

Summary of Index Returns

As of December 31, 2006

	Annualized Returns				
	4th Qtr. 2006	One Year	Three Years	Five Years	Ten Years
Equities					
<i>Large Cap Equities</i>					
Dow Jones Industrial Average	7.4%	19.1%	8.4%	6.8%	8.9%
S&P 500 Index	6.7%	15.8%	10.4%	6.2%	8.4%
Russell 1000 Index	7.0%	15.5%	11.0%	6.8%	8.6%
Russell 1000 Growth Index	5.9%	9.1%	6.9%	2.7%	5.4%
Russell 1000 Value Index	8.0%	22.3%	15.1%	10.9%	11.0%
<i>Small Cap Equities</i>					
Russell 2500 Index	8.7%	16.2%	14.1%	12.2%	11.3%
Russell 2000 Index	8.9%	18.4%	13.6%	11.4%	9.4%
<i>International Equities</i>					
MSCI EAFE Index	10.4%	26.9%	20.4%	15.4%	8.1%
<i>Emerging Markets</i>					
MSCI Emerging Markets Free Index	17.6%	32.6%	31.0%	27.0%	9.4%
Real Estate					
<i>Real Estate</i>					
NAREIT Equity REIT Index	9.5%	35.1%	25.8%	23.2%	14.5%
All Asset					
<i>Real Return</i>					
Citigroup Inflation-Linked Securities	(1.3%)	0.4%	3.8%	7.2%	N/A
Fixed Income					
<i>Intermediate Term Bonds</i>					
Lehman Brothers Aggregate Bond Index	1.2%	4.3%	3.7%	5.1%	6.2%
Merrill Lynch Municipals 3-7yr	0.6%	3.4%	2.5%	4.3%	4.9%
Merrill Lynch Municipals 7-12yr	0.9%	4.6%	3.9%	5.7%	5.9%
<i>Inflation Linked Bonds</i>					
Citigroup Inflation-Linked Securities	(1.3%)	0.4%	3.8%	7.2%	N/A
<i>Short Term Bonds</i>					
Citigroup Treasury 1-3 yr	0.9%	4.0%	2.2%	2.8%	4.7%
Merrill Lynch Municipals 1-3yr	0.8%	3.3%	2.0%	2.6%	3.7%
<i>Floating Rate Securities</i>					
CSFB Leveraged Loan Index	2.0%	7.4%	6.2%	6.1%	5.6%
Cash/Equivalents					
<i>Money Market/Cash</i>					
Citigroup 3-Month Treasury Bill	1.3%	4.8%	3.0%	2.4%	3.7%