

Summary of Index Returns

As of September 30, 2007

	3rd Qtr. 2007	Year to Date	One Year	Annualized Returns		
				Three Years	Five Years	Ten Years
Equities						
<i>Large Cap Equities</i>						
Dow Jones Industrial Average	4.2%	13.3%	21.7%	13.9%	15.4%	7.9%
S&P 500 Index	2.0%	9.1%	16.4%	13.1%	15.5%	6.6%
Russell 1000 Index	2.0%	9.3%	16.9%	13.8%	16.0%	6.9%
Russell 1000 Growth Index	4.2%	12.7%	19.4%	12.2%	13.8%	4.1%
Russell 1000 Value Index	(0.2%)	6.0%	14.5%	15.3%	18.1%	8.8%
<i>Small Cap Equities</i>						
Russell 2500 Index	(2.5%)	6.0%	15.2%	15.0%	19.6%	9.2%
Russell 2000 Index	(3.1%)	3.2%	12.3%	13.4%	18.8%	7.2%
<i>International Equities</i>						
MSCI EAFE Index Net	2.2%	13.2%	24.9%	23.2%	23.6%	8.0%
<i>Emerging Markets</i>						
MSCI Emerging Markets Index Net	14.4%	34.5%	58.2%	40.8%	38.7%	N/A
Real Estate						
<i>Real Estate</i>						
NAREIT Equity REIT Index	2.6%	(3.5%)	5.7%	19.0%	21.5%	12.2%
All Asset						
<i>Real Return</i>						
Citigroup Inflation-Linked Securities	4.6%	6.3%	4.9%	4.0%	5.3%	7.1%
Fixed Income						
<i>Intermediate Term Bonds</i>						
Lehman Brothers Aggregate Bond Index	2.9%	3.8%	5.1%	3.9%	4.1%	6.0%
Merrill Lynch Municipals 3-7yr	2.5%	3.3%	3.9%	2.9%	3.2%	4.8%
Merrill Lynch Municipals 7-12yr	2.7%	2.9%	3.8%	3.7%	3.9%	5.5%
<i>Inflation Linked Bonds</i>						
Citigroup Inflation-Linked Securities	4.6%	6.3%	4.9%	4.0%	5.3%	7.1%
<i>Short Term Bonds</i>						
Citigroup Treasury 1-3 yr	2.6%	4.8%	5.7%	3.5%	2.8%	4.7%
Merrill Lynch Municipals 1-3yr	1.6%	3.1%	3.9%	2.6%	2.4%	3.6%
<i>Floating Rate Securities</i>						
CSFB Leveraged Loan Index	(1.5%)	2.0%	4.1%	5.5%	6.7%	5.1%
Cash/Equivalents						
<i>Money Market/Cash</i>						
Citigroup 3-Month Treasury Bill	1.2%	3.7%	5.0%	4.0%	2.8%	3.7%

For comparison purposes only.

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