

INVESTING

**8 BARGAIN
BLUE CHIPS**

LIVING

Refi to the Lowest
Rates Ever

INVESTING

**WOW! 7%
TAX-FREE**

MONEY

100 Best Values in
Private Colleges

Kiplinger's

PERSONAL
FINANCE

THE BEST LIST



**OUR TOP PICKS IN
STOCKS & FUNDS
WIRELESS PLANS
CREDIT CARDS
TRAVEL DEALS
GREEN CARS
BANK ACCOUNTS
PERSONAL TECH
& MUCH MORE**

ETFs: BEST IN CLASS

FUNDS TO ADD GROWTH, INCOME AND STABILITY TO YOUR PORTFOLIO

CATEGORY	FUND (SYMBOL)	RETURN	WHY WE LIKE IT
COMMODITIES	GreenHaven Continuous Commodity Index (GCC)	Three-year annualized: 6.4%	This ETF gives you broad exposure to commodities, so it's a good inflation hedge that doesn't track the movements of stocks and bonds. With 0.85% in annual expenses, it isn't cheap, but it scored gains of 25.4% in 2010 and 19.6% in 2009. Year-to-date it's down 6.6%.
DIVIDENDS	SPDR S&P Dividend ETF (SDY)	Three-year annualized: 8.3%	Blue-chip stocks are a good bet now, and those with high and rising dividends are better. This fund tracks S&P's high-yield aristocrats, which means companies that have raised their dividends for 25 or more straight years. The fund yields 3.6% and is well diversified.
EMERGING MARKETS	WisdomTree Emerging Markets SmallCap Dividend (DGS)	Three-year annualized: 16.4%	Two factors make this fund riskier than most: small companies and emerging markets. The risk is moderated by the dividends the companies pay, which make the fund less volatile. Annualized return since its October 2007 inception: 8.7%. Yield: 6.9%.
MUNI BONDS	Market Vectors Intermediate Muni Index (ITM)	Three-year annualized: 7.9%	In a crowded field of good municipal bond ETFs, this fund offers a bit of extra income and slightly lower costs than other tax-free ETFs. It offers high quality, too: The average bond is rated double-A. Current yield: 3.0%.