

MARKET RETURNS
For the Period Ended 06/30/07

	2nd Quarter				
	<u>2007</u>	<u>YTD</u>	<u>1 Year</u>	<u>5 Years</u>	<u>10 Years</u>
<i><u>Index Returns</u></i>					
S & P 500	6.3 %	7.0 %	20.6 %	10.7 %	7.1 %
Dow Jones Industrial Average	9.1	8.8	23.0	10.2	7.8
Russell 2000	4.4	6.5	16.4	13.9	9.1
NASDAQ Composite	7.5	7.8	19.9	12.2	6.1
EAFE (International)	6.4	10.7	27.0	17.7	7.7
Lehman Brothers 1-3 Year Govt	0.7	2.1	5.2	2.9	4.7
Lehman Brothers Interm Govt/Credit	-0.2	1.4	5.8	4.2	5.7
Lehman Brothers Aggregate Bond	-0.5	1.0	6.1	4.5	6.0
<i><u>Lipper Category Returns</u></i>					
Large-Cap Growth	6.6 %	7.6 %	16.4 %	7.7 %	4.9 %
Large-Cap Core	6.4	6.9	19.6	9.3	6.1
Large-Cap Value	6.3	7.1	20.8	11.3	7.7
Mid-Cap Growth	8.1 %	12.8 %	18.8 %	12.4 %	8.2 %
Mid-Cap Core	6.5	11.3	19.9	13.4	10.4
Mid-Cap Value	6.1	10.8	22.3	15.8	11.5
Small-Cap Growth	7.5 %	10.9 %	16.9 %	12.1 %	8.9 %
Small-Cap Core	5.4	8.3	16.5	13.7	10.2
Small-Cap Value	4.8	7.6	17.4	14.3	11.5
International Large-Cap Growth	6.7 %	10.0 %	25.6 %	14.0 %	5.7 %
International Large-Cap Core	7.1	10.6	26.0	15.1	6.9
International Large-Cap Value	7.7	10.7	27.1	17.6	8.9
Short Investment Grade Debt	0.6 %	1.9 %	5.0 %	3.0 %	4.3 %
Intermediate Investment Grade Debt	-0.8	0.6	5.5	4.2	5.3
Short Municipal Debt	0.5	1.2	3.2	2.1	3.1
Intermediate Municipal Debt	-0.6	0.0	3.6	3.2	4.3