

Vanguard Small-Cap Index Inv (NAESX)

C+

Fair

Fund Family: Vanguard **Phone:** (800) 662-7447
Address: Vanguard Financial Center, Valley Forge, PA 19482
Fund Type: SC - Small Cap

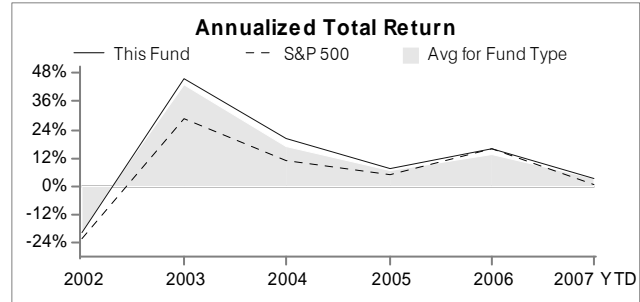
Major Rating Factors: Middle of the road best describes Vanguard Small-Cap Index Inv whose TheStreet.com Investment Rating is currently a C+ (Fair). The fund currently has a performance rating of C+ (Fair) based on an average return of 13.07% over the last three years and 3.51% over the last three months. Factored into the performance evaluation is an expense ratio of 0.23% (very low).

The fund's risk rating is currently C+ (Fair). It carries a beta of 0.90, meaning the fund's expected move will be 9.0% for every 10% move in the market. Volatility, as measured by both the semi-deviation and a drawdown factor, is considered low.

Michael H. Buek, CFA currently receives a manager quality ranking of 80 (0=worst, 99=best). If you desire an average level of risk, then this fund may be an option.

Services Offered: Automated phone transactions, payroll deductions, bank draft capabilities, an IRA investment plan, a 401K investment plan, a Keogh investment plan, wire transfers and a systematic withdrawal plan.

Data Date	Investment Rating	Net Assets (\$Mil)	NAV	Performance Rating/Pts	Total Return Y-T-D	Risk Rating/Pts
3-07	C+	6,951	33.76	C+ / 6.9	3.51%	C+ / 6.5
2006	C+	6,808	32.62	B- / 7.1	15.64%	C+ / 6.5
2005	B+	5,869	28.52	B / 8.0	7.40%	C+ / 6.7
2004	C+	5,996	26.82	B+ / 8.4	19.85%	C- / 4.2
2003	B	4,698	22.60	B+ / 8.8	45.63%	C+ / 5.8
2002	C+	3,142	15.66	C+ / 6.4	-20.02%	C+ / 5.6



Vanguard Small-Cap Value Index Fd (VISVX)

B+

Good

Fund Family: Vanguard **Phone:** (800) 662-7447
Address: Vanguard Financial Center, Valley Forge, PA 19482
Fund Type: SC - Small Cap

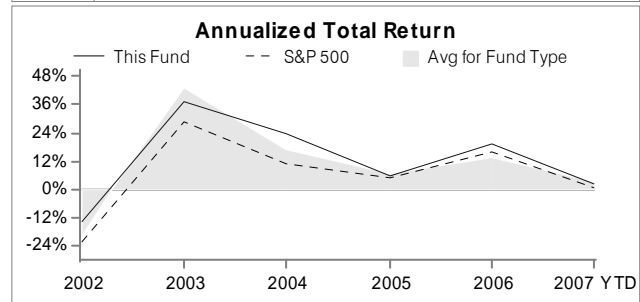
Major Rating Factors: Strong performance is the major factor driving the B+ (Good) TheStreet.com Investment Rating for Vanguard Small-Cap Value Index Fd. The fund currently has a performance rating of B- (Good) based on an average return of 14.16% over the last three years and 2.01% over the last three months. Factored into the performance evaluation is an expense ratio of 0.23% (very low).

The fund's risk rating is currently B- (Good). It carries a beta of 0.80, meaning the fund's expected move will be 8.0% for every 10% move in the market. Volatility, as measured by both the semi-deviation and a drawdown factor, is considered low.

Michael H. Buek, CFA currently receives a manager quality ranking of 91 (0=worst, 99=best). If you desire only a moderate level of risk and strong performance, then this fund is an excellent option.

Services Offered: Automated phone transactions, payroll deductions, bank draft capabilities, an IRA investment plan, a 401K investment plan, a Keogh investment plan, wire transfers and a systematic withdrawal plan.

Data Date	Investment Rating	Net Assets (\$Mil)	NAV	Performance Rating/Pts	Total Return Y-T-D	Risk Rating/Pts
3-07	B+	4,483	17.38	B- / 7.4	2.01%	B- / 7.5
2006	B+	4,314	17.05	B / 8.1	19.24%	B- / 7.4
2005	B	3,473	14.56	B- / 7.3	6.07%	C+ / 6.5
2004	B	2,753	13.97	B+ / 8.9	23.55%	C / 4.9
2003	B+	1,622	11.49	A- / 9.0	37.19%	C+ / 6.3
2002	B+	1,217	8.52	A- / 9.1	-14.20%	B- / 7.3



Vanguard STAR Fund (VGSTX)

C+

Fair

Fund Family: Vanguard **Phone:** (800) 662-7447
Address: Vanguard Financial Center, Valley Forge, PA 19482
Fund Type: GI - Growth and Income

Major Rating Factors: Middle of the road best describes Vanguard STAR Fund whose TheStreet.com Investment Rating is currently a C+ (Fair). The fund currently has a performance rating of C- (Fair) based on an average return of 9.14% over the last three years and 1.58% over the last three months. Factored into the performance evaluation is an expense ratio of 0.70% (very low).

The fund's risk rating is currently B+ (Good). It carries a beta of 0.71, meaning the fund's expected move will be 7.1% for every 10% move in the market. Volatility, as measured by both the semi-deviation and a drawdown factor, is considered very low.

Vanguard Quantitative Equity G has been running the fund for 22 years and currently receives a manager quality ranking of 73 (0=worst, 99=best). If you desire an average level of risk, then this fund may be an option.

Services Offered: Automated phone transactions, payroll deductions, bank draft capabilities, an IRA investment plan, a 401K investment plan, a Keogh investment plan, wire transfers and a systematic withdrawal plan.

Data Date	Investment Rating	Net Assets (\$Mil)	NAV	Performance Rating/Pts	Total Return Y-T-D	Risk Rating/Pts
3-07	C+	14,143	21.27	C- / 4.1	1.58%	B+ / 9.0
2006	C+	13,859	20.94	C- / 4.1	11.58%	B+ / 9.2
2005	C+	11,858	19.60	C- / 3.6	7.44%	B+ / 9.5
2004	B-	10,435	18.74	C+ / 6.1	11.60%	B- / 7.9
2003	B+	8,822	17.20	B- / 7.0	22.70%	B / 8.2
2002	A	7,498	14.35	B+ / 8.6	-9.86%	B / 8.8

