

Summary of Index Returns

As of June 30, 2006

	Annualized Returns					
	2nd Qtr. 2006	Year to Date	One Year	Three Years	Five Years	Ten Years
Equities						
<i>Large Cap Equities</i>						
Dow Jones Industrial Average	0.9%	5.2%	11.1%	9.9%	3.4%	9.1%
S&P 500 Index	(1.4%)	2.7%	8.6%	11.2%	2.5%	8.3%
Russell 1000 Index	(1.7%)	2.8%	9.1%	12.0%	3.1%	8.6%
Russell 1000 Growth Index	(3.9%)	(0.9%)	6.1%	8.4%	(0.8%)	5.4%
Russell 1000 Value Index	0.6%	6.6%	12.1%	15.7%	6.9%	10.9%
<i>Small Cap Equities</i>						
Russell 2500 Index	(4.3%)	6.3%	13.5%	19.2%	9.7%	11.1%
Russell 2000 Index	(5.0%)	8.2%	14.6%	18.7%	8.5%	9.1%
<i>International Equities</i>						
MSCI EAFE Index	0.9%	10.5%	27.1%	24.4%	10.4%	6.8%
<i>Emerging Markets</i>						
MSCI Emerging Markets Free Index	(4.3%)	7.3%	35.9%	34.8%	21.5%	6.7%
Real Estate						
<i>Real Estate</i>						
NAREIT Equity REIT Index	(1.9%)	12.5%	18.6%	26.0%	19.3%	15.1%
All Asset						
<i>Real Return</i>						
Citigroup Inflation-Linked Securities	0.5%	(1.8%)	(1.7%)	3.8%	7.0%	N/A
Fixed Income						
<i>Intermediate Term Bonds</i>						
Lehman Brothers Aggregate Bond Index	(0.1%)	(0.7%)	(0.8%)	2.1%	5.0%	6.2%
Merrill Lynch Municipals 3-7yr	0.2%	0.2%	0.5%	1.8%	4.1%	4.9%
Merrill Lynch Municipals 7-12yr	0.2%	0.0%	0.4%	2.8%	5.1%	5.9%
<i>Inflation Linked Bonds</i>						
Citigroup Inflation-Linked Securities	0.5%	(1.8%)	(1.7%)	3.8%	7.0%	N/A
<i>Short Term Bonds</i>						
Citigroup Treasury 1-3 yr	0.6%	1.0%	1.8%	1.4%	3.1%	4.7%
Merrill Lynch Municipals 1-3yr	0.5%	0.9%	1.6%	1.4%	2.6%	3.7%
Cash/Equivalents						
<i>Money Market/Cash</i>						
Citigroup 3-Month Treasury Bill	1.2%	2.2%	4.0%	2.3%	2.2%	3.7%