

Morningstar ratings

Ratings
10/31/15

Putnam funds that have received a three-, four-, or five-star overall rating for class A shares in their Morningstar category as of 10/31/15 based on risk-adjusted returns.

Fund	Symbol	Category	Overall rating	Number of funds rated	3-year rating	Number of funds rated	5-year rating	Number of funds rated	10-year rating	Number of funds rated
TAXABLE INCOME										
Diversified Income Trust	PDINX	Nontraditional Bond	***	247	*****	247	***	144	**	49
Floating Rate Income Fund	PFLEX	Bank Loan	***	197	***	197	***	134	***	55
Global Income Trust	PGDIX	World Bond	*****	319	***	319	***	235	*****	139
High Yield Advantage Fund	PHYIX	High Yield Bond	***	626	**	626	**	532	***	364
High Yield Trust	PHCIX	High Yield Bond	***	626	**	626	**	532	***	364
Income Fund	PINX	Intermediate-Term Bond	***	941	**	941	***	827	***	597
Short Duration Income Fund	PSDIX	UltraShort Bond	***	74	***	74	—	—	—	—
U.S. Government Income Trust	PGSIX	Intermediate Government	***	301	**	301	**	271	*****	220
TAX-FREE INCOME										
AMT-Free Municipal Fund	PMNAX	Muni National Long	***	190	**	190	**	185	***	146
Tax Exempt Income Fund	PTAIX	Muni National Long	***	190	**	190	***	185	***	146
Tax-Free High Yield Fund	PTHAX	High Yield Muni	***	156	**	156	***	147	***	96
AZ Tax Exempt Income Fund	PTAZX	Muni Single State Long	***	274	**	274	**	265	***	274
CA Tax Exempt Income Fund	PTCTX	Muni California Long	***	117	**	117	**	109	***	93
MA Tax Exempt Income Fund	PMMAX	Muni Massachusetts	***	67	**	67	***	60	***	51
MI Tax Exempt Income Fund	PMPIX	Muni Single State Intern	***	199	***	199	***	189	***	134

Morningstar Mutal Fund 5

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Picking actively managed mutual funds is no mean challenge And as the recent era underscores past performance is of little help The Morningstar Guide to Mutual Funds helps cut through the fog with a solid volume of constructive information The central message truly diversify keep it simple focus on costs and stick with it is not only timeless it is priceless John C Bogle founder and former CEO The Vanguard Group Successful investors know they must do their own due diligence Morningstar has done much of that homework in this guide Leave it to Morningstar to get it right offering smart ways to pick build and monitor a portfolio It s a commonsense guide that should grace every investor s shelf Ted David CNBC Anchor There s nothing Morningstar doesn t know about mutual funds And at last for ready reference there s a book You ll find everything here you need to know about managing fund investments inside or outside a 401 k Jane Bryant Quinn Newsweek columnist and author of Making the Most of Your Money

Mutual Funds John Haslem, 2009-02-09 This authoritative book enables readers to evaluate the various performance and risk attributes of mutual funds while also serving as a comprehensive resource for students academics and general investors alike Avoiding the less useful descriptive approach to fund selection this book employs a balanced approach including both technique and application The chapters combine clear summaries of existing research with practical guidelines for mutual fund analysis Enables readers to analyze mutual funds by evaluating a fund s various performance and risk attributes Includes templates which provide an efficient sound approach to fund analysis interpretation of results buy sell decisions and the timing of decisions Combines clear summaries of existing research with practical guidelines for mutual fund analysis

Morningstar's 30-Minute Money Solutions Christine Benz, 2010-01-07 The quick and easy way to manage money and achieve financial goals The recent economic meltdown has left people in terrible financial shape with little idea of how to turn things around Using Morningstar s time tested strategies and sensible approach to money management Morningstar s 30 Minute Money Solutions A Step by Step Guide to Managing Your Finances breaks down important financial tasks into doable chunks each of which can be accomplished in 30 minutes or less The practical no nonsense book Lays out the tools to get organized including how to create a filing and bill paying system Details how to find the best uses for one s money as well as how to properly invest for savings college and retirement Other titles by Benz Morningstar Guide to Mutual Funds Five Star Strategies for Success These are uncertain times Morningstar s 30 Minute Money Solutions provides expert guidance on all aspects of personal money management and it does so in quick easily digestible steps

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across different performance measures and different samples of funds We also find that after receiving their initial 5 star rating the risk levels of funds rise and that the funds are not able to load on momentum stocks as well as they did before receiving the 5 star rating These results suggest that funds to some degree alter their portfolios after receiving a 5 star rating and that investors should be very wary about using the 5 star rating as a signal of future 3 year performance

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