

Summary of Index Returns

As of September 30, 2009

	3rd Qtr. 2009	Year to Date	One Year	Annualized Returns		
				Three Years	Five Years	Ten Years
Equities						
<i>Large Cap Equities</i>						
Dow Jones Industrial Average	15.8%	13.5%	(7.4%)	(3.3%)	1.9%	1.6%
S&P 500 Index	15.6%	19.3%	(6.9%)	(5.4%)	1.0%	(0.2%)
Russell 1000 Index	16.1%	21.1%	(6.1%)	(5.1%)	1.5%	0.4%
Russell 1000 Growth Index	14.0%	27.1%	(1.9%)	(2.5%)	1.9%	(2.6%)
Russell 1000 Value Index	18.2%	14.9%	(10.6%)	(7.9%)	0.9%	2.6%
<i>Small Cap Equities</i>						
Russell 2500 Index	20.1%	27.9%	(5.7%)	(3.8%)	3.3%	6.3%
Russell 2000 Index	19.3%	22.4%	(9.6%)	(4.6%)	2.4%	4.9%
<i>International Equities</i>						
MSCI EAFE Index Net	19.5%	29.0%	3.2%	(3.6%)	6.1%	2.6%
<i>Emerging Markets</i>						
MSCI Emerging Markets Index Net	20.9%	64.5%	19.1%	8.0%	17.3%	11.4%
Real Estate						
<i>Real Estate</i>						
FTSE NAREIT Equity-REIT Index	33.3%	17.0%	(28.4%)	(12.4%)	1.4%	9.5%
Real Return						
<i>Commodities</i>						
Dow UBS Commodity Index	4.2%	9.1%	(23.7%)	(4.9%)	(0.7%)	6.3%
Fixed Income						
<i>Inflation Linked Bonds</i>						
Citigroup US Inflation-Linked Securities Index	3.1%	7.9%	5.4%	5.5%	4.7%	7.5%
<i>Intermediate Term Bonds</i>						
Barclays Capital U.S. Aggregate Bond Index	3.7%	5.7%	10.6%	6.4%	5.1%	6.3%
Merrill Lynch Municipals 3-7 yr	3.7%	6.8%	11.3%	6.2%	4.7%	5.4%
Merrill Lynch Municipals 7-12 yr	7.0%	11.2%	15.4%	6.3%	5.3%	6.2%
<i>Short Term Bonds</i>						
Citigroup USBIG Treasury Index, 1-3 yr	0.8%	0.7%	3.4%	5.1%	4.0%	4.5%
Merrill Lynch Municipals 1-3 yr	1.3%	3.6%	6.0%	4.8%	3.6%	3.9%
Cash/Equivalents						
<i>Money Market/Cash</i>						
Citigroup 3-Month Treasury Bill	0.0%	0.1%	0.4%	2.6%	3.0%	3.0%

For comparison purposes only.

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