

Summary of Index Returns

As of September 30, 2008

	Annualized Returns					
	3rd Qtr. 2008	Year to Date	One Year	Three Years	Five Years	Ten Years
Equities						
<i>Large Cap Equities</i>						
Dow Jones Industrial Average	(3.7%)	(16.6%)	(19.9%)	3.3%	5.6%	5.5%
S&P 500 Index	(8.4%)	(19.3%)	(22.0%)	0.2%	5.2%	3.1%
Russell 1000 Index	(9.4%)	(19.5%)	(22.1%)	0.1%	5.5%	3.5%
Russell 1000 Growth Index	(12.3%)	(20.3%)	(20.9%)	0.0%	3.7%	0.6%
Russell 1000 Value Index	(6.1%)	(18.9%)	(23.6%)	0.1%	7.1%	5.6%
<i>Small Cap Equities</i>						
Russell 2500 Index	(6.7%)	(14.3%)	(18.0%)	0.9%	8.1%	9.0%
Russell 2000 Index	(1.1%)	(10.4%)	(14.5%)	1.8%	8.2%	7.8%
<i>International Equities</i>						
MSCI EAFE Index Net	(20.6%)	(29.3%)	(30.5%)	1.1%	9.7%	5.0%
<i>Emerging Markets</i>						
MSCI Emerging Markets Index Net	(27.0%)	(35.5%)	(33.2%)	8.4%	18.7%	N/A
Real Estate						
<i>Real Estate</i>						
NAREIT Equity REIT Index	5.6%	1.8%	(11.1%)	5.6%	13.5%	12.5%
Fixed Income						
<i>Inflation Linked Bonds</i>						
Citigroup Inflation-Linked Securities	(3.5%)	1.2%	6.2%	4.3%	5.1%	7.1%
<i>Intermediate Term Bonds</i>						
Lehman Brothers Aggregate Bond Index	(0.5%)	0.6%	3.7%	4.2%	3.8%	5.2%
Merrill Lynch Municipals 3-7yr	0.4%	1.6%	3.6%	3.6%	2.9%	4.4%
Merrill Lynch Municipals 7-12yr	(1.7%)	(1.5%)	0.4%	2.9%	3.3%	4.6%
<i>Short Term Bonds</i>						
Citigroup Treasury 1-3 yr	1.7%	3.9%	6.3%	5.2%	3.5%	4.5%
Merrill Lynch Municipals 1-3yr	0.6%	2.8%	4.5%	3.7%	2.7%	3.6%
<i>Floating Rate Securities</i>						
CSFB Leveraged Loan Index	N/A	N/A	N/A	N/A	N/A	N/A
Cash/Equivalents						
<i>Money Market/Cash</i>						
Citigroup 3-Month Treasury Bill	0.4%	1.5%	2.6%	4.0%	3.1%	3.4%

For comparison purposes only.

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