



## DEFINITIONS

**Merrill Lynch (ML) Government Master Index:** An unmanaged index that gives a broad look at how U.S. government bonds have performed.

**Average annual total returns** are the annual compounded returns that would have produced the cumulative total return if Fund performance had been constant during the given period. **Duration** is an estimate of bond price sensitivity to changes in interest rates. The higher the duration, the greater the change (i.e., higher risk) in relation to interest-rate movements. **Standard deviation** is a statistical measure of risk. It reflects the extent to which an asset's rate of return may fluctuate from period to period.

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