

**MARKET RETURNS**  
For the Period Ended 09/30/07

	3 <sup>rd</sup> 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	2.0 %	9.1 %	16.4 %	15.5 %	6.6 %
Dow Jones Industrial Average	4.2	13.3	21.7	15.4	7.9
Russell 2000	-3.1	3.2	12.3	18.8	7.2
NASDAQ Composite	3.8	11.9	19.6	18.2	4.8
EAFE (International)	2.2	13.2	24.9	23.6	8.0
Lehman Brothers 1-3 Year Govt	2.5	4.7	5.7	2.9	4.8
Lehman Brothers Interm Govt/Credit	2.9	4.4	5.4	3.8	5.7
Lehman Brothers Aggregate Bond	2.8	3.9	5.1	4.1	6.0
<i><u>Lipper Category Returns</u></i>					
Large-Cap Growth	6.2 %	14.2 %	20.4 %	12.7 %	4.6 %
Large-Cap Core	1.9	9.0	16.0	13.9	5.5
Large-Cap Value	0.0	7.1	14.6	16.0	6.8
Mid-Cap Growth	4.2 %	17.4 %	25.6 %	17.6 %	7.4 %
Mid-Cap Core	-1.5	9.7	17.9	17.4	8.6
Mid-Cap Value	-3.3	7.1	16.0	19.4	9.9
Small-Cap Growth	1.2 %	12.2 %	21.6 %	17.4 %	7.0 %
Small-Cap Core	-3.4	4.6	13.4	18.0	8.3
Small-Cap Value	-6.2	0.9	9.8	17.8	9.3
International Large-Cap Growth	4.9 %	15.3 %	27.5 %	20.3 %	5.8 %
International Large-Cap Core	2.9	13.8	25.0	21.2	7.1
International Large-Cap Value	1.7	12.6	24.9	23.7	8.7
Short Investment Grade Debt	1.2 %	3.1 %	4.2 %	2.9 %	4.3 %
Intermediate Investment Grade Debt	2.2	2.8	4.1	3.9	5.2
Short Municipal Debt	1.0	2.2	3.0	2.0	3.1
Intermediate Municipal Debt	1.8	1.9	2.5	2.8	4.2