

Dow Jones Real Return Target Date IndexesSM

Methodology

Introduction

Each Dow Jones Real Return Target Date IndexSM is a composite of other indexes. The indexes represent stocks, bonds, commodities and real estate securities. The component asset classes are weighted within each index to reflect a targeted level of risk at the beginning and end of the investment horizon. Over time, the weights are adjusted based on predetermined formulas to systematically reduce the level of potential risk as the index's maturity date approaches.

Dow Jones Real Return Today IndexSM

Dow Jones Real Return 2010 IndexSM

Dow Jones Real Return 2015 IndexSM

Dow Jones Real Return 2020 IndexSM

Dow Jones Real Return 2025 IndexSM

Dow Jones Real Return 2030 IndexSM

Dow Jones Real Return 2035 IndexSM

Dow Jones Real Return 2040 IndexSM

Dow Jones Real Return 2045 IndexSM

Dow Jones Real Return 40+ IndexSM

Dow Jones Real Return 2050 IndexSM

Composition

The Dow Jones Real Return Target Date IndexesSM comprise the subindexes listed below.

Subindexes of the Dow Jones Real Return Target Date IndexesSM

Asset Class	Subindex
U.S. Large Cap Equity	Dow Jones Global Total Stock Market Index SM
U.S. Small Cap Equity	
U.S. Micro Cap Equity	
World ex-U.S. Developed Large Cap Equity	
World ex-U.S. Developed Small Cap Equity	
Emerging Markets Equity	
U.S. Real Estate	Dow Jones U.S. Select Real Estate Securities Index SM
Commodities	Dow Jones-UBS Commodity Index SM
U.S. Nominal Bonds	Barclays Capital U.S. Aggregate Bond Index SM
U.S. TIPS	Barclays Capital U.S. TIPS Index SM

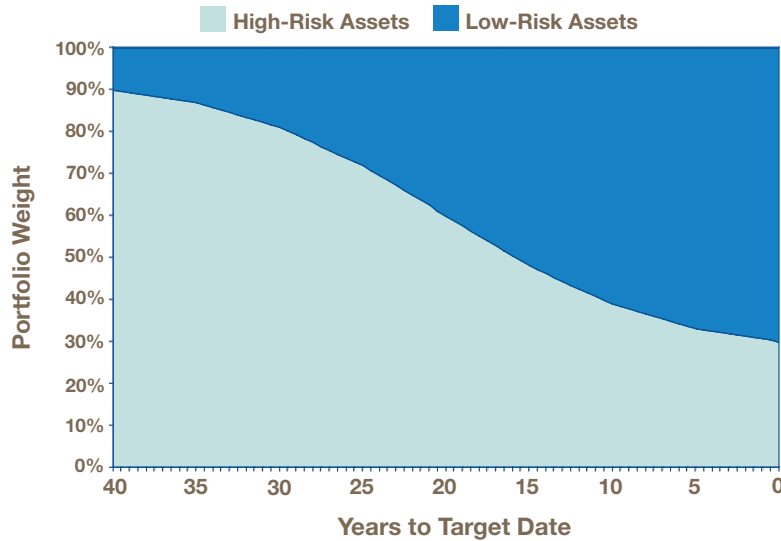
Rebalancing

The Dow Jones Real Return Target Date IndexesSM are constructed to consider the relationship between risk and return over time. Each index initially includes a mix of asset classes that intends to measure a phase of capital accumulation, or one with an aggressive risk-reward strategy that might be considered consistent with early-stage growth.

Over time, the weights of the asset classes within each index are systematically adjusted to gradually reflect a phase of capital preservation, or one with a conservative risk-reward strategy and an objective of protecting against inflation.

For example, a person planning to retire in 2040 may choose the Dow Jones Real Return 2040 IndexSM as a benchmark to measure performance of a lifecycle fund with a maturity date of 2040. For measuring portfolios geared toward those approaching retirement age, the Dow Jones Real Return Today IndexSM may be the appropriate benchmark as it maintains a fixed, conservative mix of assets indefinitely. The risk/reward tradeoff inherent in each of the different time horizons is already factored into the indexes.

The diagram below shows the mix of high- and low-risk index component assets over time. The investment/time horizon begins with more high-risk assets and ends with lower-risk assets.



Review Frequency

The indexes are rebalanced every six months to their pre-determined strategic mixes.

Historical Data Availability

The Dow Jones Real Return Target Date IndexesSM were first published on February 12, 2008. Back-tested theoretical historical index values are available monthly from December 1999, through October 2007 and daily beginning November 1, 2007. The Dow Jones Real Return 2045 IndexSM has historical index values available monthly from December 2004, through October 2007 and daily beginning November 1, 2007. The Dow Jones Real Return 2050 IndexSM has historical index values available back to December 31, 2009.

Estimated back-tested historical data represents calculations of how the index might have performed in the past if it had existed. Back-tested performance information is purely hypothetical and is solely for informational purposes. Back-tested performance does not represent actual performance, and should not be interpreted as an indication of actual performance. Past performance is not indicative of future results. Index performance is not the same as fund performance as it does not reflect management and other fees.

For more information on the Dow Jones Real Return Target Date IndexesSM, email djindexsupport@dowjones.com or call 609-520-7249. Learn more at www.djindexes.com.

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