MARKET RETURNS
For the Period Ended 03/31/09

	1st Quarter 2009	1 Year	5 Years	10 Years
Index Returns				
S & P 500	-11.0 %	-38.1 %	-4.8 %	-3.0 %
Dow Jones Industrial Average	-12.5	-35.9	-3.6	-0.4
Russell 2000	-15.0	-37.5	-5.2	1.9
NASDAQ Composite	-3.1	-32.9	-5.2	-4.7
EAFE (International)	-13.9	-46.5	-2.2	-0.8
Barcap 1-3 Year Govt	0.3	3.9	4.0	4.8
Barcap Intermediate Govt/Credit	-0.1	2.0	3.7	5.4
Barcap Aggregate Bond	0.1	3.1	4.1	5.7
Lipper Category Returns				
Large-Cap Growth	-3.7 %	-35.3 %	-4.7 %	-4.0 %
Large-Cap Core	-9.8	-37.3	-4.9	-2.9
Large-Cap Value	-13.2	-39.8	-5.1	-1.1
Mid-Cap Growth	-3.9 %	-38.9 %	-4.2 %	-0.3 %
Mid-Cap Core	-8.2	-38.1	-4.2	2.9
Mid-Cap Value	-10.7	-39.3	-4.3	4.2
Small-Cap Growth	-8.1 %	-37.7 %	-6.2 %	0.4 %
Small-Cap Core	-12.6	-38.4	-5.3	3.9
Small-Cap Value	-15.3	-39.5	-5.3	4.9
International Large-Cap Growth	-11.8 %	-46.7 %	-2.3 %	-0.6 %
International Large-Cap Core	-13.7	-46.4	-2.9	-1.2
International Large-Cap Value	-15.1	-47.1	-2.6	1.6
Short Investment Grade Debt	0.6 %	-5.0 %	0.8 %	3.2 %
Intermediate Investment Grade Debt	-0.1	-4.8	1.3	3.8
Short Municipal Debt	1.9	1.4	2.0	3.0
Intermediate Municipal Debt	3.4	1.3	2.3	3.6