

Guide to the

Dow Jones **Wilshire 5000** **Family of Indexes**SM

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01 Introduction

The Dow Jones Wilshire 5000SM, the most comprehensive measure of the U.S. stock market, is designed to reflect the performance of all U.S. equity securities that have readily available prices. The Dow Jones Wilshire 4500 Completion Index includes all Dow Jones Wilshire 5000 stocks except current components of the S&P 500TM. The Dow Jones Wilshire U.S. Style Indexes are derived directly from the Dow Jones Wilshire 5000. Indexes are maintained at the large-cap, mid-cap, small-cap and micro-cap levels.

Table 1.

	Dow Jones Wilshire U.S. Size Indexes	Dow Jones Wilshire U.S. Style Indexes
Size Segments	Dow Jones Wilshire U.S. Large-Cap Index	Dow Jones Wilshire U.S. Large-Cap Growth Index Dow Jones Wilshire U.S. Large-Cap Value Index
	Dow Jones Wilshire U.S. Mid-Cap Index	Dow Jones Wilshire U.S. Mid-Cap Growth Index Dow Jones Wilshire U.S. Mid-Cap Value Index
	Dow Jones Wilshire U.S. Small-Cap Index	Dow Jones Wilshire U.S. Small-Cap Growth Index Dow Jones Wilshire U.S. Small-Cap Value Index
	Dow Jones Wilshire U.S. Micro-Cap Index	Dow Jones Wilshire U.S. Micro-Cap Index
	Dow Jones Wilshire U.S. 2500 Index (Large-Cap & Small-Cap)	Dow Jones Wilshire U.S. 2500 Growth Index Dow Jones Wilshire U.S. 2500 Value Index

changes have changed the relationship over time, so that by 2005 each index point reflected a change of about \$1.2 billion in the index's total market capitalization. The full-market-capitalization DJ Wilshire 5000 Total Return index has a base date of December 31, 1970, and a base value of 1.00. Its daily history is available back to December 1, 1979. The full-market-capitalization Dow Jones Wilshire 4500 Completion Index has a base data of December 31, 1986, and a base value of 100.00, while its total return index has the same base date, and a base value of 1.00. Float-adjusted Dow Jones Wilshire 5000 and 4500 Completion indexes were introduced on April 30, 2004, with the same index values as the full-capitalization indexes. Because the historical full-market indexes were chain-linked to that day's float-adjusted indexes, the published returns of the full-capitalization indexes through April 30, 2004, serve as the historical track records for both the float-adjusted and full-cap series.

2.2.2 Dow Jones Wilshire Size and Style Indexes

All price-return versions of the size and style indexes have a base value of 1000 and a base date of December 31, 1991. All total-return versions of the indexes have a base value of 1000 and a base date of June 30, 1978. Historical total return data for all indexes are available daily back to December 31, 1998, and monthly to June 30, 1978.

2.3 Calculation

2.3.1 Index Formula

The Dow Jones Wilshire Indexes are calculated using a Laspeyres formula. A detailed explanation of the formula is provided in section 6.1.

2.3.2 Input Data

- Real-time prices are provided by Reuters.
- The number of outstanding shares and float data are determined for each class of stock, based on the company's SEC filings and Dow Jones Indexes research. Data are obtained from a variety of sources, including data vendors, exchanges, regulators and the companies themselves.
- Corporate actions are researched by Dow Jones Indexes staff using news services, regulatory filings and information provided by the companies.
- For the style indexes, a company's projected earnings per share and earnings growth rate is based on consensus estimates provided by Institutional Brokers Estimate System (I/B/E/S), a service of Thomson Financial.

02 Index Attributes

2.1 Dividend Treatment

The Dow Jones Wilshire Indexes are calculated in both price-return and total-return. The reinvestment of all dividend payments is reflected in the total-return indexes on the ex-dividend date but is not reflected in the price indexes. Only special dividends from non-operating income affect the price indexes.

2.2 Based Date and Based Value

2.2.1 Dow Jones Wilshire 5000 and 45000

The full-market-capitalization Dow Jones Wilshire 5000 has a base date of December 31, 1970, when the index had a total market capitalization of \$1,404.596 billion. The index divisor that day was set at 1 billion, providing an index base value after rounding to two decimal places of 1404.60. On that date, each one-index-point change in the index was equal to \$1 billion. However, index divisor adjustments due to corporate actions and index composition

2.3.4 Computational Precision

Index values are rounded to two decimal places and divisors are rounded to integers. Values derived by the index calculation engine from a corporate action used for the divisor adjustments and index computations are rounded to seven decimal places. The number of shares outstanding for a company is not rounded.

2.4 Dissemination

The Dow Jones Wilshire Price-Return Indexes are disseminated via data vendors every 15 seconds during U.S. stock exchange trading hours. Total-return indexes are disseminated end-of-day on the Dow Jones Indexes and Wilshire Associates web sites. Dow Jones Wilshire Indexes licensees and paying subscribers also may access data on returns and on index constituents through end-of-day dissemination via the Dow Jones Indexes FTP site.

Index calculation and dissemination begins with the first official opening component price received. Until a particular stock opens, its latest adjusted closing price is used for index computation. The intraday highs and lows are disseminated with the index values. The indexes are calculated and disseminated during the normal trading hours of represented stock exchanges when the exchanges are open.

03 Index Construction Methodology

3.1 Dow Jones Wilshire 5000 & 4500

The Dow Jones Wilshire 5000 is designed to represent all publicly traded U.S. equity securities that have readily available prices. To be included in the Dow Jones Wilshire 5000, an issue must be all of the following:

- A company's primary equity issue: a common stock, REIT or limited partnership.
- The security of a U.S. company.

Bulletin-board issues will not be added to the indexes because it is assumed that they do not have consistently "readily" available prices.

For companies with multiple share classes, the primary issue for index valuation is determined based on the following criteria:

- Market capitalization
- Trading volume
- Institutional holdings
- Conversion rules (for companies with multiple share classes)

U.S. company definition is based on several factors, primarily the country of the company's headquarters and primary market listing,

which typically also match its country of incorporation. In cases where headquarters and primary market listing don't match, such as where there is no readily accessible home-equity market or where a company is domiciled in one country solely for tax or regulatory purposes, the companies will be analyzed on a case-by-case basis.

Factors that may be considered in the analysis, but are not limited to, include:

- The country where the company's headquarters and management are located.
- The company's legal domicile.
- The stock exchange(s) it trades on, if there is no listing in its home country.
- The currency in which dividends (if any) are paid, and the tax laws affecting the treatment of those dividends.
- The location of its operations (production assets).

The Dow Jones Wilshire 4500 is constructed by removing all components of the S&P 500 from the Dow Jones Wilshire 5000.

3.2 Dow Jones Wilshire U.S. Size Indexes

For the semiannual review, all components of the Dow Jones Wilshire 5000 after the close of trading on the third Friday of February or August are ranked, based on their closing prices, by full market capitalization and assigned to size indexes in descending market cap order, subject to buffer rules for current index components, starting with the large-cap index.

1. Stocks ranked 600 or larger are automatically assigned to the Dow Jones Wilshire U.S. Large-Cap Index. Current components ranked 900 or higher are selected, in descending market capitalization order, until the index contains 750 stocks. Stocks ranked below 900 are removed from the index. If the index does not contain 750 stocks after applying the buffer, the largest noncomponent stocks are added in descending market cap order until the index contains 750 stocks.
2. All Dow Jones Wilshire U.S. Small-Cap Index components not selected for the large-cap index ranked 2,000 or higher are automatically assigned to the small-cap index. Current small-cap components ranked 3,000 or higher are selected, in descending market capitalization order, until the index contains 1,750 stocks. If the index does not contain 1,750 stocks after applying the buffer, the largest noncomponent stocks are added until the index contains 1,750 stocks.
3. The 2,500 stocks selected for the large-cap and small-cap indexes comprise the Dow Jones Wilshire 2500.

4. The Dow Jones Wilshire U.S. Mid-Cap Index consists of 500 stocks, selected using the following buffer rules: Current Mid-Cap index components ranked between 401 and 1,100 remain in the index. If the index does not contain 500 stocks after applying the buffer, remaining places in the index are taken by the largest noncomponent stocks ranked 501 or smaller, which are added in descending order until the index contains 500 stocks.
5. All remaining Dow Jones Wilshire 5000 stocks not selected for the Dow Jones Wilshire 2500 are added to the Dow Jones Wilshire U.S. Micro-Cap Index.
6. The resulting size indexes are weighted by float-adjusted market capitalization.

The semiannual composition review of the Dow Jones Wilshire U.S. Size Indexes is announced and implemented in March and September.

3.3 Dow Jones Wilshire U.S. Style Indexes

3.3.1 Style Evaluation Criteria

The following six measures are used to determine the style of each stock:

1. Projected Price-to-Earnings Ratio (P/E): Based on the stock's closing price at the time of the semiannual review and its mean annual expected EPS for the next fiscal period.
2. Projected Earnings Growth: Based on expected three-to-five year annual increase in operating EPS.
3. Price-to-Book Ratio (P/B): Based on the stock's closing price at the time of the semiannual review and its latest annual book value per share.
4. Dividend Yield: Based on the stock's closing price at the time of the semiannual review and on total dividends the company has indicated it will pay over the next 12 months.
5. Trailing Revenue Growth: Based on annualized revenue growth for the previous five years.
6. Trailing Earnings Growth: Based on annualized EPS growth for the previous 21 quarters.

Input data are sourced from a variety of data vendors. Companies with missing data are assigned the value of the company's industry average, using the Industry Classification Benchmark (ICB) to define the company's industry.

3.3.2 Style Index Construction

Using their closing prices and float factors after the close of trading on the third Friday of February or August, the rebalanced Dow Jones Wilshire U.S. Large-Cap Index's 750 components are assigned to either the Dow Jones Wilshire Large-Cap Growth Index or Dow Jones

Wilshire Large-Cap Value Index, and the rebalanced Dow Jones Wilshire Small-Cap Index's 1,750 components are added to either the Dow Jones Wilshire Small-Cap Growth Index or Dow Jones Wilshire Small-Cap Value Index using the following steps:

1. The components of each index are ranked in descending order by each of the six style evaluation criteria. The 2.5th and 97.5th percentile levels are determined for each factor.
2. Stocks lying outside the 2.5th or 97.5th percentile for a factor are assigned the same values for that factor as stocks at the 2.5th or 97.5th percentile.
3. Following the outlier replacement, mean values are calculated for each data set.
4. Those values are then used to replace an unavailable data point for an individual stock.
5. The values of the six factors are z-scored for each stock for normalization.
6. Cluster analysis, a multivariate statistical procedure, is conducted based on the six factors, and then—based on the total Euclidian distance from the growth and value seeds—each stock is given a style score.
7. The companies are sorted by their style scores and assigned to either the growth or the value index so that approximately 50% of the rebalanced index's float adjusted market capitalization as of the selection date is in the growth index and 50% is in the value index.
8. The style assignments are finalized based on buffers established by determining a style score midpoint based on cumulative float market capitalization. Any company that remains within 10% of that midpoint retains its previous style classification. Any company whose rank is more than 15% beyond the midpoint into the opposite style is reclassified into the new style. Any company whose rank for the first time at a review is between 10% and 15% beyond the midpoint into the opposite style retains its current classification. If a component's rank is within that range for two consecutive reviews, it is assigned the new style classification at the second review.
9. Dow Jones Wilshire Mid-Cap Index components are assigned to either the Mid-Cap Growth or Mid-Cap Value index based on their assignments at either the Large-Cap or Small-Cap level.

The effects of corporate actions and index composition changes on the split between the market capitalizations of the growth and value indexes after the snapshot date will not be accounted for until the next semiannual review.

The semiannual composition review of the Dow Jones Wilshire U.S. Style Indexes is announced and implemented in March and September.

04 Ongoing Review

4.1 Composition Updates

The composition of the Dow Jones Wilshire 5000 is reviewed monthly. Additions and deletions are made after the close of trading on the third Friday of the month and are pre-announced after the close of trading on the second Friday of the month. Final component changes are announced on the second day prior to the implementation date.

- All new noncomponent companies—such as IPOs or new exchange listings—that meet index inclusion standards as of the close of trading on the second Friday of the month are added.
- Any issue that becomes a Pink Sheet stock or ceases to trade is deleted at its latest quoted value, or at \$0.01 if no recent quoted value is available. Until the monthly review, the issue remains in the indexes at its last exchange-traded price. However, a New York Stock Exchange-listed security suspended but not delisted under a non-regulatory halt because its price fell below \$1.05 a share will be priced for index maintenance purposes at the prices at which it has been reported to have traded on other markets, including NYSE ARCA, until its NYSE suspension is lifted or the stock is delisted.
- In addition to the scheduled composition reviews, any issue that at any time fails to meet one or more of the index membership requirements is removed from the indexes as soon as prudently possible.
- Current Dow Jones Wilshire 5000 components with more than 20 nontrading days during the quarter or those with more than 10 consecutive nontrading days during the quarter are removed from the index at the quarterly review. Trades of NYSE stocks suspended at \$1.05 a share for non-regulatory reasons on alternative markets will be counted as regular trading days.

4.2 Spinoffs

If an index constituent splits or spins off a portion of its business to form one or more new companies, all of the companies involved in the spinoff will be immediately included in the Dow Jones Wilshire 5000 and in the size and style indexes, as long as they qualify for membership in the Dow Jones Wilshire 5000. All companies involved in the event will immediately be classified as the same style as the parent company and will retain that style classification until the next

semiannual style index review. Each involved company will also remain in the same size index as the pre-spinoff parent until the next semiannual review. Each involved company will be assigned to its appropriate ICB industry group when the transaction becomes effective.

4.3 Shares and Float Factor Updates

Component shares and float factors are updated quarterly after the close of trading on the third Friday of March, June, September and December. The changes become effective at the opening of trading on the next business day.

In addition to the scheduled shares and float factor reviews, if the cumulative impact of corporate actions during the period between scheduled updates changes a company's float-adjusted shares outstanding more than 10%, the company's shares and float factor are updated as soon as prudently possible. Share and float changes based on corporate actions are implemented using the procedures described in section 5.

Shares and float factors of bulletin-board, NYSE Arca and Pink-Sheet stocks are not adjusted until they are returned to exchange listings, except to account for stock splits and reverse splits. Companies that are re-listed as of the close of trading on the second Friday of each month will have their shares and float adjustments made at the same time as the monthly index additions and deletions, after the close of trading on the third Friday of each month.

4.4 Membership Counts

A company is removed from the Dow Jones Wilshire Size and Style Indexes when it is removed from the Dow Jones Wilshire 5000, and will not be replaced in those indexes at that time. A company's shares and float factors will be adjusted whenever they are changed in the Dow Jones Wilshire 5000. New stocks will be added to the size and style indexes monthly as they are added to the Dow Jones Wilshire 5000, based on their full market capitalizations and style scores. Therefore, while the Dow Jones Wilshire Large-Cap, Mid-Cap and Small-Cap Indexes are rebalanced to include exactly 750, 500 and 1,750 stocks respectively after the close of business on the third Fridays of February and August, corporate actions and the monthly addition of IPOs and newly listed securities between the review dates may result in index counts more or fewer than their respective target numbers.

4.5. Weight Adjustments

Shares and float factors for all size and style index components are updated in March, June, September, and December as part of the Dow Jones Wilshire 5000 quarterly review.

In addition to the semiannual composition review, the Dow Jones

Wilshire U.S. Style Indexes are reviewed on an ongoing basis in accordance with the review of the Dow Jones Wilshire 5000, from which the style indexes are derived. Any change to the Dow Jones Wilshire 5000 as described in sections 4.1 and 4.2 is reflected immediately in the style indexes.

05 Rules for Float Adjustment

Float-adjusted rather than full-market capitalization is used to reflect the number of shares actually available to investors.

5.1 Float factors for companies in the Dow Jones Wilshire Index Family are determined using the following steps:

- Shares outstanding for companies with multiple share classes that have the same economic rights are added to the primary issue's shares outstanding to determine the company's total market capitalization.
- Float adjustments are based on block ownership of each class of stock, and then are combined to determine total float for a company's combined shares. Share classes with no public market are blocked at 100%. Restricted shares and shares subject to lockups are also treated as one block until the restrictions or lockup periods expire.
- Float-adjustment factors will be implemented only if the blocked shares are 5% or more of the company's total shares outstanding.
- If a U.S. company has share classes with different claims on earnings and dividends, each share class will be evaluated separately, following the procedures used for non-U.S. securities.

5.2 Qualifications

The following four types of block ownership are considered during float adjustment:

- Cross ownership—shares that are owned by other companies, including banks and life insurance companies not acting in a fiduciary capacity.
- Government ownership—shares that are owned by governments (central or municipal) or their agencies.
- Private ownership—shares that are owned by individuals, families or charitable trusts and foundations.

A company's outstanding shares are not adjusted by institutional investors' passive holdings, which include, but are not limited to, the following categories:

- Custodian nominees

- Trustee companies
- Mutual funds (open-end and closed-end funds)
- Investment companies

Positions held by institutional investors represented on a company's board of directors or by institutions attempting to control a company will be blocked.

5.3 Threshold

A company's outstanding shares are adjusted if, and only if, an entity in any of the four qualified categories listed above owns 5% or more of the company. Its shares will not be adjusted if the block ownership is less than 5%. If an existing block owner's position drops below 5%, the block will be removed.

06 Calculations and Adjustments

6.1 Index Formula

The indexes are calculated using a Laspeyres formula. This formula is used for the calculation of the price and return indexes. The only difference is that the divisor D_t is different for the two indexes.

The indexes are computed as follows:

$$\text{Index}_t = \frac{\sum_{i=1}^n (p_{it} \times q_{i0})}{C_t \times \sum_{i=1}^n (p_{i0} \times q_{i0})} \times \text{Based Index Value} = \frac{M_t}{B_t} \times \text{Base Index Value}$$

The above mentioned formula can be simplified as $\text{Index}_t = \frac{M_t}{D_t}$

$$D_t = \frac{B_t}{\text{Base index value}} = \text{divisor at times } (t)$$

n = the number of stocks in the index

p_{i0} = the closing price of stock i at the base date

q_{i0} = the number of shares of company i at the base date

p_{it} = the price of stock i at time (t)

q_{it} = the number of shares of company i at time (t)

C_t = the adjustment factor for the base date market capitalization

M_t = market capitalization of the index at times (t)

B_t = adjusted base date market capitalization of the index at times (t)

6.2 Divisor Adjustments

Corporate actions affect the share capital of component stocks and therefore could trigger index increases or decreases. To avoid distortion, the index divisors are adjusted accordingly. Changes

in index market capitalization due to changes in the composition (additions, deletions or replacements), weighting (following quarterly reviews or changes of more than 10% in a single component's float-adjusted shares outstanding) or corporate actions (mergers, spinoffs, rights offerings, repurchase of shares, public offerings, return of capital, or special cash or stock distributions of other stocks) result in a divisor change to maintain index continuity before and after the event.

6.2.1 Formulae for Divisor Adjustments

The following formulae will be used for divisor adjustments. (Note: No divisor adjustments are necessary for stock splits, since market capitalization does not change and the share number and share price are adjusted prior to the opening of trading on the split's ex-date.)

$$D_{t+1} = D_t \times \frac{\sum(p_{it} \times q_{it}) \pm \Delta MC_{t+1}}{\sum(p_{it} \times q_{it})}$$

where:

D_t =	divisor at time (t)
D_{t+1} =	divisor at time (t + 1)
P_{it} =	stock price of company at time (t)
q_{it} =	number of shares of company t at time (t)
ΔMC_{t+1} =	add new components' market capitalization and adjusted market capitalization (calculated with adjusted closing price and shares effective at time t + 1) and/or minus market capitalization of companies to be deleted (calculated with closing prices and shares at time t)

6.2.2 Adjustment for Corporate Actions

Index divisors may decrease (▼) or increase (▲) or remain constant (■) when corporate actions occur for a component stock. Assuming shareholders receive “B” new shares for every “A” share held for the following corporate actions:

Divisor ▼	A) Cash Dividend (applied for total return index only) adjusted price = closing price – dividend announced by the company
Divisor ▼	B) Special Cash Dividend (applied for price and total return indexes) adjusted price = closing price – dividend announced by the company
Divisor ■	C) Split and Reverse Split adjusted price = closing price $\square A / B$ new number of shares = old number of shares $\square B / A$
Divisor ▲	D) Rights Offering adjusted price = (closing price $\square A$ + subscription price $\square B$) / (A + B) new number of shares = old number of shares $\square (A + B) / A$
Divisor ■	E) Stock Dividend adjusted price = closing price $\square A / (A + B)$ new number of shares = old number of shares $\square (A + B) / A$
Divisor ▼	F) Stock Dividend of a Different Company Security adjusted price = (closing price $\square A$ – price of the different company security) $\square B / A$
Divisor t	G) Return of Capital and Share Consolidation adjusted price = (closing price – dividend announced by company) $\square A / B$ new number of shares = old number of shares $\square B / A$
Divisor t	H) Repurchase Shares–Self Tender adjusted price = [(price before tender \square old number of shares) – (tender price \square number of tendered shares)] / (old number of shares – number of tendered shares) new number of shares = old number of shares – number of tendered shares
Divisor t	I) Spinoffs adjusted price = (closing price $\square A$ – price of spun-off shares $\square B$) / A spun-off company is added to the present company index until the next review
Divisor s	J) Combination Stock Distribution (Dividend or Split) and Rights Offering Shareholders receive B new shares from the distribution and C new shares from the rights offering for every A shares held: – If rights are applicable after stock distribution (one action applicable to other) adjusted price = [closing price $\square A$ + subscription price $\square C \square (1 + B / A)$] / [(A + B) $\square (1 + C / A)$] – If the stock distribution is applicable after rights (one action applicable to other) adjusted price = [closing price $\square A$ + subscription price $\square C$] / [(A + C) $\square (1 + B / A)$] new number of shares = old number of shares $\square [(A + C) \square (1 + B / A)]$
Divisor s	K) Stock Distribution and Rights (Neither Actions is Applicable to the Other) adjusted price = [closing price $\square A$ + subscription price $\square C$] / [A + B + C] new number of shares = old number of shares $\square [A + B + C]$

07 Data Correction Policy

To maintain a high standard of data integrity, a series of procedures have been implemented to ensure accuracy, timeliness and consistency. Input prices are monitored using a variety of computerized range-check warning systems for both ticker-plant and real-time index systems. Fault tolerant methods are employed in the collection of market and corporate action data. Various verification and audit tasks are performed to ensure the quality of the real-time data feeds and related market data.

While every effort is taken to ensure the accuracy of the information used for the index calculation, an index error may occur due to incorrect or missing data, including trading prices, exchange rates, shares outstanding and corporate actions, due to operational errors or other reasons.

7.1 Intraday Corrections

Corrections will be made for bad prices and incorrect or missing corporate actions as soon as reasonably possible after detection. Since the indexes are calculated on a real-time basis, an incorrect index value tick will not be fixed retroactively. Incorrect daily high/low index values will be corrected as soon as reasonably practicable.

7.2 Index-Related Data and Divisor Corrections

Incorrect pricing and corporate action data for individual issues in the database will be corrected upon detection. In addition, an incorrect divisor of an index, if discovered within five days of its occurrence, will always be fixed on the day it is discovered to prevent an error from being carried forward. If a divisor error is discovered more than five days after occurrence, any adjustment will depend upon how significant the error is, how far back the error occurred and the feasibility of performing the adjustment.

08 Methodology Changes

Dow Jones and Wilshire reserve the right to modify the methodology of calculating the Dow Jones Wilshire 5000 Index at any time.

For more information on the Dow Jones Wilshire 5000 Composite IndexSM,
email djindexsupport@dowjones.com or call 609.520.7249. Learn more at www.djindexes.com.

Information as of September 2008

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