

**MARKET RETURNS**  
For the Period Ended 03/31/10

	1st 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	5.4 %	49.8 %	1.9 %	-0.7 %
Dow Jones Industrial Average	4.8	46.9	3.3	2.3
Russell Mid Cap	8.7	67.7	4.2	4.8
Russell 2000	8.9	62.8	3.4	3.7
NASDAQ Composite	5.7	56.9	3.7	-6.3
MSCI EAFE (International)	0.9	54.4	3.8	1.3
MSCI Emerging Markets	2.5	81.1	15.7	10.1
Barcap 1-3 Year Govt	0.7	1.8	4.4	4.6
Barcap Intermediate Govt. Credit	1.5	6.9	5.2	5.9
Barcap Aggregate Bond	1.8	7.7	5.4	6.3
<i><u>Lipper Category Returns</u></i>				
Large-Cap Growth	4.2 %	46.2 %	2.6 %	-3.1 %
Large-Cap Core	4.9	48.5	1.9	-0.1
Large-Cap Value	5.8	49.9	0.9	2.8
Mid-Cap Growth	7.1 %	56.6 %	3.7 %	-0.7 %
Mid-Cap Core	7.9	62.2	3.4	3.5
Mid-Cap Value	8.3	64.9	3.4	7.3
Small-Cap Growth	7.3 %	59.3 %	2.8 %	-0.8 %
Small-Cap Core	8.0	63.1	3.0	6.1
Small-Cap Value	9.5	72.6	3.1	8.8
International Large-Cap Growth	2.0 %	53.5 %	5.1 %	0.5 %
International Large-Cap Core	1.0	51.3	3.5	0.4
International Large-Cap Value	0.5	53.3	2.8	3.3
Short Investment Grade Debt	1.5 %	10.3 %	3.5 %	3.9 %
Intermediate Investment Grade Debt	2.4	15.7	4.5	5.6
Short Municipal Debt	0.3	3.6	2.7	3.1
Intermediate Municipal Debt	0.9	8.3	3.8	4.5