

Annual Returns of Major Indices for Last 20 Years

Ranked from Highest Return to Lowest

Russell 2000 Growth	3 Month T-Bill	Lehman Aggregate	Russell 2000 Value	Lehman Aggregate	MSCI EAFE	MSCI EAFE	MSCI EAFE	Russell 2000 Value	Russell 1000 Growth	Lehman Aggregate	Russell 2000 Growth	Russell 2000 Value	MSCI EAFE	MSCI EAFE	Russell 1000 Value	Russell 1000 Growth	Russell 1000 Value	Russell 1000 Growth	Russell 1000 Value	Russell 2000 Growth
52.3%	15.6%	32.7%	38.6%	15.2%	56.1%	69.5%	24.6%	29.5%	35.9%	9.0%	51.2%	29.2%	32.6%	7.8%	38.4%	23.1%	35.2%	38.7%	43.1%	
Russell 1000 Growth	Russell 2000 Value	Russell 2000 Value	Russell 1000 Value	3 Month T-Bill	Russell 1000 Growth	Russell 1000 Value	3 Month T-Bill	MSCI EAFE	S & P 500 Index	3 Month T-Bill	Russell 2000 Value	Russell Mid Cap	Russell 2000 Value	3 Month T-Bill	S & P 500 Index	S & P 500 Index	S & P 500 Index	S & P 500 Index	S & P 500 Index	Russell 1000 Growth
39.6%	14.9%	28.5%	28.3%	10.3%	32.9%	20.0%	6.1%	28.3%	31.7%	8.0%	41.7%	16.3%	23.9%	4.5%	37.6%	23.0%	33.4%	28.6%	28.6%	33.2%
S & P 500 Index	Lehman Aggregate	Russell Mid Cap	Russell Mid Cap	Russell 1000 Value	Russell 3000 Index	S & P 500 Index	S & P 500 Index	Russell 1000 Value	Russell 3000 Index	Russell 1000 Growth	Russell Mid Cap	Russell 1000 Value	Russell 1000 Value	Russell 1000 Growth	Russell 1000 Growth	Russell 3000 Index	Russell 3000 Index	Russell 3000 Index	Russell 3000 Index	MSCI EAFE
32.5%	6.3%	23.3%	23.8%	10.1%	32.2%	18.7%	5.3%	23.2%	29.3%	-2.6%	41.5%	13.8%	18.1%	2.7%	37.2%	21.8%	31.8%	24.1%	27.0%	27.0%
Russell Mid Cap	Russell Mid Cap	S & P 500 Index	MSCI EAFE	MSCI EAFE	Russell Mid Cap	Russell Mid Cap	Russell 1000 Growth	Russell 2000 Growth	Russell Mid Cap	S & P 500 Index	Russell 1000 Growth	Russell 3000 Index	Russell Mid Cap	S & P 500 Index	Russell 3000 Index	Russell 1000 Value	Russell 2000 Value	MSCI EAFE	S & P 500 Index	S & P 500 Index
32.5%	2.4%	21.6%	23.7%	7.4%	32.0%	18.2%	5.3%	20.4%	26.3%	-3.1%	41.2%	9.7%	14.3%	1.3%	36.8%	21.6%	31.8%	20.0%	21.0%	21.0%
Russell 2000 Value	Russell 1000 Value	Russell 2000 Growth	S & P 500 Index	S & P 500 Index	S & P 500 Index	Russell 3000 Index	Lehman Aggregate	Russell Mid Cap	Russell 1000 Value	Russell 3000 Index	Russell 3000 Index	Russell 2000 Growth	Russell 2000 Growth	Russell 3000 Index	Russell Mid Cap	Russell 2000 Value	Russell 1000 Growth	Russell 1000 Value	Russell 1000 Value	Russell 3000 Index
25.4%	1.26%	21.0%	22.6%	6.3%	31.7%	16.7%	2.8%	25.2%	-5.1%	33.7%	7.8%	13.4%	13.4%	-1.7%	34.5%	21.4%	30.5%	15.6%	20.9%	20.9%
Russell 1000 Value	MSCI EAFE	Russell 1000 Growth	Russell 2000 Growth	Russell 2000 Value	Russell 1000 Value	Russell 1000 Growth	Russell 3000 Index	Russell 3000 Index	Russell 2000 Growth	Russell 1000 Value	S & P 500 Index	S & P 500 Index	Russell 3000 Index	Russell 2000 Value	Russell 2000 Growth	Russell Mid Cap	Russell Mid Cap	Russell Mid Cap	Russell Mid Cap	Russell Mid Cap
24.4%	-2.3%	20.5%	20.1%	2.3%	31.5%	15.4%	1.9%	17.8%	20.2%	-8.1%	30.5%	7.6%	10.9%	-1.6%	31.0%	19.0%	29.0%	10.1%	18.2%	18.2%
MSCI EAFE	S & P 500 Index	Russell 1000 Value	Russell 3000 Index	Russell Mid Cap	Russell 2000 Value	Lehman Aggregate	Russell 1000 Value	S & P 500 Index	Lehman Aggregate	Russell Mid Cap	Russell 1000 Value	Lehman Aggregate	S & P 500 Index	Russell 1000 Value	Russell Mid Cap	Russell 2000 Value	Russell 2000 Growth	Russell 2000 Growth	Lehman Aggregate	Russell 1000 Value
22.6%	-4.92%	20.0%	17.8%	1.4%	31.0%	15.3%	0.5%	16.6%	14.5%	-11.5%	24.6%	7.4%	10.1%	-2.0%	25.8%	11.3%	12.9%	8.7%	7.4%	7.4%
Russell 3000 Index	Russell 3000 Index	Russell 3000 Index	Russell 1000 Growth	Russell 1000 Growth	Russell 2000 Growth	Russell 2000 Value	Russell Mid Cap	Lehman Aggregate	Russell 2000 Value	Russell 2000 Growth	Lehman Aggregate	Russell 1000 Growth	Lehman Aggregate	Russell Mid Cap	Lehman Aggregate	MSCI EAFE	Lehman Aggregate	3 Month T-Bill	3 Month T-Bill	3 Month T-Bill
17.9%	-8.9%	14.4%	16.0%	-9.5%	31.0%	7.4%	0.2%	7.9%	12.4%	-17.4%	16.0%	5.0%	9.8%	-2.1%	18.5%	6.1%	9.6%	5.0%	4.7%	4.7%
3 Month T-Bill	Russell 2000 Growth	3 Month T-Bill	3 Month T-Bill	Russell 3000 Index	Lehman Aggregate	3 Month T-Bill	Russell 2000 Value	3 Month T-Bill	MSCI EAFE	Russell 2000 Value	MSCI EAFE	3 Month T-Bill	3 Month T-Bill	Russell 2000 Growth	MSCI EAFE	3 Month T-Bill	3 Month T-Bill	Russell 2000 Growth	Lehman Aggregate	Lehman Aggregate
12.7%	-9.2%	11.7%	9.2%	-1.1%	22.1%	6.3%	-7.1%	7.1%	10.5%	-21.8%	12.1%	3.6%	3.1%	-2.4%	11.2%	5.3%	5.3%	1.2%	-8.2%	-8.2%
Lehman Aggregate	Russell 1000 Growth	MSCI EAFE	Lehman Aggregate	Russell 2000 Growth	3 Month T-Bill	Russell 2000 Growth	Russell 2000 Growth	Russell 1000 Growth	3 Month T-Bill	MSCI EAFE	3 Month T-Bill	MSCI EAFE	Russell 1000 Growth	Lehman Aggregate	3 Month T-Bill	Lehman Aggregate	MSCI EAFE	Russell 2000 Value	Russell 2000 Value	Russell 2000 Value
2.3%	-11.3%	-1.9%	8.2%	-15.8%	8.0%	3.6%	-10.5%	5.3%	8.7%	-23.5%	5.7%	-12.2%	2.9%	-2.9%	5.8%	3.6%	1.8%	-6.5%	-1.5%	-1.5%

		20 Year Annualized Returns	20 Year Standard Deviations
S & P 500 Index	<i>Large Blend</i>	17.9%	15.0%
Russell 1000 Growth	<i>Large Growth</i>	17.8%	17.0%
Russell 3000 Index	<i>Total Market Equities</i>	17.1%	15.2%
Russell 1000 Value	<i>Large Value</i>	16.8%	14.1%
Russell Midcap	<i>Midcap Blend</i>	16.7%	16.3%
Russell 2000 Value	<i>Small Cap Value</i>	14.9%	16.3%
MSCI EAFE	<i>International Blend</i>	14.3%	17.4%
Russell 2000 Growth	<i>Small Cap Growth</i>	12.5%	22.4%
Lehman Aggregate	<i>Total Market Bonds</i>	10.0%	6.6%
3 Month T- Bills	<i>Money Market</i>	7.1%	0.8%

