



## INDEX INFORMATION AS OF 12/31/2011

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				
<b>3-Month Treasury Bill Index</b>	<b>0.06%</b>	<b>0.00%</b>	<b>0.06%</b>	<b>0.12%</b>	<b>1.31%</b>	<b>1.91%</b>	<b>N/A</b>	<b>N/A</b>	<b>0.02%</b>	<b>N/A</b>
<b>Barclays Gov't./Credit Bond Index</b>	<b>8.74%</b>	<b>1.18%</b>	<b>8.74%</b>	<b>6.60%</b>	<b>6.55%</b>	<b>5.86%</b>	<b>N/A</b>	<b>N/A</b>	<b>3.46%</b>	<b>1.83</b>
<b>Russell 1000 Index</b>	<b>1.50%</b>	<b>11.84%</b>	<b>1.50%</b>	<b>14.81%</b>	<b>-0.02%</b>	<b>3.35%</b>	<b>Sensitive</b>	<b>45%</b>	<b>19.22%</b>	<b>0.81</b>
<b>Russell 2000 Index</b>	<b>-4.18%</b>	<b>15.47%</b>	<b>-4.18%</b>	<b>15.63%</b>	<b>0.15%</b>	<b>6.25%</b>	<b>Sensitive</b>	<b>40%</b>	<b>25.34%</b>	<b>0.70</b>
<b>MSCI EAFE NR USD Index</b>	<b>-12.14%</b>	<b>3.33%</b>	<b>-12.14%</b>	<b>7.65%</b>	<b>-4.72%</b>	<b>4.67%</b>	<b>N/A</b>	<b>N/A</b>	<b>22.75%</b>	<b>0.43</b>

**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 09/30/2011

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	1.00%	-0.45%	4.49%	3.58%	3.31%	4.29%	N/A	N/A	427	41%	0.86%	2.98%	1.61
Short Term Gov't. Bond Fund Average	1.94%	0.80%	1.56%	3.25%	3.87%	3.20%	N/A	N/A	178	55%	0.84%	2.00%	1.71
Medium Term Corporate Bond Fund Average	4.46%	1.54%	3.55%	8.59%	5.65%	5.13%	N/A	N/A	735	43%	0.93%	5.41%	1.65
Medium Term Gov't. Bond Fund Average	5.94%	3.37%	4.91%	6.72%	5.87%	4.70%	N/A	N/A	821	57%	0.98%	3.84%	1.76
High Yield Bond Fund Average	-2.62%	-6.64%	0.79%	9.81%	4.91%	7.02%	N/A	N/A	329	19%	1.18%	14.95%	0.73
Inflation-Protected Bond Fund Average	8.57%	3.04%	7.73%	7.18%	5.95%	6.22%	N/A	N/A	144	65%	0.82%	8.52%	0.84
5-Star Taxable Bond Fund Average	3.28%	-0.30%	3.39%	10.59%	7.26%	6.60%	N/A	N/A	890	46%	0.80%	7.91%	1.59
Large Company Growth Stock Fund Average	-10.77%	-15.60%	-0.36%	2.46%	0.15%	2.88%	Sensitive	52%	111	40%	1.31%	21.88%	0.21
Large Company Blend Stock Fund Average	-11.16%	-15.79%	-1.71%	0.27%	-1.79%	2.69%	Sensitive	44%	231	37%	1.21%	22.11%	0.12
Large Company Value Stock Fund Average	-11.24%	-16.05%	-2.27%	-0.54%	-2.80%	3.11%	Sensitive	40%	118	31%	1.23%	22.12%	0.08
Mid-Cap Company Growth Stock Fund	-13.08%	-19.60%	-1.11%	3.66%	1.43%	5.39%	Sensitive	50%	102	25%	1.40%	24.41%	0.26
Mid-Cap Company Blend Stock Fund Average	-14.57%	-20.36%	-3.29%	2.06%	-0.34%	6.25%	Sensitive	42%	264	26%	1.28%	25.65%	0.21
Mid-Cap Company Value Stock Fund Average	-14.56%	-19.56%	-4.06%	2.07%	-1.04%	6.15%	Cyclical	43%	127	24%	1.32%	25.63%	0.21
Small Company Growth Stock Fund Average	-15.00%	-22.30%	-0.87%	2.58%	0.46%	5.16%	Sensitive	52%	157	22%	1.52%	26.71%	0.22
Small Company Blend Stock Fund Average	-16.83%	-21.78%	-3.69%	0.72%	-1.03%	6.25%	Sensitive	43%	411	24%	1.38%	27.97%	0.16
Small Company Value Stock Fund Average	-17.56%	-20.94%	-5.21%	0.79%	-1.19%	7.17%	Cyclical	47%	246	22%	1.46%	28.72%	0.17
Financial Sector Stock Fund Average	-23.05%	-22.04%	-15.57%	-8.17%	-10.69%	-0.99%	Cyclical	97%	85	44%	1.50%	29.36%	-0.14
Health Sector Stock Fund Average	-1.08%	-13.92%	4.88%	4.34%	2.73%	3.97%	Defensive	97%	79	44%	1.44%	20.25%	0.30
Technology Sector Stock Fund Average	-13.12%	-16.30%	-2.32%	8.00%	2.72%	4.92%	Sensitive	88%	81	46%	1.54%	25.22%	0.43
5-Star Domestic Stock Fund Average	-8.32%	-14.40%	1.60%	6.02%	3.01%	6.72%	Sensitive	41%	108	38%	1.25%	22.02%	0.36
Foreign Stock Fund Average	-17.06%	-20.53%	-10.67%	-0.71%	-3.01%	5.57%	Cyclical	42%	264	29%	1.44%	26.70%	0.10
World Stock Fund Average	-13.84%	-17.78%	-6.46%	1.16%	-1.41%	4.89%	Sensitive	43%	178	35%	1.53%	24.24%	0.17
Div. Emerging Markets Stock Fund Average	-23.47%	-22.76%	-17.81%	3.93%	2.91%	14.50%	Cyclical	48%	229	30%	1.61%	31.62%	0.28
5-Star International Stock Fund Average	-12.36%	-16.19%	-5.97%	5.73%	2.37%	11.01%	Sensitive	38%	140	40%	1.41%	23.83%	0.36
Conservative Allocation Fund Average	-2.52%	-5.99%	0.76%	5.29%	2.64%	4.22%	Sensitive	40%	347	68%	1.32%	10.88%	0.54
Moderate Allocation Fund Average	-6.48%	-10.42%	-0.43%	3.53%	1.09%	4.01%	Sensitive	43%	455	51%	1.35%	15.17%	0.30
Aggressive Allocation Fund Average	-10.42%	-14.22%	-2.97%	2.31%	-0.27%	3.85%	Sensitive	43%	215	68%	1.46%	19.62%	0.21

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			1 Year	3 Years	5 Years	10 Years				
<b>3-Month Treasury Bill Index</b>	<b>0.05%</b>	<b>0.01%</b>	<b>0.09%</b>	<b>0.15%</b>	<b>1.57%</b>	<b>1.98%</b>	<b>N/A</b>	<b>N/A</b>	<b>0.04%</b>	<b>N/A</b>
<b>Barclays Gov't./Credit Bond Index</b>	<b>6.65%</b>	<b>3.82%</b>	<b>5.26%</b>	<b>7.97%</b>	<b>6.53%</b>	<b>5.66%</b>	<b>N/A</b>	<b>N/A</b>	<b>4.05%</b>	<b>1.88</b>
<b>Russell 1000 Index</b>	<b>-9.25%</b>	<b>-14.68%</b>	<b>0.91%</b>	<b>1.61%</b>	<b>-0.91%</b>	<b>3.28%</b>	<b>Sensitive</b>	<b>45%</b>	<b>21.70%</b>	<b>0.18</b>
<b>Russell 2000 Index</b>	<b>-17.02%</b>	<b>-21.87%</b>	<b>-3.53%</b>	<b>-0.37%</b>	<b>-1.02%</b>	<b>6.12%</b>	<b>Sensitive</b>	<b>40%</b>	<b>28.24%</b>	<b>0.12</b>
<b>MSCI EAFE NR USD Index</b>	<b>-14.98%</b>	<b>-19.01%</b>	<b>-9.36%</b>	<b>-1.13%</b>	<b>-3.46%</b>	<b>5.03%</b>	<b>N/A</b>	<b>N/A</b>	<b>25.44%</b>	<b>0.08</b>

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## MUTUAL FUND AVERAGES AS OF 06/30/2011

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	1.43%	0.80%	3.03%	3.96%	4.04%	3.58%	N/A	N/A	418	32%	0.87%	3.18%	1.32
Short Term Gov't. Bond Fund Average	1.13%	0.98%	1.62%	3.32%	4.17%	3.51%	N/A	N/A	188	57%	0.84%	2.00%	1.72
Medium Term Corporate Bond Fund Average	2.85%	1.85%	5.34%	6.77%	6.02%	5.34%	N/A	N/A	733	39%	0.95%	5.84%	1.21
Medium Term Gov't. Bond Fund Average	2.49%	2.18%	3.11%	5.80%	5.84%	4.84%	N/A	N/A	817	51%	0.99%	3.92%	1.47
High Yield Bond Fund Average	4.29%	0.60%	14.97%	9.38%	7.08%	7.24%	N/A	N/A	341	19%	1.18%	15.21%	0.68
Inflation-Protected Bond Fund Average	5.02%	2.99%	7.03%	4.34%	5.84%	6.13%	N/A	N/A	131	63%	0.82%	8.78%	0.50
5-Star Taxable Bond Fund Average	3.55%	1.72%	8.88%	9.58%	8.16%	7.11%	N/A	N/A	1040	40%	0.86%	7.79%	1.43
Large Company Growth Stock Fund Average	5.66%	0.11%	33.16%	1.07%	4.07%	2.34%	Sensitive	54%	111	34%	1.32%	22.18%	0.23
Large Company Blend Stock Fund Average	5.43%	-0.20%	29.71%	2.60%	2.55%	2.81%	Sensitive	45%	229	35%	1.22%	21.92%	0.22
Large Company Value Stock Fund Average	5.73%	-0.32%	28.96%	2.62%	1.68%	3.75%	Sensitive	40%	119	30%	1.24%	21.86%	0.22
Mid-Cap Company Growth Stock Fund	8.11%	0.27%	39.44%	5.23%	5.70%	4.96%	Sensitive	51%	104	24%	1.40%	24.63%	0.32
Mid-Cap Company Blend Stock Fund Average	7.11%	-0.73%	35.60%	5.26%	4.48%	6.76%	Sensitive	42%	259	26%	1.30%	25.33%	0.33
Mid-Cap Company Value Stock Fund Average	6.18%	-0.79%	32.94%	6.41%	3.98%	7.16%	Cyclical	43%	128	24%	1.32%	25.23%	0.37
Small Company Growth Stock Fund Average	9.36%	0.12%	42.63%	7.85%	5.26%	5.08%	Sensitive	53%	158	21%	1.53%	26.09%	0.41
Small Company Blend Stock Fund Average	6.36%	-1.51%	36.81%	7.41%	3.90%	7.04%	Sensitive	44%	420	22%	1.39%	27.05%	0.40
Small Company Value Stock Fund Average	4.54%	-2.16%	32.31%	8.96%	3.75%	8.29%	Cyclical	47%	251	21%	1.47%	27.77%	0.44
Financial Sector Stock Fund Average	-1.42%	-4.02%	15.90%	-0.20%	-5.40%	0.69%	Cyclical	97%	77	44%	1.50%	28.73%	0.15
Health Sector Stock Fund Average	14.99%	7.11%	34.21%	9.66%	6.85%	4.50%	Defensive	96%	76	43%	1.48%	20.35%	0.54
Technology Sector Stock Fund Average	3.85%	-2.02%	35.06%	8.65%	7.35%	1.92%	Sensitive	90%	83	44%	1.58%	25.94%	0.44
5-Star Domestic Stock Fund Average	6.83%	0.39%	32.95%	9.00%	7.06%	6.75%	Sensitive	43%	107	35%	1.24%	22.03%	0.48
Foreign Stock Fund Average	4.34%	1.20%	31.60%	-0.92%	2.22%	6.26%	Cyclical	42%	262	27%	1.45%	26.85%	0.09
World Stock Fund Average	4.73%	0.37%	30.26%	1.75%	3.30%	5.06%	Sensitive	44%	177	34%	1.55%	24.34%	0.18
Div. Emerging Markets Stock Fund Average	-0.56%	-0.93%	26.58%	2.28%	9.60%	14.76%	Cyclical	48%	226	30%	1.63%	32.10%	0.23
5-Star International Stock Fund Average	4.10%	1.77%	29.33%	6.12%	7.52%	10.58%	Cyclical	39%	155	39%	1.37%	24.11%	0.36
Domestic Conservative Allocation Fund	3.83%	0.95%	14.42%	5.02%	4.53%	4.46%	Sensitive	41%	335	68%	1.32%	11.09%	0.48
Domestic Moderate Allocation Fund Average	4.28%	0.37%	20.44%	4.19%	4.02%	4.27%	Sensitive	44%	465	50%	1.36%	15.27%	0.33
World Allocation Fund Average	3.40%	0.36%	20.46%	2.92%	5.00%	6.77%	Sensitive	41%	229	60%	1.49%	16.76%	0.25

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<b>3-Month Treasury Bill Index</b>	0.04%	0.01%	0.12%	0.29%	1.83%	2.04%	N/A	N/A	0.13%	N/A
<b>Barclays Gov't./Credit Bond Index</b>	2.61%	2.32%	3.68%	6.17%	6.35%	5.74%	N/A	N/A	5.25%	1.11
<b>Russell 1000 Index</b>	6.37%	0.12%	31.94%	3.68%	3.30%	3.21%	Sensitive	46%	21.66%	0.26
<b>Russell 2000 Index</b>	6.21%	-1.61%	37.41%	7.77%	4.08%	6.27%	Sensitive	41%	27.29%	0.40
<b>MSCI EAFE NR USD Index</b>	4.98%	1.56%	30.36%	-1.77%	1.48%	5.66%	N/A	N/A	25.85%	0.05

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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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<b>Short Term Corporate Bond Fund Average</b>	<b>0.63%</b>	<b>0.63%</b>	<b>3.23%</b>	<b>3.52%</b>	<b>3.89%</b>	<b>3.52%</b>	<b>N/A</b>	<b>N/A</b>	<b>425</b>	<b>34%</b>	<b>0.89%</b>	<b>3.22%</b>	<b>1.08</b>
<b>Short Term Gov't. Bond Fund Average</b>	<b>0.14%</b>	<b>0.14%</b>	<b>2.24%</b>	<b>2.85%</b>	<b>4.04%</b>	<b>3.47%</b>	<b>N/A</b>	<b>N/A</b>	<b>137</b>	<b>56%</b>	<b>0.87%</b>	<b>2.11%</b>	<b>1.26</b>
<b>Medium Term Corporate Bond Fund Average</b>	<b>0.97%</b>	<b>0.97%</b>	<b>6.16%</b>	<b>5.69%</b>	<b>5.54%</b>	<b>5.16%</b>	<b>N/A</b>	<b>N/A</b>	<b>732</b>	<b>39%</b>	<b>0.95%</b>	<b>5.89%</b>	<b>0.98</b>
<b>Medium Term Gov't. Bond Fund Average</b>	<b>0.26%</b>	<b>0.26%</b>	<b>4.37%</b>	<b>4.55%</b>	<b>5.28%</b>	<b>4.60%</b>	<b>N/A</b>	<b>N/A</b>	<b>827</b>	<b>49%</b>	<b>1.00%</b>	<b>3.99%</b>	<b>1.09</b>
<b>High Yield Bond Fund Average</b>	<b>3.67%</b>	<b>3.67%</b>	<b>13.56%</b>	<b>9.79%</b>	<b>6.94%</b>	<b>6.96%</b>	<b>N/A</b>	<b>N/A</b>	<b>329</b>	<b>19%</b>	<b>1.19%</b>	<b>15.36%</b>	<b>0.69</b>
<b>Inflation-Protected Bond Fund Average</b>	<b>1.97%</b>	<b>1.97%</b>	<b>7.27%</b>	<b>3.08%</b>	<b>5.27%</b>	<b>5.92%</b>	<b>N/A</b>	<b>N/A</b>	<b>118</b>	<b>65%</b>	<b>0.81%</b>	<b>8.86%</b>	<b>0.34</b>
<b>5-Star Taxable Bond Fund Average</b>	<b>1.89%</b>	<b>1.89%</b>	<b>8.65%</b>	<b>8.88%</b>	<b>7.70%</b>	<b>6.99%</b>	<b>N/A</b>	<b>N/A</b>	<b>990</b>	<b>39%</b>	<b>0.84%</b>	<b>8.01%</b>	<b>1.25</b>
<b>Large Company Growth Stock Fund Average</b>	<b>5.56%</b>	<b>5.56%</b>	<b>16.89%</b>	<b>3.57%</b>	<b>3.10%</b>	<b>3.01%</b>	<b>Sensitive</b>	<b>53%</b>	<b>109</b>	<b>34%</b>	<b>1.33%</b>	<b>22.85%</b>	<b>0.25</b>
<b>Large Company Blend Stock Fund Average</b>	<b>5.64%</b>	<b>5.64%</b>	<b>14.65%</b>	<b>1.99%</b>	<b>2.17%</b>	<b>3.42%</b>	<b>Sensitive</b>	<b>45%</b>	<b>221</b>	<b>37%</b>	<b>1.25%</b>	<b>22.61%</b>	<b>0.18</b>
<b>Large Company Value Stock Fund Average</b>	<b>6.06%</b>	<b>6.06%</b>	<b>14.30%</b>	<b>1.41%</b>	<b>1.76%</b>	<b>4.33%</b>	<b>Sensitive</b>	<b>40%</b>	<b>117</b>	<b>30%</b>	<b>1.24%</b>	<b>22.63%</b>	<b>0.16</b>
<b>Mid-Cap Company Growth Stock Fund</b>	<b>7.83%</b>	<b>7.83%</b>	<b>25.84%</b>	<b>6.72%</b>	<b>4.43%</b>	<b>6.05%</b>	<b>Sensitive</b>	<b>51%</b>	<b>103</b>	<b>25%</b>	<b>1.42%</b>	<b>25.32%</b>	<b>0.37</b>
<b>Mid-Cap Company Blend Stock Fund Average</b>	<b>8.02%</b>	<b>8.02%</b>	<b>23.04%</b>	<b>6.57%</b>	<b>4.07%</b>	<b>7.86%</b>	<b>Sensitive</b>	<b>42%</b>	<b>260</b>	<b>27%</b>	<b>1.32%</b>	<b>26.12%</b>	<b>0.36</b>
<b>Mid-Cap Company Value Stock Fund Average</b>	<b>7.07%</b>	<b>7.07%</b>	<b>20.53%</b>	<b>6.42%</b>	<b>3.86%</b>	<b>8.25%</b>	<b>Cyclical</b>	<b>43%</b>	<b>129</b>	<b>24%</b>	<b>1.35%</b>	<b>26.07%</b>	<b>0.36</b>
<b>Small Company Growth Stock Fund Average</b>	<b>9.25%</b>	<b>9.25%</b>	<b>29.18%</b>	<b>8.83%</b>	<b>3.70%</b>	<b>6.59%</b>	<b>Sensitive</b>	<b>53%</b>	<b>161</b>	<b>21%</b>	<b>1.53%</b>	<b>26.60%</b>	<b>0.44</b>
<b>Small Company Blend Stock Fund Average</b>	<b>7.95%</b>	<b>7.95%</b>	<b>25.47%</b>	<b>8.11%</b>	<b>3.29%</b>	<b>8.56%</b>	<b>Sensitive</b>	<b>43%</b>	<b>405</b>	<b>22%</b>	<b>1.40%</b>	<b>27.60%</b>	<b>0.41</b>
<b>Small Company Value Stock Fund Average</b>	<b>6.88%</b>	<b>6.88%</b>	<b>22.53%</b>	<b>8.83%</b>	<b>3.56%</b>	<b>10.65%</b>	<b>Cyclical</b>	<b>47%</b>	<b>255</b>	<b>21%</b>	<b>1.47%</b>	<b>28.52%</b>	<b>0.43</b>
<b>Financial Sector Stock Fund Average</b>	<b>3.01%</b>	<b>3.01%</b>	<b>5.78%</b>	<b>-4.46%</b>	<b>-5.38%</b>	<b>1.68%</b>	<b>Cyclical</b>	<b>96%</b>	<b>76</b>	<b>45%</b>	<b>1.53%</b>	<b>31.14%</b>	<b>0.02</b>
<b>Health Sector Stock Fund Average</b>	<b>7.43%</b>	<b>7.43%</b>	<b>9.67%</b>	<b>7.42%</b>	<b>3.67%</b>	<b>4.92%</b>	<b>Defensive</b>	<b>97%</b>	<b>70</b>	<b>44%</b>	<b>1.66%</b>	<b>20.09%</b>	<b>0.43</b>
<b>Technology Sector Stock Fund Average</b>	<b>6.05%</b>	<b>6.05%</b>	<b>23.59%</b>	<b>10.23%</b>	<b>5.51%</b>	<b>3.06%</b>	<b>Sensitive</b>	<b>91%</b>	<b>83</b>	<b>45%</b>	<b>1.61%</b>	<b>27.14%</b>	<b>0.48</b>
<b>5-Star Domestic Stock Fund Average</b>	<b>6.88%</b>	<b>6.66%</b>	<b>20.90%</b>	<b>8.96%</b>	<b>6.67%</b>	<b>8.01%</b>	<b>Sensitive</b>	<b>43%</b>	<b>105</b>	<b>35%</b>	<b>1.26%</b>	<b>22.79%</b>	<b>0.47</b>
<b>Foreign Stock Fund Average</b>	<b>3.04%</b>	<b>3.04%</b>	<b>13.34%</b>	<b>-2.04%</b>	<b>1.82%</b>	<b>6.16%</b>	<b>Cyclical</b>	<b>42%</b>	<b>258</b>	<b>27%</b>	<b>1.46%</b>	<b>27.73%</b>	<b>0.05</b>
<b>World Stock Fund Average</b>	<b>4.23%</b>	<b>4.23%</b>	<b>14.86%</b>	<b>0.94%</b>	<b>2.85%</b>	<b>5.49%</b>	<b>Sensitive</b>	<b>43%</b>	<b>174</b>	<b>34%</b>	<b>1.57%</b>	<b>24.72%</b>	<b>0.14</b>
<b>Div. Emerging Markets Stock Fund Average</b>	<b>0.42%</b>	<b>0.42%</b>	<b>16.47%</b>	<b>2.46%</b>	<b>8.67%</b>	<b>15.55%</b>	<b>Cyclical</b>	<b>49%</b>	<b>220</b>	<b>30%</b>	<b>1.65%</b>	<b>32.85%</b>	<b>0.23</b>
<b>5-Star International Stock Fund Average</b>	<b>2.72%</b>	<b>2.72%</b>	<b>16.50%</b>	<b>4.52%</b>	<b>7.32%</b>	<b>11.16%</b>	<b>Cyclical</b>	<b>41%</b>	<b>159</b>	<b>36%</b>	<b>1.39%</b>	<b>25.10%</b>	<b>0.28</b>
<b>Domestic Conservative Allocation Fund</b>	<b>2.79%</b>	<b>2.79%</b>	<b>9.87%</b>	<b>4.32%</b>	<b>4.18%</b>	<b>4.59%</b>	<b>Sensitive</b>	<b>41%</b>	<b>299</b>	<b>69%</b>	<b>1.33%</b>	<b>11.19%</b>	<b>0.40</b>
<b>Domestic Moderate Allocation Fund Average</b>	<b>3.85%</b>	<b>3.85%</b>	<b>11.97%</b>	<b>3.63%</b>	<b>3.66%</b>	<b>4.54%</b>	<b>Sensitive</b>	<b>44%</b>	<b>411</b>	<b>52%</b>	<b>1.36%</b>	<b>15.65%</b>	<b>0.28</b>
<b>World Allocation Fund Average</b>	<b>2.93%</b>	<b>2.93%</b>	<b>11.74%</b>	<b>2.12%</b>	<b>4.54%</b>	<b>6.89%</b>	<b>Sensitive</b>	<b>41%</b>	<b>261</b>	<b>64%</b>	<b>1.51%</b>	<b>16.50%</b>	<b>0.19</b>

- 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 03/31/2011

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				
<b>3-Month Treasury Bill Index</b>	<b>0.03%</b>	<b>0.03%</b>	<b>0.15%</b>	<b>0.43%</b>	<b>2.08%</b>	<b>2.14%</b>	<b>N/A</b>	<b>N/A</b>	<b>0.17%</b>	<b>N/A</b>
<b>Barclays Gov't./Credit Bond Index</b>	<b>0.28%</b>	<b>0.28%</b>	<b>5.26%</b>	<b>4.82%</b>	<b>5.83%</b>	<b>5.53%</b>	<b>N/A</b>	<b>N/A</b>	<b>5.27%</b>	<b>0.83</b>
<b>Russell 1000 Index</b>	<b>6.24%</b>	<b>6.24%</b>	<b>16.69%</b>	<b>2.98%</b>	<b>2.93%</b>	<b>3.83%</b>	<b>Sensitive</b>	<b>46%</b>	<b>22.34%</b>	<b>0.22</b>
<b>Russell 2000 Index</b>	<b>7.94%</b>	<b>7.94%</b>	<b>25.79%</b>	<b>8.57%</b>	<b>3.35%</b>	<b>7.87%</b>	<b>Sensitive</b>	<b>43%</b>	<b>27.77%</b>	<b>0.42</b>
<b>MSCI EAFE NR USD Index</b>	<b>3.37%</b>	<b>3.37%</b>	<b>10.42%</b>	<b>-3.02%</b>	<b>1.30%</b>	<b>5.39%</b>	<b>N/A</b>	<b>N/A</b>	<b>26.19%</b>	<b>0.00</b>

**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.

- Information shown was obtained from Morningstar, Inc.
- Information shown is believed to be reliable, but accuracy is not guaranteed.
- Indexes are not investments; they are only benchmarks.
- Do not use this information as the sole basis for making investment decisions.

## MUTUAL FUND DEFINITIONS AND EXPLANATIONS

<p><b>Stable Value Funds</b> 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><b>Short Term Bond Funds</b> 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><b>Short Term Gov't. Bond Funds</b> 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><b>Medium Term Bond Funds</b> 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><b>Medium Term Gov't. Bond Funds</b> 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><b>High Yield Bond Funds</b> 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&amp;P, Moody, and others at the level of BB and below (considered speculative for taxable bonds).</p>
<p><b>Large Company Growth Stock Funds</b> 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><b>Large Company Blend Stock Funds</b> 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&amp;T. Owing to their broad exposure, the funds' returns often track closely with the S&amp;P 500 index.</p>
<p><b>Large Company Value Stock Funds</b> 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><b>Mid-Cap Company Growth Stock Funds</b> 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><b>Mid-Cap Company Blend Stock Funds</b> 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><b>Mid-Cap Company Value Stock Funds</b> 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><b>Small Company Growth Stock Funds</b> 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><b>Small Company Blend Stock Funds</b> 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><b>Small Company Value Stock Funds</b> 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><b>Financial Sector Stock Funds</b> 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><b>Health Sector Stock Funds</b> 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><b>Technology Sector Stock Funds</b> 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><b>Foreign Stock Funds</b> 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><b>Diversified Emerging Markets Funds</b> 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><b>World Stock Funds</b> 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><b>Domestic Conservative Allocation Funds</b> 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><b>Domestic Moderate Allocation Funds</b> 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><b>World Allocation Funds</b> have stock holdings of 20% to 70% and 40% of their stock and bond holdings are in foreign countries.</p>

**Economy Sector Weightings.** This shows the percentage of the fund's net assets invested in each of the following 3 major economy sectors: Cyclical Sector includes industries significantly impacted by economic shifts such as basic materials, retail stores, hotels, restaurants, entertainment companies, residential construction, auto and auto parts companies, financial services, and real estate; Sensitive Sector includes industries which ebb and flow with the overall economy, but no so severely, such as communication services, energy, industrials, and technology; and Defensive Sector includes industries that are relatively immune to economic cycles such as manufacturers of food, beverages, household and personal products, and tobacco, healthcare, and utilities.

**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.

**% 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.

**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.

**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.

**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 historical 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.