

MARKET RETURNS
For the Period Ended 09/30/10

3rd 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	11.3 %	3.9 %	10.2 %	0.6 %	-0.4 %
Dow Jones Industrial Average	11.1	5.6	14.1	3.1	2.5
Russell Mid Cap	13.3	11.0	17.5	2.6	4.9
Russell 2000	11.3	9.1	13.4	1.6	4.0
NASDAQ Composite	12.3	4.4	11.6	1.9	-4.3
MSCI EAFE (International)	16.5	1.1	3.3	2.0	2.6
MSCI Emerging Markets	18.0	10.8	20.2	12.8	--
Barcap 1-3 Year Govt	0.6	2.5	2.6	4.5	4.4
Barcap Intermediate Govt. Credit	2.8	7.4	7.8	6.0	6.1
Barcap Aggregate Bond	2.5	7.9	8.2	6.2	6.4
<i><u>Lipper Category Returns</u></i>					
Large-Cap Growth	12.6 %	2.9 %	10.2 %	0.9 %	-2.9 %
Large-Cap Core	10.9	2.1	7.9	0.3	-0.2
Large-Cap Value	10.3	2.4	7.1	-0.7	2.1
Mid-Cap Growth	14.1 %	10.4 %	17.2 %	2.5 %	0.2 %
Mid-Cap Core	12.0	8.8	14.0	1.8	2.9
Mid-Cap Value	11.5	8.5	14.0	1.8	6.8
Small-Cap Growth	12.1 %	9.2 %	14.9 %	1.4 %	0.3 %
Small-Cap Core	10.6	8.3	13.2	1.3	5.7
Small-Cap Value	10.2	8.8	13.3	1.4	7.9
International Large-Cap Growth	17.4 %	4.5 %	8.7 %	3.3 %	2.3 %
International Large-Cap Core	16.9	1.5	3.9	1.7	1.8
International Large-Cap Value	17.4	-0.4	1.2	0.9	3.8
Short Investment Grade Debt	1.5 %	3.9 %	5.1 %	3.8 %	3.9 %
Intermediate Investment Grade Debt	3.2	8.8	10.0	5.5	5.9
Short Municipal Debt	0.8	1.8	2.2	2.8	3.0
Intermediate Municipal Debt	3.0	5.7	5.0	4.3	4.6