

Summary of Index Returns

As of March 31, 2006

	Annualized Returns				
	1 st Qtr. 2006	One Year	Three Years	Five Years	Ten Years
Equities					
<i>Large Cap Equities</i>					
Dow Jones Industrial Average	4.3%	8.3%	14.1%	4.6%	9.2%
S&P 500 Index	4.2%	11.7%	17.2%	4.0%	9.0%
Russell 1000 Index	4.5%	13.2%	18.3%	4.7%	9.2%
Russell 1000 Growth Index	3.1%	13.1%	14.8%	1.7%	6.5%
Russell 1000 Value Index	5.9%	13.3%	21.8%	7.8%	11.0%
<i>Small Cap Equities</i>					
Russell 2000 Index	13.9%	25.9%	29.5%	12.6%	10.2%
Russell 2500 Index	11.1%	24.1%	29.2%	13.5%	12.1%
<i>International Equities</i>					
MSCI EAFE Index	9.5%	24.9%	31.7%	10.0%	6.8%
<i>Emerging Markets</i>					
MSCI Emerging Markets Free Index	12.1%	48.0%	46.7%	23.6%	7.6%
All Asset					
<i>Real Return</i>					
Citigroup Inflation-Linked Securities	(2.3%)	0.8%	4.7%	7.2%	--
Real Estate					
<i>Real Estate</i>					
NAREIT Equity REIT Index	14.7%	38.5%	32.1%	22.3%	15.8%
Fixed Income					
<i>Intermediate Term Bonds</i>					
Lehman Brothers Aggregate Bond Index	(0.6%)	2.3%	2.9%	5.1%	6.3%
Lehman Brothers Municipal 1-10 Yr	0.0%	2.5%	2.6%	4.1%	4.9%
<i>Inflation Linked Bonds</i>					
Lehman Treasury Inflation Notes Index	(2.3%)	0.9%	4.8%	7.2%	--
<i>Short Term Bonds</i>					
Merrill Lynch US Treasuries 1-3 Yr	0.4%	2.3%	1.4%	3.2%	4.8%
Cash/Equivalents					
<i>Money Market/Cash</i>					
Lipper Money Market Funds Average	1.0%	3.4%	1.8%	1.9%	3.5%
Lipper Tax-Exempt Money Market Funds Average	0.7%	2.4%	1.4%	1.4%	2.2%