

**MARKET RETURNS**  
For the Period Ended 12/31/09

	4th Quarter <u>2009</u>	<u>1 Year</u>	<u>5 Years</u>	<u>10 Years</u>
<i><u>Index Returns</u></i>				
S & P 500	6.0 %	26.5 %	0.4 %	-1.0 %
Dow Jones Industrial Average	8.1	22.7	2.0	1.3
Russell 2000	3.9	27.2	0.5	3.5
NASDAQ Composite	6.9	43.9	0.9	-5.7
EAFE (International)	2.2	31.8	3.5	1.2
Barcap 1-3 Year Govt	0.1	1.4	4.2	4.7
Barcap Intermediate Govt/Credit	0.3	5.3	4.7	5.9
Barcap Aggregate Bond	0.2	5.9	5.0	6.3
<i><u>Lipper Category Returns</u></i>				
Large-Cap Growth	7.1 %	35.1 %	0.9 %	-2.9 %
Large-Cap Core	5.6	27.1	0.5	-0.5
Large-Cap Value	4.6	23.1	-0.3	2.0
Mid-Cap Growth	5.8 %	40.4 %	1.6 %	0.1 %
Mid-Cap Core	5.1	36.6	1.6	4.0
Mid-Cap Value	5.0	37.3	1.7	6.8
Small-Cap Growth	4.9 %	36.2 %	0.2 %	-0.2 %
Small-Cap Core	4.5	31.9	0.7	5.9
Small-Cap Value	4.0	32.6	0.9	8.1
International Large-Cap Growth	4.4 %	33.4 %	4.2 %	0.4 %
International Large-Cap Core	2.5	29.6	3.4	0.4
International Large-Cap Value	1.8	29.6	2.7	3.1
Short Investment Grade Debt	1.1 %	9.6 %	3.0 %	3.9 %
Intermediate Investment Grade Debt	1.1	12.9	3.9	5.5
Short Municipal Debt	0.4	5.3	2.5	3.2
Intermediate Municipal Debt	-0.7	10.8	3.4	4.6