity LgVal Enhcd Idx	0.45	0.00	0.00	0.00
Fidelity Dividend Growth	0.60	0.00	0.00	0.00
Fidelity M/C Enhanced Idx	0.60	0.00	0.00	0.00
Fidelity Equity-Inc II	0.65	0.00	0.00	0.00
Fidelity Equity-Inc	0.66	0.00	0.00	0.00
Fidelity Small Cap Value	1.13	0.00	0.00	0.00
Fidelity Adv SmCap Val I	1.13	0.00	0.00	0.00
Fidelity Adv Cons Disc I	1.14	0.00	0.00	0.00
Fidelity Adv Electron I	1.14	0.00	0.00	0.00
Fidelity Adv Comm Equip I	1.14	0.00	0.00	0.00
Fidelity Adv Intl Sm Cp I	1.14	0.00	0.00	0.00
Fidelity Sel Automotive	1.15	0.00	0.00	0.00
Fidelity Adv Eur Cp Ap I	1.15	0.00	0.00	0.00
Fidelity Intl Sm Cp	1.15	0.00	0.00	0.00
Fidelity Adv Emerg Mkt I	1.19	0.00	0.00	0.00
Fidelity Adv Glb Cp App I	1.20	0.00	0.00	0.00
Fidelity Adv Japan I	1.23	0.00	0.00	0.00
Fidelity Adv Int Sm Opp I	1.25	0.00	0.00	0.00
Fidelity Intl Sm Cap Opp	1.25	0.00	0.00	0.00
Fidelity Adv Cons Stapl I	1.92	0.00	0.00	0.00

oops...
that's
getting a
little
high!!