

MARKET RETURNS
For the Period Ended 03/31/08

	1st Quarter			
	<u>2008</u>	<u>1 Year</u>	<u>5 Years</u>	<u>10 Years</u>
<i><u>Index Returns</u></i>				
S & P 500	-9.5 %	-5.1 %	11.3 %	3.5 %
Dow Jones Industrial Average	-7.0	1.6	11.5	5.5
Russell 2000	-9.9	-13.0	14.9	5.0
NASDAQ Composite	-14.1	-5.9	11.2	2.2
EAFE (International)	-8.9	-2.7	21.4	6.2
Lehman Brothers 1-3 Year Govt	3.0	8.8	3.7	5.0
Lehman Brothers Interm Govt/Credit	3.0	8.9	4.4	5.9
Lehman Brothers Aggregate Bond	2.2	7.7	4.6	6.0
<i><u>Lipper Category Returns</u></i>				
Large-Cap Growth	-11.6 %	-0.1 %	9.3 %	2.3 %
Large-Cap Core	-10.2	-5.6	10.1	2.7
Large-Cap Value	-9.5	-8.4	12.0	4.0
Mid-Cap Growth	-12.9 %	-2.8 %	13.6 %	4.9 %
Mid-Cap Core	-9.6	-8.3	14.1	7.1
Mid-Cap Value	-9.3	-11.7	15.2	7.9
Small-Cap Growth	-14.9 %	-10.4 %	12.8 %	4.5 %
Small-Cap Core	-10.0	-13.3	14.3	6.1
Small-Cap Value	-7.0	-14.7	14.7	7.1
International Large-Cap Growth	-9.5 %	0.4 %	18.7 %	4.2 %
International Large-Cap Core	-9.3	-1.3	19.4	5.2
International Large-Cap Value	-9.3	-3.4	21.3	7.3
Short Investment Grade Debt	-0.5 %	2.2 %	2.5 %	4.1 %
Intermediate Investment Grade Debt	0.4	3.7	3.6	5.1
Short Municipal Debt	0.5	2.8	2.1	3.1
Intermediate Municipal Debt	0.2	2.6	2.9	4.0