

**MARKET RETURNS**  
For the Period Ended 12/31/10

	4th Quarter			
	<u>2010</u>	<u>1 Year</u>	<u>5 Years</u>	<u>10 Years</u>
<i><u>Index Returns</u></i>				
S & P 500	10.8 %	15.1 %	2.3 %	1.4 %
Russell Mid Cap	13.1	25.5	4.7	6.5
Russell 2000	16.3	26.9	4.5	6.3
MSCI EAFE (International)	6.6	7.8	2.5	3.5
MSCI Emerging Markets	7.3	18.9	12.8	15.9
Barcap 1-3 Year Govt	-0.1	2.4	4.3	4.1
Barcap Intermediate Govt/Credit	-1.4	5.9	5.5	5.5
Barcap Aggregate Bond	-1.3	6.5	5.8	5.8
<i><u>Lipper Category Returns</u></i>				
Large-Cap Growth	11.4 %	14.8 %	2.5 %	-0.2 %
Large-Cap Core	10.4	12.9	1.9	1.3
Large-Cap Value	10.6	13.0	0.9	2.6
Mid-Cap Growth	14.2 %	25.9 %	4.7 %	3.0 %
Mid-Cap Core	13.4	22.9	4.0	5.5
Mid-Cap Value	12.8	22.4	3.9	7.5
Small-Cap Growth	16.6 %	27.6 %	4.2 %	3.5 %
Small-Cap Core	15.6	25.2	4.1	7.3
Small-Cap Value	15.9	26.0	3.9	9.0
International Large-Cap Growth	8.0 %	12.3 %	3.9 %	3.9 %
International Large-Cap Core	6.8	8.1	2.0	2.7
International Large-Cap Value	5.9	5.2	1.2	4.2
Short Investment Grade Debt	-0.1 %	3.9 %	3.6 %	3.7 %
Intermediate Investment Grade Debt	-0.9	7.7	5.2	5.3
Short Municipal Debt	-0.5	1.2	2.6	2.7
Intermediate Municipal Debt	-3.2	2.3	3.5	3.9