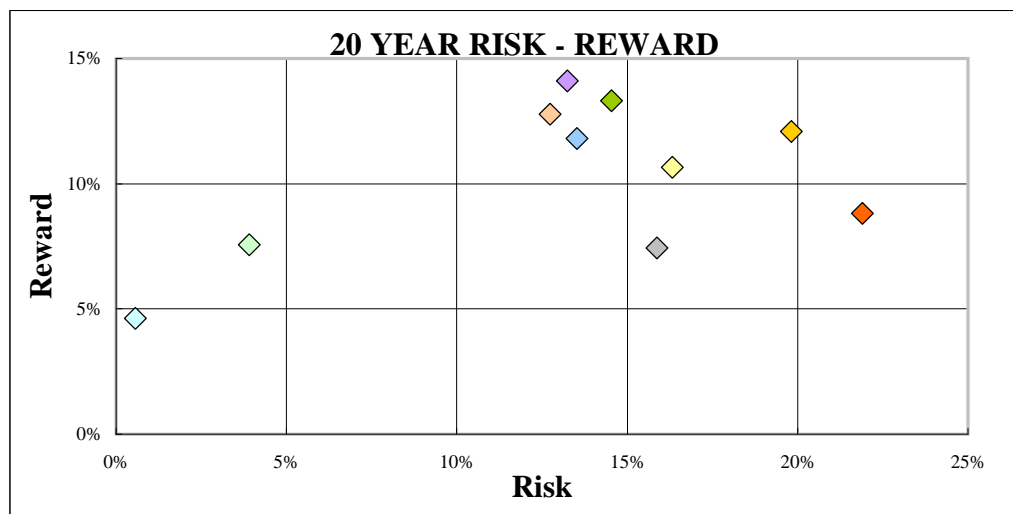


Annual Returns of Major Indices for Last 20 Years

Ranked from Highest Return to Lowest

1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Russell 2000 Value 29.5%	Russell 1000 Growth 35.9%	Lehman Aggregate 9.0%	Russell 2000 Growth 51.2%	Russell 2000 Value 29.1%	MSCI EAFE 32.6%	MSCI EAFE 7.8%	Russell 1000 Value 38.4%	Russell 1000 Growth 23.1%	Russell 1000 Value 35.2%	Russell 1000 Growth 38.7%	Russell Mid Growth 51.3%	Russell 2000 Value 22.8%	Russell 2000 Value 14.0%	Lehman Aggregate 10.3%	Russell 2000 Growth 48.5%	Russell Mid Value 23.7%	MSCI EAFE 13.5%	MSCI EAFE 26.3%	Russell 1000 Growth 11.8%
MSCI EAFE 28.3%	S & P 500 Index 31.7%	3 Month T-Bill 7.9%	Russell Mid Growth 47.0%	Russell Mid Value 21.7%	Russell 2000 Value 23.8%	3 Month T-Bill 4.2%	S & P 500 Index 37.6%	S & P 500 Index 23.0%	Russell Mid Value 34.4%	S & P 500 Index 28.6%	Russell 2000 Growth 43.1%	Russell Mid Value 19.2%	Lehman Aggregate 8.4%	3 Month T-Bill 1.7%	Russell 2000 Value 46.0%	Russell 2000 Value 22.3%	Russell Mid Value 12.7%	Russell 2000 Value 23.5%	Russell Mid Growth 11.4%
Russell Mid Value 24.6%	Russell Mid Growth 31.5%	Russell 1000 -0.3%	Russell 2000 Growth 41.7%	Russell 1000 Value 13.6%	Russell 1000 Value 18.1%	Russell 1000 Growth 2.6%	Russell 1000 Growth 37.2%	Russell 1000 Value 21.6%	S & P 500 Index 33.4%	MSCI EAFE 20.0%	Russell 1000 Growth 33.2%	Lehman Aggregate 11.6%	3 Month T-Bill 4.1%	Russell Mid Value -9.6%	Russell Mid Growth 42.7%	MSCI EAFE 20.3%	Russell Mid Growth 12.1%	Russell 1000 Value 22.3%	MSCI EAFE 11.2%
Russell 1000 Value 23.2%	Russell 1000 Value 25.2%	S & P 500 Index -3.1%	Russell 1000 Growth 41.3%	Russell Mid Growth 8.7%	Russell Mid Value 15.6%	S & P 500 Index 1.3%	Russell Mid Value 34.9%	Russell 2000 Value 21.4%	Russell 2000 Value 31.8%	Russell Mid Growth 17.9%	MSCI EAFE 27.0%	Russell 1000 Value 7.0%	Russell Mid Value 2.3%	Russell 2000 Value -11.4%	MSCI EAFE 38.6%	Russell Mid Growth 15.5%	Russell 1000 Value 7.1%	Russell Mid Value 20.2%	Russell 2000 Growth 7.1%
Russell 2000 Growth 20.4%	Russell Mid Value 22.7%	Russell Mid Growth -5.1%	Russell Mid Value 37.9%	Russell 2000 Growth 7.8%	Russell 2000 Growth 13.4%	Russell 2000 Value -1.5%	Russell Mid Growth 34.0%	Russell Mid Value 20.3%	Russell 1000 Growth 30.5%	Russell 1000 Value 15.6%	S & P 500 Index 21.0%	3 Month T-Bill 6.0%	Russell 1000 Value -5.6%	Russell 1000 Value -15.5%	Russell Mid Value 38.1%	Russell 1000 Value 16.5%	Russell 1000 Growth 5.3%	S & P 500 Index 15.8%	Lehman Aggregate 7.0%
S & P 500 Index 16.6%	Russell 2000 Growth 20.2%	Russell 1000 Value -8.1%	S & P 500 Index 30.5%	S & P 500 Index 7.6%	Russell Mid Growth 11.2%	Russell 1000 Value -2.0%	Russell 2000 Growth 31.0%	Russell Mid Growth 17.5%	Russell Mid Growth 22.5%	Lehman Aggregate 8.7%	Russell 1000 Value 7.4%	S & P 500 Index -9.1%	Russell 2000 Growth -9.2%	MSCI EAFE -15.9%	Russell 1000 Value 30.0%	Russell 2000 Growth 14.3%	S & P 500 Index 4.9%	Russell 2000 Growth 13.4%	S & P 500 Index 5.5%
Russell Mid Growth 12.9%	Lehman Aggregate 14.5%	Russell Mid Value -16.1%	Russell 1000 Value 24.6%	Lehman Aggregate 7.4%	S & P 500 Index 10.1%	Russell Mid Value -2.1%	Russell 2000 Value 25.8%	Russell 2000 Growth 11.3%	Russell 2000 Growth 13.0%	Russell Mid Value 5.1%	3 Month T-Bill 4.7%	Russell Mid Growth -11.8%	S & P 500 Index -11.9%	S & P 500 Index -22.1%	Russell 1000 Growth 29.8%	S & P 500 Index 10.9%	Russell 2000 Value 4.7%	Russell Mid Growth 10.7%	3 Month T-Bill 4.7%
Russell 1000 Growth 11.3%	Russell 2000 Value 12.4%	Russell 2000 Growth -17.4%	Lehman Aggregate 16.0%	Russell 1000 Growth 5.0%	Lehman Aggregate 9.8%	Russell Mid Growth -2.2%	Lehman Aggregate 18.5%	MSCI EAFE 6.1%	Lehman Aggregate 9.7%	3 Month T-Bill 5.1%	Russell Mid Value -0.1%	MSCI EAFE -14.2%	Russell Mid Growth -20.1%	Russell Mid Growth -27.4%	S & P 500 Index 28.7%	Russell 1000 Growth 6.3%	Russell 2000 Growth 4.2%	Russell 1000 Growth 9.1%	Russell 1000 Value -0.2%
Lehman Aggregate 7.9%	MSCI EAFE 10.5%	Russell 2000 Value -21.8%	MSCI EAFE 12.1%	3 Month T-Bill 3.6%	3 Month T-Bill 3.1%	Russell 2000 Growth -2.4%	MSCI EAFE 11.2%	3 Month T-Bill 5.3%	3 Month T-Bill 5.3%	Russell 2000 Growth 1.2%	Lehman Aggregate -0.8%	Russell 1000 Growth -22.4%	Russell 1000 Growth -20.4%	Russell 1000 Growth -27.9%	Lehman Aggregate 4.1%	Lehman Aggregate 4.3%	3 Month T-Bill 3.0%	3 Month T-Bill 4.8%	Russell Mid Value -1.4%
3 Month T-Bill 6.8%	3 Month T-Bill 8.6%	MSCI EAFE -23.5%	3 Month T-Bill 5.8%	MSCI EAFE -12.2%	Russell 1000 Growth 2.9%	Lehman Aggregate -2.9%	3 Month T-Bill 5.8%	Lehman Aggregate 3.6%	MSCI EAFE 1.8%	Russell 2000 Value -6.5%	Russell 2000 Value -1.5%	Russell 2000 Growth -22.4%	MSCI EAFE -21.4%	Russell 2000 Growth -30.3%	3 Month T-Bill 1.1%	3 Month T-Bill 1.2%	Lehman Aggregate 2.4%	Lehman Aggregate 4.3%	Russell 2000 Value -9.8%

	20 Year Annualized Returns	20 Year Standard Deviations
Russell MC Value <i>Midcap Value</i>	14.1%	13.2%
Russell 2000 Value <i>Small Cap Value</i>	13.3%	14.5%
Russell 1000 Value <i>Large Value</i>	12.8%	12.7%
Russell MC Gr <i>Midcap Growth</i>	12.1%	19.8%
S & P 500 Index <i>Large Blend</i>	11.8%	13.5%
Russell 1000 Gr <i>Large Growth</i>	10.7%	16.3%
Russell 2000 Gr <i>Small Cap Growth</i>	8.8%	21.9%
Lehman Aggregate <i>Total Market Bonds</i>	7.6%	3.9%
MSCI EAFE <i>International Blend</i>	7.4%	15.9%
3 Month T- Bills <i>Money Market</i>	4.6%	0.6%



Source: Alpha Investment Consulting Group, LLC. and Pertrac