

**MARKET RETURNS**  
For the Period Ended 06/30/10

2nd Quarter

	<u>2010</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	-11.4 %	-6.7 %	14.4 %	-0.8 %	-1.6 %
Dow Jones Industrial Average	-9.4	-5.0	18.9	1.7	1.7
Russell Mid Cap	-9.9	-2.1	25.1	1.2	4.2
Russell 2000	-9.9	-2.0	21.5	0.4	3.0
NASDAQ Composite	-12.0	-7.1	14.9	0.5	-6.1
MSCI EAFE (International)	-14.0	-13.2	5.9	0.9	0.2
MSCI Emerging Markets	-8.4	-6.2	23.2	12.7	-
Barcap 1-3 Year Govt	1.2	1.9	2.9	4.4	4.5
Barcap Intermediate Govt. Credit	3.0	4.6	8.3	5.3	6.1
Barcap Aggregate Bond	3.5	5.3	9.5	5.5	6.5
<i><u>Lipper Category Returns</u></i>					
Large-Cap Growth	-12.3 %	-8.6 %	11.3 %	-0.5 %	-4.1 %
Large-Cap Core	-12.3	-7.9	12.1	-1.1	-1.2
Large-Cap Value	-12.2	-7.1	12.9	-1.9	1.8
Mid-Cap Growth	-9.6 %	-3.2 %	20.7 %	1.1 %	-1.0 %
Mid-Cap Core	-9.9	-2.8	21.6	0.6	2.3
Mid-Cap Value	-10.2	-2.8	23.5	0.4	6.5
Small-Cap Growth	-9.2 %	-2.6 %	19.1 %	0.2 %	-0.8 %
Small-Cap Core	-9.4	-2.1	21.6	0.4	5.2
Small-Cap Value	-9.8	-1.3	25.4	0.3	7.6
International Large-Cap Growth	-12.6 %	-10.9 %	9.3 %	2.3 %	0.2 %
International Large-Cap Core	-14.0	-13.1	5.5	0.6	-0.7
International Large-Cap Value	-15.5	-15.1	3.6	-0.3	1.6
Short Investment Grade Debt	0.9 %	2.4 %	6.9 %	3.4 %	3.9 %
Intermediate Investment Grade Debt	2.9	5.4	13.0	4.6	5.7
Short Municipal Debt	0.6	1.0	3.1	2.7	3.0
Intermediate Municipal Debt	1.7	2.7	8.0	3.6	4.6