

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

	3 <sup>rd</sup> Quarter				
	<u>2009</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	15.6 %	19.3 %	-6.9 %	1.0 %	-0.2 %
Dow Jones Industrial Average	15.8	13.5	-7.4	1.9	1.6
Russell 2000	19.3	22.4	-9.6	2.4	4.9
NASDAQ Composite	15.7	34.6	1.5	2.3	-2.5
EAFE (International)	19.5	29.0	3.2	6.1	2.5
Barcap 1-3 Year Govt	0.9	1.3	4.4	4.2	4.7
Barcap Intermediate Govt/Credit	3.3	4.9	10.0	4.7	5.9
Barcap Aggregate Bond	3.7	5.7	10.6	5.1	6.3
<i><u>Lipper Category Returns</u></i>					
Large-Cap Growth	14.1 %	26.4 %	-2.7 %	1.4 %	-1.3 %
Large-Cap Core	15.1	20.7	-5.9	1.1	0.2
Large-Cap Value	16.3	17.4	-7.9	0.7	2.0
Mid-Cap Growth	17.5 %	32.6 %	-2.7 %	3.2 %	2.7 %
Mid-Cap Core	18.9	30.0	-3.7	2.8	5.7
Mid-Cap Value	21.0	29.9	-2.5	3.0	7.1
Small-Cap Growth	16.4 %	29.6 %	-5.0 %	1.9 %	2.3 %
Small-Cap Core	18.6	26.0	-6.4	2.2	6.8
Small-Cap Value	21.4	26.9	-6.3	2.3	8.1
International Large-Cap Growth	17.4 %	27.0 %	-0.4 %	6.1 %	2.9 %
International Large-Cap Core	18.7	26.4	0.8	5.7	2.2
International Large-Cap Value	20.0	27.2	0.4	5.1	4.4
Short Investment Grade Debt	3.2 %	7.6 %	5.1 %	2.6 %	3.8 %
Intermediate Investment Grade Debt	5.9	11.2	11.7	3.9	5.4
Short Municipal Debt	1.4	4.4	3.6	2.4	3.2
Intermediate Municipal Debt	5.7	11.4	11.4	3.6	4.6