

Summary of Index Returns

As of September 30, 2006

	3rd Qtr. 2006	Year to Date	One Year	Annualized Returns		
				Three Years	Five Years	Ten Years
Equities						
<i>Large Cap Equities</i>						
Dow Jones Industrial Average	5.4%	10.9%	13.1%	10.4%	8.1%	9.2%
S&P 500 Index	5.7%	8.5%	10.8%	12.3%	7.0%	8.6%
Russell 1000 Index	5.1%	8.0%	10.3%	12.8%	7.6%	8.8%
Russell 1000 Growth Index	3.9%	3.0%	6.0%	8.4%	4.4%	5.5%
Russell 1000 Value Index	6.2%	13.2%	14.6%	17.3%	10.7%	11.2%
<i>Small Cap Equities</i>						
Russell 2500 Index	0.5%	6.9%	8.8%	16.1%	14.4%	10.9%
Russell 2000 Index	0.4%	8.7%	9.9%	15.5%	13.8%	9.1%
<i>International Equities</i>						
MSCI EAFE Index	4.0%	14.9%	19.7%	22.8%	14.7%	7.2%
<i>Emerging Markets</i>						
MSCI Emerging Markets Free Index	5.0%	12.7%	20.8%	31.0%	28.9%	7.6%
Real Estate						
<i>Real Estate</i>						
NAREIT Equity REIT Index	9.3%	23.4%	25.3%	26.0%	22.2%	15.4%
All Asset						
<i>Real Return</i>						
Citigroup Inflation Linked Securities	3.6%	1.7%	1.9%	4.8%	7.2%	N/A
Fixed Income						
<i>Intermediate Term Bonds</i>						
Lehman Brothers Aggregate Bond Index	3.8%	3.1%	3.7%	3.4%	4.8%	6.4%
Merrill Lynch Municipals 13y	2.6%	2.8%	3.2%	2.4%	4.1%	5.0%
Merrill Lynch Municipals 17y	3.7%	3.7%	4.4%	4.1%	5.2%	6.0%
<i>Inflation Linked Bonds</i>						
Citigroup Inflation Linked Securities	3.6%	1.7%	1.9%	4.8%	7.2%	N/A
<i>Short Term Bonds</i>						
Citigroup Treasury 13y	2.0%	3.0%	3.7%	1.9%	2.8%	4.8%
Merrill Lynch Municipals 13y	1.5%	2.4%	2.8%	1.7%	2.6%	3.7%
<i>Floating Rate Securities</i>						
CSFB Leveraged Loan Index	1.8%	5.2%	6.5%	6.3%	5.9%	5.6%
Cash/Equivalents						
<i>Money Market/Cash</i>						
Citigroup 13 Month Treasury Bill	1.2%	3.5%	4.4%	2.6%	2.2%	3.7%