

MARKET RETURNS
For the Period Ended 06/30/09

	2 nd Quarter		<u>1 Year</u>	<u>5 Years</u>	<u>10 Years</u>
	<u>2009</u>	<u>YTD</u>			
<i><u>Index Returns</u></i>					
S & P 500	15.9 %	3.2 %	-26.2 %	-2.2 %	-2.2 %
Dow Jones Industrial Average	12.0	-2.0	-23.0	-1.7	-0.4
Russell 2000	20.7	2.6	-25.0	-1.7	2.4
NASDAQ Composite	20.1	16.4	-20.0	-2.2	-3.7
EAFE (International)	25.4	8.0	-31.4	2.3	1.2
Barcap 1-3 Year Govt	0.1	0.5	4.9	4.2	4.7
Barcap Intermediate Govt/Credit	1.7	1.6	5.3	4.6	5.7
Barcap Aggregate Bond	1.8	1.9	6.1	5.0	6.0
<i><u>Lipper Category Returns</u></i>					
Large-Cap Growth	15.1 %	10.8 %	-27.0 %	-2.2 %	-3.1 %
Large-Cap Core	16.3	4.9	-25.9	-2.2	-1.8
Large-Cap Value	16.3	1.0	-27.0	-2.4	-0.6
Mid-Cap Growth	17.5 %	12.9 %	-31.5 %	-1.2 %	0.6 %
Mid-Cap Core	19.1	9.4	-29.1	-1.1	3.4
Mid-Cap Value	20.2	7.3	-26.6	-1.0	4.2
Small-Cap Growth	21.2 %	11.4 %	-26.9 %	-2.4 %	0.8 %
Small-Cap Core	21.6	6.2	-25.4	-1.6	4.3
Small-Cap Value	23.4	4.5	-24.2	-1.7	5.2
International Large-Cap Growth	22.6 %	8.2 %	-33.3 %	2.7 %	1.6 %
International Large-Cap Core	23.4	6.6	-32.1	2.0	0.7
International Large-Cap Value	24.9	6.0	-32.2	1.5	2.7
Short Investment Grade Debt	3.7 %	4.3 %	-0.4 %	2.0 %	3.6 %
Intermediate Investment Grade Debt	5.1	5.0	2.1	3.3	4.8
Short Municipal Debt	1.1	3.0	1.9	2.4	3.1
Intermediate Municipal Debt	1.9	5.3	3.1	3.1	4.0