

MUTUAL FUND AVERAGES AS OF 06/30/2010

Mutual Fund Category	Net Return YTD	Net Return Last 3 Mo.	Annualized Net Returns				Largest Economy Sector	Largest Sector Weight	Number of Fund Holdings	% of Assets In Top 10 Holdings	Fund Expense Ratio %	3-Year Standard Deviation	3-Year Sharpe Ratio
			1 Year	3 Years	5 Years	10 Years							
Short Term Corporate Bond Fund Average	2.45%	0.99%	7.09%	3.71%	3.54%	4.04%	N/A	N/A	385	39%	0.93%	3.43%	0.93
Short Term Gov't. Bond Fund Average	2.46%	1.52%	4.21%	4.84%	4.02%	4.26%	N/A	N/A	144	57%	0.92%	2.35%	1.68
Medium Term Corporate Bond Fund Average	5.21%	2.72%	13.07%	6.11%	4.56%	5.72%	N/A	N/A	683	40%	0.98%	5.94%	0.95
Medium Term Gov't. Bond Fund Average	5.04%	3.41%	8.12%	6.94%	4.93%	5.49%	N/A	N/A	926	52%	1.01%	4.06%	1.45
High Yield Bond Fund Average	3.65%	-0.58%	23.84%	3.44%	5.07%	5.34%	N/A	N/A	311	19%	1.23%	15.52%	0.24
Inflation-Protected Bond Fund Average	4.03%	3.25%	9.66%	6.33%	4.05%	6.41%	N/A	N/A	101	65%	0.85%	9.11%	0.59
5-Star Taxable Bond Fund Average	4.72%	1.76%	14.74%	8.30%	6.56%	7.19%	N/A	N/A	850	43%	0.84%	7.62%	1.25
Large Company Growth Stock Fund Average	-8.23%	-12.23%	12.48%	-8.11%	-0.17%	-3.30%	Service	42%	130	35%	1.39%	22.14%	-0.33
Large Company Blend Stock Fund Average	-7.10%	-11.61%	13.48%	-9.93%	-0.81%	-0.70%	Service	42%	227	39%	1.28%	21.36%	-0.44
Large Company Value Stock Fund Average	-6.78%	-11.74%	13.79%	-11.48%	-1.47%	2.32%	Manufactur.	42%	121	31%	1.30%	21.53%	-0.51
Mid-Cap Company Growth Stock Fund	-3.52%	-9.62%	19.67%	-7.82%	1.27%	-0.55%	Service	46%	104	26%	1.46%	24.72%	-0.26
Mid-Cap Company Blend Stock Fund Average	-3.14%	-10.26%	21.58%	-8.82%	0.36%	3.47%	Service	46%	260	25%	1.38%	25.10%	-0.29
Mid-Cap Company Value Stock Fund Average	-2.62%	-10.07%	23.94%	-9.27%	0.45%	6.53%	Service	45%	129	25%	1.36%	25.08%	-0.31
Small Company Growth Stock Fund Average	-2.46%	-9.16%	19.08%	-8.63%	0.54%	-0.37%	Service	48%	172	22%	1.60%	25.76%	-0.27
Small Company Blend Stock Fund Average	-2.26%	-9.73%	22.04%	-8.97%	0.37%	5.27%	Service	49%	408	21%	1.42%	26.47%	-0.27
Small Company Value Stock Fund Average	-0.78%	-9.46%	25.86%	-8.41%	0.64%	8.16%	Service	51%	274	22%	1.48%	27.32%	-0.23
Financial Sector Stock Fund Average	-5.41%	-13.18%	14.08%	-17.38%	-6.64%	2.06%	Service	97%	79	45%	1.59%	30.14%	-0.51
Health Sector Stock Fund Average	-6.29%	-12.14%	10.95%	-3.22%	1.86%	1.46%	Service	97%	73	45%	1.74%	19.58%	-0.14
Technology Sector Stock Fund Average	-7.64%	-10.65%	18.48%	-5.00%	2.90%	-8.23%	Information	83%	78	45%	1.66%	27.75%	-0.09
5-Star Domestic Stock Fund Average	-3.02%	-7.71%	17.54%	-3.31%	3.56%	4.92%	Service	45%	297	43%	1.27%	19.45%	-0.13
Foreign Stock Fund Average	-11.26%	-12.82%	8.55%	-12.75%	1.65%	0.72%	Manufactur.	45%	242	27%	1.51%	26.17%	-0.44
World Stock Fund Average	-8.45%	-11.18%	12.20%	-10.08%	1.22%	0.45%	Manufactur.	42%	183	33%	1.61%	23.64%	-0.39
Div. Emerging Markets Stock Fund Average	-6.34%	-9.06%	21.76%	-5.18%	10.74%	8.99%	Manufactur.	46%	212	28%	1.72%	33.62%	-0.02
5-Star International Stock Fund Average	-6.06%	-8.93%	14.77%	-5.18%	6.63%	6.45%	Manufactur.	44%	150	39%	1.45%	23.44%	-0.18
Domestic Conservative Allocation Fund	0.02%	-2.87%	13.11%	-0.31%	2.58%	3.25%	Service	45%	301	72%	1.42%	10.94%	-0.08
Domestic Moderate Allocation Fund Average	-3.13%	-6.63%	12.91%	-4.53%	1.36%	2.20%	Service	42%	397	55%	1.46%	15.31%	-0.31
World Allocation Fund Average	-3.98%	-5.98%	11.11%	-3.65%	3.56%	4.88%	Service	43%	329	69%	1.67%	15.98%	-0.22

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INDEX INFORMATION AS OF 06/30/2010

Index Name	Total Return YTD	Total Return Last 3 Mo.	Annualized Total Returns				Largest Economy Sector	Largest Sector Weight	3-Year Standard Deviation	3-Year Sharpe Ratio
			1 Year	3 Years	5 Years	10 Years				
3-Month Treasury Bill Index	0.06%	0.04%	0.13%	1.28%	2.68%	2.58%	N/A	N/A	0.45%	N/A
Barclays Gov't./Credit Bond Index	5.49%	3.88%	9.65%	7.37%	5.26%	6.48%	N/A	N/A	5.18%	1.15
Russell 1000 Index	-6.40%	-11.45%	15.24%	-9.54%	-0.56%	-1.22%	Service	41%	21.20%	-0.42
Russell 2000 Index	-1.95%	-9.92%	21.49%	-8.60%	0.37%	3.00%	Service	52%	26.63%	-0.25
MSCI EAFE NR USD Index	-13.23%	-13.97%	5.92%	-13.38%	0.88%	0.16%	Manufactur.	N/A	24.87%	-0.50

3-Month Treasury Bill Index is composed of 3-month Treasury Bills that are short-term securities issued by the U.S. government that are generally considered to be risk-free. This index serves as a benchmark for money market funds.

Barclays Gov't./Credit Bond Index is a combination of government and corporate bond indexes. This index serves as a benchmark for higher quality corporate bond funds, government bond funds, and many stable value funds.

Russell 1000 Index is composed of the 1,000 largest U.S. companies by market capitalization, representing about 90% of the U.S. stock market. Index returns include reinvestment of dividends. This index serves as a benchmark for primarily large company and some medium company U.S. (domestic) stock funds.

Russell 2000 Index is composed of the next 2,000 largest U.S. companies (after the first 1,000 companies) by market capitalization, representing about 7% of the U.S. stock market. Index returns include reinvestment of dividends. This index serves as a benchmark for some medium company and primarily small company U.S. (domestic) stock funds.

MSCI EAFE NR USD Index is an aggregate of 21 individual foreign country indices that collectively represent many of the major stock markets of the world. EAFE refers to Europe, Australasia, and the Far East. Index returns include reinvestment of dividends. This index serves as a benchmark for foreign stock funds.

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MUTUAL FUND AVERAGES AS OF 03/31/2010

Mutual Fund Category	Net Return YTD	Net Return Last 3 Mo.	Annualized Net Returns				Largest Economy Sector	Largest Sector Weight	Number of Fund Holdings	% of Assets In Top 10 Holdings	Fund Expense Ratio %	3-Year Standard Deviation	3-Year Sharpe Ratio
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Short Term Corporate Bond Fund Average	1.42%	1.42%	9.66%	3.60%	3.67%	4.10%	N/A	N/A	383	38%	0.93%	3.33%	0.73
Short Term Gov't. Bond Fund Average	0.90%	0.90%	3.22%	4.55%	4.06%	4.35%	N/A	N/A	152	57%	0.86%	2.27%	1.34
Medium Term Corporate Bond Fund Average	2.42%	2.42%	16.70%	4.86%	4.51%	5.53%	N/A	N/A	709	38%	0.97%	5.97%	0.63
Medium Term Gov't. Bond Fund Average	1.58%	1.58%	4.75%	5.44%	4.68%	5.27%	N/A	N/A	908	51%	1.01%	4.10%	0.94
High Yield Bond Fund Average	4.25%	4.25%	47.47%	3.74%	5.58%	5.40%	N/A	N/A	315	19%	1.23%	15.40%	0.23
Inflation-Protected Bond Fund Average	0.60%	0.60%	7.26%	4.84%	3.90%	6.20%	N/A	N/A	108	65%	0.83%	9.11%	0.39
5-Star Taxable Bond Fund Average	2.85%	2.85%	22.57%	7.69%	6.71%	7.14%	N/A	N/A	1022	42%	0.85%	7.49%	1.03
Large Company Growth Stock Fund Average	4.42%	4.42%	48.46%	-1.90%	2.94%	-2.35%	Service	41%	124	36%	1.39%	21.68%	-0.06
Large Company Blend Stock Fund Average	5.10%	5.10%	50.18%	-4.34%	1.87%	0.32%	Service	41%	229	39%	1.26%	20.94%	-0.18
Large Company Value Stock Fund Average	5.62%	5.62%	50.60%	-5.92%	1.33%	3.33%	Manufactur.	42%	121	31%	1.29%	21.16%	-0.26
Mid-Cap Company Growth Stock Fund	6.79%	6.79%	55.58%	-2.16%	4.00%	-0.24%	Service	46%	104	26%	1.45%	24.33%	-0.04
Mid-Cap Company Blend Stock Fund Average	7.84%	7.84%	63.40%	-3.49%	3.30%	4.55%	Service	44%	251	27%	1.39%	24.36%	-0.09
Mid-Cap Company Value Stock Fund Average	8.29%	8.29%	66.10%	-3.99%	3.44%	7.63%	Service	45%	135	24%	1.36%	24.70%	-0.11
Small Company Growth Stock Fund Average	7.37%	7.37%	58.95%	-3.41%	3.25%	0.01%	Service	48%	166	22%	1.62%	25.34%	-0.08
Small Company Blend Stock Fund Average	8.27%	8.27%	66.11%	-4.20%	2.95%	6.34%	Service	49%	412	21%	1.41%	25.80%	-0.10
Small Company Value Stock Fund Average	9.45%	9.45%	71.08%	-3.91%	3.12%	9.14%	Service	51%	283	22%	1.49%	26.10%	-0.08
Financial Sector Stock Fund Average	9.12%	9.12%	70.27%	-13.17%	-3.45%	3.73%	Service	96%	77	46%	1.59%	29.66%	-0.37
Health Sector Stock Fund Average	6.63%	6.63%	40.33%	2.43%	6.07%	4.52%	Service	98%	70	47%	1.76%	19.23%	0.13
Technology Sector Stock Fund Average	3.22%	3.22%	61.52%	1.47%	5.82%	-7.83%	Information	84%	77	46%	1.70%	26.83%	0.13
5-Star Domestic Stock Fund Average	5.19%	5.19%	49.71%	1.24%	6.20%	5.61%	Service	44%	187	42%	1.25%	19.46%	0.08
Foreign Stock Fund Average	1.77%	1.77%	56.02%	-6.53%	4.34%	1.59%	Manufactur.	45%	243	28%	1.50%	25.66%	-0.20
World Stock Fund Average	3.07%	3.07%	53.70%	-4.15%	3.96%	1.13%	Manufactur.	42%	164	33%	1.59%	23.15%	-0.14
Div. Emerging Markets Stock Fund Average	2.94%	2.94%	81.94%	2.33%	13.64%	8.77%	Manufactur.	46%	213	29%	1.72%	33.46%	0.19
5-Star International Stock Fund Average	3.24%	3.24%	57.11%	0.62%	9.36%	6.95%	Manufactur.	44%	155	36%	1.38%	23.37%	0.06
Domestic Conservative Allocation Fund	2.97%	2.97%	28.57%	1.23%	3.68%	3.56%	Service	44%	259	73%	1.40%	10.77%	0.02
Domestic Moderate Allocation Fund Average	3.79%	3.79%	37.24%	-0.96%	3.22%	2.83%	Service	41%	370	55%	1.45%	15.06%	-0.10
World Allocation Fund Average	2.13%	2.13%	35.91%	-0.38%	5.29%	5.67%	Service	44%	326	68%	1.69%	15.61%	-0.05

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3-Month Treasury Bill Index	0.03%	0.03%	0.13%	1.69%	2.82%	2.74%	N/A	N/A	0.53%	N/A
Barclays Gov't./Credit Bond Index	1.55%	1.55%	7.51%	5.84%	5.17%	6.22%	N/A	N/A	5.20%	0.79
Russell 1000 Index	5.70%	5.70%	51.60%	-3.98%	2.31%	-0.36%	Service	40%	20.80%	-0.17
Russell 2000 Index	8.85%	8.85%	62.77%	-3.99%	3.36%	3.68%	Service	52%	25.84%	-0.09
MSCI EAFE NR USD Index	0.87%	0.87%	54.44%	-7.02%	3.75%	1.27%	Manufactur.	47%	24.26%	-0.24

3-Month Treasury Bill Index is composed of 3-month Treasury Bills that are short-term securities issued by the U.S. government that are generally considered to be risk-free. This index serves as a benchmark for money market funds.

Barclays Gov't./Credit Bond Index is a combination of government and corporate bond indexes. This index serves as a benchmark for higher quality corporate bond funds, government bond funds, and many stable value funds.

Russell 1000 Index is composed of the 1,000 largest U.S. companies by market capitalization, representing about 90% of the U.S. stock market. Index returns include reinvestment of dividends. This index serves as a benchmark for primarily large company and some medium company U.S. (domestic) stock funds.

Russell 2000 Index is composed of the next 2,000 largest U.S. companies (after the first 1,000 companies) by market capitalization, representing about 7% of the U.S. stock market. Index returns include reinvestment of dividends. This index serves as a benchmark for some medium company and primarily small company U.S. (domestic) stock funds.

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MUTUAL FUND AVERAGES AS OF 12/31/2009

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			1 Year	3 Years	5 Years	10 Years							
Short Term Bond Fund Average	9.24%	1.10%	9.24%	3.57%	3.30%	4.06%	N/A	N/A	385	39%	0.92%	3.30%	0.59
Short Term Gov't. Bond Fund Average	3.31%	0.21%	3.31%	4.71%	3.81%	4.39%	N/A	N/A	152	56%	0.85%	2.27%	1.21
Medium Term Bond Fund Average	13.85%	1.18%	13.85%	4.48%	3.85%	5.45%	N/A	N/A	724	41%	0.96%	5.94%	0.49
Medium Term Gov't. Bond Fund Average	4.74%	0.14%	4.74%	5.24%	4.23%	5.30%	N/A	N/A	927	53%	1.02%	4.07%	0.79
High Yield Bond Fund Average	46.62%	5.61%	46.62%	3.19%	4.38%	5.89%	N/A	N/A	314	19%	1.21%	15.33%	0.17
5-Star Taxable Bond Fund Average	20.08%	1.99%	20.08%	7.40%	6.00%	7.06%	N/A	N/A	1002	45%	0.82%	7.35%	0.95
Large Company Growth Stock Fund Average	35.74%	6.71%	35.74%	-2.89%	1.24%	-1.97%	Service	42%	124	35%	1.37%	21.15%	-0.14
Large Company Blend Stock Fund Average	28.22%	5.51%	28.22%	-5.54%	0.50%	0.12%	Service	42%	228	39%	1.24%	20.52%	-0.28
Large Company Value Stock Fund Average	24.26%	4.86%	24.26%	-7.28%	0.12%	2.76%	Manufactur.	42%	121	31%	1.27%	20.80%	-0.36
Mid-Cap Company Growth Stock Fund	39.17%	5.69%	39.17%	-3.01%	1.91%	0.60%	Service	46%	106	25%	1.46%	23.70%	-0.10
Mid-Cap Company Blend Stock Fund Average	37.68%	5.15%	37.68%	-4.55%	1.51%	4.57%	Service	44%	247	27%	1.36%	24.16%	-0.16
Mid-Cap Company Value Stock Fund Average	35.70%	5.23%	35.70%	-5.30%	1.43%	7.12%	Service	44%	133	25%	1.37%	24.20%	-0.19
Small Company Growth Stock Fund Average	35.51%	4.79%	35.51%	-4.70%	0.63%	0.74%	Service	48%	163	22%	1.60%	24.73%	-0.16
Small Company Blend Stock Fund Average	31.89%	4.63%	31.89%	-5.94%	0.71%	6.18%	Service	48%	405	22%	1.42%	25.15%	-0.20
Small Company Value Stock Fund Average	31.50%	3.97%	31.50%	-5.96%	0.81%	8.58%	Service	50%	282	21%	1.51%	25.52%	-0.19
Financial Sector Stock Fund Average	23.23%	-1.28%	23.23%	-15.89%	-6.19%	2.75%	Service	97%	76	46%	1.56%	28.98%	-0.52
Health Sector Stock Fund Average	22.74%	6.07%	22.74%	0.84%	3.39%	5.90%	Service	98%	67	47%	1.73%	19.01%	0.03
Technology Sector Stock Fund Average	63.26%	8.52%	63.26%	0.81%	3.20%	-6.35%	Information	84%	78	46%	1.69%	25.75%	0.09
5-Star Domestic Stock Fund Average	32.03%	5.41%	32.03%	0.37%	4.80%	5.74%	Service	44%	180	41%	1.24%	19.21%	0.01
Foreign Stock Fund Average	34.30%	2.73%	34.30%	-5.94%	3.96%	1.72%	Manufactur.	44%	236	28%	1.49%	25.22%	-0.20
World Stock Fund Average	35.35%	4.54%	35.35%	-4.26%	2.92%	1.45%	Manufactur.	43%	193	32%	1.57%	22.91%	-0.17
Div. Emerging Markets Stock Fund Average	73.32%	7.42%	73.32%	2.30%	13.34%	8.80%	Manufactur.	45%	210	29%	1.70%	33.01%	0.18
5-Star International Stock Fund Average	41.42%	4.28%	41.42%	0.83%	8.75%	7.38%	Manufactur.	44%	167	34%	1.40%	23.13%	0.04
Domestic Conservative Allocation Fund	20.70%	2.99%	20.70%	0.76%	2.87%	3.49%	Service	44%	294	73%	1.35%	10.67%	-0.07
Domestic Moderate Allocation Fund Average	24.23%	3.80%	24.23%	-1.84%	2.07%	2.66%	Service	41%	385	55%	1.36%	14.84%	-0.19
World Allocation Fund Average	23.96%	3.09%	23.96%	-0.10%	4.96%	5.82%	Manufactur.	40%	325	68%	1.50%	15.67%	-0.05

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3-Month Treasury Bill Index	0.16%	0.02%	0.16%	2.13%	2.15%	2.88%	N/A	N/A	0.58%	N/A
Barclays Gov't./Credit Bond Index	4.52%	-0.21%	4.52%	5.81%	4.71%	6.34%	N/A	N/A	5.21%	0.70
Russell 1000 Index	28.43%	6.07%	28.43%	-5.36%	0.79%	0.49%	Service	39%	20.33%	-0.27
Russell 2000 Index	27.17%	3.88%	27.17%	-6.07%	0.51%	3.51%	Service	52%	25.19%	-0.20
MSCI EAFE NR USD Index	31.78%	2.18%	31.78%	-6.04%	3.54%	1.17%	Manufactur.	47%	23.91%	-0.23

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			1 Year	3 Years	5 Years	10 Years							
Short Term Bond Fund Average	8.77%	3.29%	6.87%	3.63%	3.13%	4.08%	N/A	N/A	366	38%	0.91%	3.40%	0.47
Short Term Gov't. Bond Fund Average	3.05%	1.49%	5.43%	4.97%	3.81%	4.36%	N/A	N/A	135	57%	0.86%	2.17%	1.16
Medium Term Bond Fund Average	12.41%	6.12%	11.82%	4.46%	3.82%	5.32%	N/A	N/A	723	40%	0.97%	5.89%	0.43
Medium Term Gov't. Bond Fund Average	4.57%	2.82%	8.13%	5.56%	4.34%	5.26%	N/A	N/A	982	51%	1.03%	3.86%	0.79
High Yield Bond Fund Average	38.74%	13.09%	13.34%	2.68%	4.15%	4.57%	N/A	N/A	305	20%	1.20%	15.28%	0.10
5-Star Taxable Bond Fund Average	16.79%	6.58%	14.95%	7.27%	6.03%	7.06%	N/A	N/A	1134	44%	0.78%	7.18%	0.89
Large Company Growth Stock Fund Average	27.10%	14.78%	-2.72%	-3.26%	1.83%	-0.43%	Service	42%	125	35%	1.35%	20.89%	-0.18
Large Company Blend Stock Fund Average	21.29%	15.63%	-5.59%	-5.17%	1.25%	0.75%	Service	42%	238	39%	1.22%	20.24%	-0.29
Large Company Value Stock Fund Average	18.51%	16.50%	-7.19%	-6.67%	0.96%	2.71%	Service	42%	121	32%	1.26%	20.72%	-0.35
Mid-Cap Company Growth Stock Fund	31.64%	17.18%	-3.21%	-2.80%	3.26%	3.03%	Service	46%	109	26%	1.47%	23.41%	-0.11
Mid-Cap Company Blend Stock Fund Average	31.33%	19.20%	-3.10%	-3.83%	2.69%	5.58%	Service	45%	253	26%	1.36%	23.98%	-0.15
Mid-Cap Company Value Stock Fund Average	28.06%	20.54%	-2.89%	-4.28%	2.96%	7.62%	Service	44%	133	25%	1.36%	23.65%	-0.17
Small Company Growth Stock Fund Average	29.25%	16.51%	-5.28%	-3.84%	2.08%	3.07%	Service	48%	161	21%	1.59%	24.19%	-0.15
Small Company Blend Stock Fund Average	26.28%	19.22%	-6.90%	-4.99%	2.22%	7.02%	Service	48%	435	23%	1.40%	24.81%	-0.18
Small Company Value Stock Fund Average	25.97%	21.41%	-6.26%	-4.58%	2.37%	8.43%	Service	51%	285	21%	1.50%	24.92%	-0.16
Financial Sector Stock Fund Average	24.78%	22.63%	-10.57%	-13.63%	-4.28%	-3.00%	Service	97%	77	46%	1.55%	28.79%	-0.44
Health Sector Stock Fund Average	15.78%	11.36%	-2.38%	-0.05%	3.88%	6.63%	Service	96%	67	48%	1.56%	18.20%	-0.06
Technology Sector Stock Fund Average	50.18%	18.27%	11.14%	0.20%	4.64%	-2.89%	Information	85%	79	45%	1.65%	25.34%	0.04
5-Star Domestic Stock Fund Average	25.23%	15.08%	1.66%	0.85%	5.78%	6.45%	Service	45%	186	41%	1.25%	19.10%	0.01
Foreign Stock Fund Average	30.74%	19.06%	2.64%	-3.56%	6.19%	3.75%	Manufactur.	44%	237	28%	1.48%	25.32%	-0.12
World Stock Fund Average	28.94%	17.14%	0.65%	-3.13%	4.36%	3.19%	Manufactur.	42%	192	33%	1.57%	22.89%	-0.14
Div. Emerging Markets Stock Fund Average	61.03%	21.28%	13.53%	5.37%	15.26%	11.16%	Manufactur.	44%	202	30%	1.67%	33.15%	0.25
5-Star International Stock Fund Average	36.15%	17.37%	10.08%	3.14%	10.94%	9.24%	Manufactur.	44%	173	36%	1.43%	23.48%	0.12
Domestic Conservative Allocation Fund	16.93%	9.46%	5.25%	0.94%	3.22%	3.60%	Service	44%	301	73%	1.31%	10.57%	-0.10
Domestic Moderate Allocation Fund Average	19.61%	12.18%	1.49%	-1.45%	2.65%	3.19%	Service	41%	361	54%	1.36%	14.80%	-0.19
World Allocation Fund Average	21.25%	12.78%	4.24%	0.94%	6.39%	6.48%	Service	41%	338	64%	1.49%	15.97%	-0.01

- Information used to determine averages was obtained from Morningstar, Inc.
- Information shown is believed to be reliable, but accuracy is not guaranteed.
- Do not use this information as the sole basis for making investment decisions.
- See Mutual Fund Definitions and Explanations for more details.

INDEX INFORMATION AS OF 09/30/2009

Index Name	Total Return YTD	Total Return Last 3 Mo.	Annualized Total Returns				Largest Economy Sector	Largest Sector Weight	3-Year Standard Deviation	3-Year Sharpe Ratio
			1 Year	3 Years	5 Years	10 Years				
3-Month Treasury Bill Index	0.15%	0.04%	0.24%	2.56%	3.05%	3.01%	N/A	N/A	0.60%	N/A
Barclays Gov't./Credit Bond Index	4.18%	2.14%	7.92%	5.87%	4.46%	5.35%	N/A	N/A	2.40%	1.30
Russell 1000 Index	21.08%	16.07%	-6.14%	-5.10%	1.49%	0.41%	Service	41%	20.10%	-0.28
Russell 2000 Index	22.43%	19.28%	-9.55%	-4.57%	2.41%	4.88%	Service	51%	24.64%	-0.17
MSCI EAFE NR USD Index	28.97%	19.47%	3.25%	-3.60%	6.07%	2.54%	Manufactur.	47%	24.12%	-0.14

3-Month Treasury Bill Index is composed of 3-month Treasury Bills that are short-term securities issued by the U.S. government that are generally considered to be risk-free. This index serves as a benchmark for money market funds.

Barclays Gov't./Credit Bond Index is a combination of government and corporate bond indexes. This index serves as a benchmark for higher quality corporate bond funds, government bond funds, and many stable value funds.

Russell 1000 Index is composed of the 1,000 largest U.S. companies by market capitalization, representing about 90% of the U.S. stock market. Index returns include reinvestment of dividends. This index serves as a benchmark for primarily large company and some medium company U.S. (domestic) stock funds.

Russell 2000 Index is composed of the next 2,000 largest U.S. companies (after the first 1,000 companies) by market capitalization, representing about 7% of the U.S. stock market. Index returns include reinvestment of dividends. This index serves as a benchmark for some medium company and primarily small company U.S. (domestic) stock funds.

MSCI EAFE NR USD Index is an aggregate of 21 individual foreign country indices that collectively represent many of the major stock markets of the world. EAFE refers to Europe, Australasia, and the Far East. Index returns include reinvestment of dividends. This index serves as a benchmark for foreign stock funds.

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MUTUAL FUND DEFINITIONS AND EXPLANATIONS

<p>Stable Value Funds invest primarily in investment contracts of banks, insurance companies, and other alternatives. They are designed to provide higher returns than offered by money market funds, while seeking to maintain liquidity and safety. They are not guaranteed and it is possible to lose money by investing in these funds.</p>
<p>Short Term Bond Funds have durations that stay between 1 and 3.5 years, thus making them attractive to fairly conservative investors. These funds invest in a variety of bonds, from the most creditworthy, such as Treasury bonds, to mortgages and corporates, and on rare occasions, even more speculative high-yield and emerging market debts.</p>
<p>Short Term Gov't. Bond Funds concentrate on bonds backed by the U.S. government or by government-linked agencies. This backing minimizes the credit risk of these funds, as the U.S. government is unlikely to default on its debt. These funds have average durations of between 1 and 3.5 years, so they have relatively less sensitivity to interest rates, and thus low risk potential.</p>
<p>Medium Term Bond Funds have average durations that are greater than 3.5 years and less than 6 years. Most of the funds rotate among a variety of sectors in the bond market, based upon which appear to offer better values. Whatever types of bonds they hold, these funds are less sensitive to interest rates, and therefore less volatile, than funds that have longer durations.</p>
<p>Medium Term Gov't. Bond Funds devote at least 90% of their bond holdings to government issues. These funds have, on average, durations between 3.5 and 6 years. Consequently, the group's performance – and their level of volatility – tends to fall between those of the short term government and long term government bond categories.</p>
<p>High Yield Bond Funds concentrate on lower-quality bonds, which are riskier than higher-quality bonds and the companies that issue such bonds. These funds generally offer higher yields than other types of bond funds, but they are more vulnerable to economic and credit risks. These funds invest primarily in U.S. high-income debt securities where 65% of more of bond assets are either not rated or rated by S&P, Moody, and others at the level of BB and below (considered speculative for taxable bonds).</p>
<p>Large Company Growth Stock Funds invest in big companies that are projected to grow faster than the overall stock market. Most of these funds focus on either companies in rapidly expanding industries, such as technology and health care, or multinational companies with a high percentage of sales coming from foreign markets. A typical holding for one of these funds would be Microsoft, Gillette, or Pfizer.</p>
<p>Large Company Blend Stock Funds focus on big companies that are fairly representative of the overall stock market in both size and price. They tend to invest across the spectrum of U.S. industries and hold a lot of easily recognized names, such as Citicorp, General Motor, and AT&T. Owing to their broad exposure, the funds' returns often track closely with the S&P 500 index.</p>
<p>Large Company Value Stock Funds focus on big companies that are less expensive than the market as a whole. The companies may be out of favor with the market for some reason the manager thinks is unjustified, or simply be growing more slowly than other companies. They often come from the utilities, energy, financial, and cyclical sectors, and may pay dividends. They also generally have more stable stock prices.</p>
<p>Mid-Cap Company Growth Stock Funds invest in stocks of all sizes, thus averaging a mid-cap profile, but most focus directly on mid-size companies. Mid-cap growth funds target firms that are projected to grow faster than the overall market, therefore commanding relatively higher prices. Many of these stocks are found in the volatile technology, health care, and services sectors.</p>
<p>Mid-Cap Company Blend Stock Funds invest in stocks of various sizes and mixed characteristics, giving them middle-of-the-road profiles. Most shy away from high-priced growth stocks, but aren't so price-conscious that they land in value territory. Rather than concentrating in certain sectors, they invest fairly evenly across industries. Their flexibility makes them some of the most diverse funds available.</p>
<p>Mid-Cap Company Value Stock Funds buy stocks of all sizes, giving them a mid-cap profile, while others focus directly on medium-size companies. All look for stocks that are cheap relative to their earnings potential. Many of their holdings come from the economically sensitive financial, energy, and manufacturing sectors. But these funds will dip into just about any industry that's been beaten down to cheap levels.</p>
<p>Small Company Growth Stock Funds focus on stocks at the lower end of the market-capitalization range. These funds tend to favor companies in up-and-coming industries or young firms in their early growth stages. They find many of their holdings in the technology, health care, services, and retail sectors. Because these businesses are fast-growing and often richly valued, their stocks tend to be volatile.</p>
<p>Small Company Blend Stock Funds favor firms at the smaller end of the market-capitalization range, and are flexible in the types of small companies they buy. They own everything from fairly cheap, out-of-favor stocks to somewhat expensive growth stocks. Thus, they provide exposure both to traditional value sectors, such as financials and cyclicals, and to growth sectors like technology and health care.</p>
<p>Small Company Value Stock Funds invest in less-popular companies at the smaller end of the size range. Many look for stocks not yet discovered by Wall Street. Bolder funds focus on finding temporarily depressed stocks of companies working through business problems. Because many of the category's holdings come from the manufacturing, financial, and energy sectors, the funds tend to be economically sensitive.</p>
<p>Financial Sector Stock Funds focus on the shares of banks, savings-and-loan institutions, insurance companies, brokerage companies, and consumer-credit providers. Most of these funds concentrate on one particular type of financial company, with banks often being the most popular area of concentration.</p>
<p>Health Sector Stock Funds focus on the medical and health care industries. Most invest in a range of companies, buying everything from pharmaceuticals and medical-device makers to HMOs, hospitals, and nursing homes. A few funds concentrate on just one industry segment, such as service providers or biotechnology firms. As with any specialty fund, these concentrated funds are typically more risky than a diversified stock fund.</p>
<p>Technology Sector Stock Funds buy high-tech businesses. Most concentrate on computer, semiconductor, software, networking, and other computer-related companies. A few also buy medical-device and biotechnology stocks and some concentrate on a single technology industry. Although many tech companies have long-term potential, they tend to be volatile over the short term due to constant changes in technology development. As a result, these funds can be quite risky.</p>
<p>Foreign Stock Funds can invest in any country outside the United States. Most of these funds divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. They tend to invest the rest in emerging markets such as Hong Kong, Brazil, Mexico, and Thailand. A few of these funds are more aggressive in their country selection, though, which can cause them to carry additional risk.</p>
<p>Diversified Emerging Markets Funds tend to divide their investments among 20 or more nations with a general focus on the emerging markets of Asia and Latin America rather than on those of the Middle East, Africa, or Europe. These funds invest at least 70% of their total holdings in stocks with at least 50% of such stock investments in emerging markets.</p>
<p>World Stock Funds have few geographical limitations. It is common for these funds to invest in about 1/3 of their assets in the U.S., 1/3 in Europe, 1/10 in Japan, and the remainder divided among developed nations and emerging markets. Due to their geographic diversification, these funds have historically been among the least risky international offerings.</p>
<p>Domestic Conservative Allocation Funds invest in both stocks and bonds and maintain a relatively smaller position in stocks. These funds typically have 20% to 50% of assets in equities and 50% to 80% of assets in fixed income and cash.</p>
<p>Domestic Moderate Allocation Funds invest in both stocks and bonds and maintain a relatively higher position in stocks. These funds typically have 50% to 70% of assets in equities and the remainder in fixed income and cash.</p>
<p>World Allocation Funds have stock holdings of 20% to 70% and 40% of their stock and bond holdings are in foreign countries.</p>

<p>Economy Sector Weightings. This shows the percentage of the fund's net assets invested in each of the following 3 major economy sectors: Information Economy with software, hardware, media, and telecommunication sectors; Service Economy with health care, consumer services, business services, and financial services sectors; and Manufacturing Economy with consumer goods, industrial materials, energy, and utilities sectors. Sector weightings show the areas a fund favors and the areas it avoids. A look at the sector weightings of 2 funds in the same category can reveal that the funds pursue their common objective in different ways. Sector weightings help explain why certain funds have bettered the market while others have lagged behind.</p>
<p>Number of Fund Holdings. This number helps in determining whether a fund is diversified. The lower the number of fund holdings, the more concentrated the fund is in a few companies or issues and the more the fund is susceptible to market fluctuations in these few holdings. The total number of fund holdings and the % of a fund's assets in its top 10 holdings should be considered together.</p>
<p>% of Assets in Top 10 Holdings. This % helps measure a fund's risk. The higher the % of a fund's assets in its top 10 holdings, the more concentrated the fund is in a few companies or issues and the more the fund is susceptible to market fluctuations in these few holdings. The % of a fund's assets in its top 10 holdings and the total number of fund holdings should be considered together.</p>
<p>Expense Ratio %. An expense ratio is the percentage of fund assets paid for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's net asset value. Sales charges are not included in the expense ratio. The expense ratio shows the actual amount that a fund takes out of its assets each year to cover its expenses. When considering high expenses vs. low expenses, potential investors must also consider the fund's objective and its size. Foreign equity funds have higher costs and therefore, higher expense ratios. Smaller funds without economies of scale are normally costlier than larger funds. It's critical to look for bond funds with low expenses. Expenses eat into total returns, and typically, only narrow differences separate the returns of the leaders and laggards within a bond fund category.</p>
<p>Standard Deviation. For a mutual fund, standard deviation shows how widely its returns varied over a certain period of time. Investors use the standard deviation of historical performance to try to predict the range of returns that are most likely for a given fund. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility. Standard deviation is appropriate for measuring risk if it is for a fund that is an investor's only holding. The figure can not be combined for more than one fund because the standard deviation for a group of funds is a function of not only the individual standard deviations, but also of the degree of correlation among the funds' returns.</p>
<p>Sharpe Ratio. The Sharpe Ratio or risk-adjusted return ratio was developed by William Sharpe, a Nobel Prize winner. It is calculated by using standard deviation and excess return to determine reward per unit of risk. The higher the Sharpe Ratio, the better the fund's risk-adjusted performance. The Sharpe ratio is calculated for the past 3-year period by dividing a fund's annualized excess returns by the standard deviation of a fund's annualized excess returns. Since this ratio uses standard deviation as its risk measure, it is most appropriately applied when analyzing a fund that is an investor's sole holding. The Sharpe Ratio can be used to compare 2 funds directly on how much risk a fund had to bear to earn excess return over the risk-free rate.</p>