

MARKET RETURNS
For the Period Ended 03/31/11

	1st Quarter			
	<u>2011</u>	<u>1 Year</u>	<u>5 Years</u>	<u>10 Years</u>
<i><u>Index Returns</u></i>				
S & P 500	5.9 %	15.7 %	2.6 %	3.3 %
Russell Mid Cap	7.6	24.3	4.7	8.5
Russell 2000	7.9	25.8	3.4	7.9
MSCI EAFE (International)	3.4	10.4	1.3	5.4
MSCI Emerging Markets	2.1	18.5	10.7	16.8
Barcap 1-3 Year Govt	0.1	1.7	4.2	3.8
Barcap Intermediate Govt. Credit	0.3	4.6	5.7	5.2
Barcap Aggregate Bond	0.4	5.1	6.0	5.6
<i><u>Lipper Category Returns</u></i>				
Large-Cap Growth	5.2 %	16.1 %	2.9 %	2.5 %
Large-Cap Core	5.4	13.5	2.2	3.1
Large-Cap Value	5.9	13.0	1.1	3.6
Mid-Cap Growth	8.2 %	27.5 %	4.4 %	6.1 %
Mid-Cap Core	7.9	23.1	4.2	7.4
Mid-Cap Value	7.1	20.7	3.5	8.4
Small-Cap Growth	9.4 %	29.9 %	3.7 %	6.5 %
Small-Cap Core	7.9	25.2	3.3	8.7
Small-Cap Value	6.9	21.7	3.0	9.8
International Large-Cap Growth	3.1 %	13.6 %	2.8 %	5.9 %
International Large-Cap Core	3.3	10.8	0.9	4.6
International Large-Cap Value	3.7	8.8	-0.1	5.7
Short Investment Grade Debt	0.6 %	3.0 %	3.6 %	3.4 %
Intermediate Investment Grade Debt	0.9	6.1	5.5	5.1
Short Municipal Debt	0.4	1.3	2.5	2.6
Intermediate Municipal Debt	0.6	2.1	3.6	3.8