

Summary of Index Returns

As of December 31, 2009

	4th Qtr. 2009	One Year	Annualized Returns		
			Three Years	Five Years	Ten Years
Equities					
<i>Large Cap Equities</i>					
Dow Jones Industrial Average	8.1%	22.7%	(3.1%)	2.0%	1.3%
S&P 500 Index	6.0%	26.5%	(5.6%)	0.4%	(1.0%)
Russell 1000 Index	6.1%	28.4%	(5.4%)	0.8%	(0.5%)
Russell 1000 Growth Index	7.9%	37.2%	(1.9%)	1.6%	(4.0%)
Russell 1000 Value Index	4.2%	19.7%	(9.0%)	(0.3%)	2.5%
<i>Small Cap Equities</i>					
Russell 2500 Index	5.1%	34.4%	(4.9%)	1.6%	4.9%
Russell 2000 Index	3.9%	27.2%	(6.1%)	0.5%	3.5%
<i>International Equities</i>					
MSCI EAFE Index Net	2.2%	31.8%	(6.0%)	3.5%	1.2%
<i>Emerging Markets</i>					
MSCI Emerging Markets Index Net	8.6%	78.5%	5.1%	15.5%	9.8%
Real Estate					
<i>Real Estate</i>					
FTSE NAREIT Equity-REIT Index	9.4%	28.0%	(12.4%)	0.4%	10.6%
Real Return					
<i>Commodities</i>					
Dow UBS Commodity Index	9.0%	18.9%	(3.8%)	2.0%	7.1%
Fixed Income					
<i>Inflation Linked Bonds</i>					
Citigroup US Inflation-Linked Securities Index	2.0%	10.1%	6.7%	4.6%	7.7%
<i>Intermediate Term Bonds</i>					
Barclays Capital U.S. Aggregate Bond Index	0.2%	5.9%	6.0%	5.0%	6.3%
Merrill Lynch Municipals 3-7 yr	0.4%	7.2%	6.1%	4.6%	5.4%
Merrill Lynch Municipals 7-12 yr	(1.3%)	9.8%	5.6%	4.8%	6.1%
<i>Short Term Bonds</i>					
Citigroup USBIG Treasury Index, 1-3 yr	0.0%	0.7%	4.8%	4.0%	4.5%
Merrill Lynch Municipals 1-3 yr	0.6%	4.2%	4.7%	3.7%	3.9%
Cash/Equivalents					
<i>Money Market/Cash</i>					
Citigroup 3-Month Treasury Bill	0.0%	0.2%	2.2%	2.9%	2.8%

For comparison purposes only.

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