

Three-Minute Portfolio Fund Picks

Affine Financial Services

August 2009

						Expense	Morningstar	Minimum	Minimum
Vanguard	Category	Size (\$M)	Symbol	Index?	Best index correlation	Ratio (%)	Stars	Initial	Addition
Vanguard 500 Index Investor	Large Blend	83,820	VFINX	Yes	S&P 500 TR	0.16	3	\$3,000	\$100
Vanguard Small Cap Index	Small Blend	13,760	NAESX	Yes	Morningstar Small Cap TR USD	0.23	3	\$3,000	\$100
Vanguard Total Intl Stock Inde	Foreign Large Blend	22,341	VGTSX	Yes	MSCI World Ex US NR USD	0.34	4	\$3,000	\$100
Vanguard Total Bond Market Ind	Intermediate-Term Bond	59,434	VBMFX	Yes	BarCap US Agg Bond TR USD	0.20	4	\$3,000	\$100
Schwab									
Schwab S&P 500 Index Sel	Large Blend	5,466	SWPPX	Yes	S&P 500 TR	0.09	3	\$100	\$1
Columbia Small Cap Index Z	Small Blend	1,232	NMSCX	Yes	Morningstar Small Cap TR USD	0.20	3	\$2,500	\$500
Schwab International Index Sel	Foreign Large Blend	1,285	SWISX	Yes	MSCI World Ex US NR USD	0.19	3	\$100	\$1
RidgeWorth Intermediate Bond I	Intermediate-Term Bond	1,366	SAMIX	No	BarCap US Agg Bond TR USD	0.29	5	\$2,500	\$500
Fidelity									
Fidelity Spartan 500 Index Inv	Large Blend	12,760	FSMKX	Yes	S&P 500 TR	0.10	3	\$10,000	\$500
Dreyfus Small Cap Stock Index	Small Blend	811	DISSX	Yes	Morningstar Small Cap TR USD	0.50	3	\$2,500	\$100
Fidelity Spartan International	Foreign Large Blend	6,157	FSIIX	Yes	MSCI EAFE NR USD	0.10	3	\$10,000	\$500
Fidelity US Bond Index	Intermediate-Term Bond	9,916	FBIDX	Yes	BarCap US Agg Bond TR USD	0.32	4	\$10,000	\$500
E-Trade									
SSgA S&P 500 Index	Large Blend	1,341	SVSPX	Yes	S&P 500 TR	0.18	3	\$10,000	\$100
Columbia Small Cap Index A	Small Blend	1,232	NMSAX	Yes	Morningstar Small Cap TR USD	0.45	3	\$2,500	\$0
Vanguard Tax-Managed Intl	Foreign Large Blend	5,001	VTMGX	Yes	MSCI EAFE NR USD	0.15	3	\$10,000	\$100
Dreyfus Bond Market Index Inv	Intermediate-Term Bond	1,624	DBMIX	Yes	BarCap US Agg Bond TR USD	0.40	4	\$2,500	\$100

The fine print:

This list is for educational purposes only.

Inclusion in this list does not mean that I recommend that you purchase it. Mutual funds are not appropriate investments for everyone.

Inclusion in this list means that the fund has relatively low expenses, and it should be considered when forming a portfolio.

Mutual funds are not guaranteed, and you can lose principal.