

Why Diversify?

Historical Annual Asset Class Performance as of December 31, 2009

2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
MLP 45.7%	MLP 43.7%	Commodities 25.9%	Emerging 55.8%	REITs 31.6%	Emerging 34.0%	REITs 35.1%	Emerging 39.4%	Foreign Bond 10.1%	Emerging 78.5%
Commodities 31.8%	Small Value 14.0%	Foreign Bond 22.0%	Small Growth 48.5%	Emerging 25.6%	Commodities 21.4%	Emerging 32.2%	Commodities 16.2%	Aggregate Bond 5.2%	MLP 76.4%
REITs 26.4%	REITs 13.9%	TIPS 16.7%	Small Blend 47.3%	Small Value 22.2%	International 13.5%	International 26.3%	MLP 12.7%	Cash 1.8%	High Yield 57.5%
Small Value 22.8%	Aggregate Bond 8.4%	Aggregate Bond 10.3%	Small Value 46.0%	International 20.2%	REITs 12.2%	MLP 26.1%	Large Growth 11.8%	TIPS -1.2%	Large Growth 37.2%
TIPS 13.1%	TIPS 7.9%	REITs 3.8%	MLP 44.5%	Small Blend 18.3%	Large Value 7.1%	Small Value 23.5%	TIPS 11.6%	Balanced -24.8%	Small Growth 34.5%
Aggregate Bond 11.6%	High Yield 4.5%	Cash 1.7%	International 38.6%	MLP 16.7%	MLP 6.3%	Large Value 22.2%	Foreign Bond 11.5%	High Yield -26.4%	International 31.8%
Large Value 7.0%	Cash 4.1%	High Yield -1.9%	REITs 37.1%	Large Value 16.5%	Balanced 5.8%	Small Blend 18.4%	International 11.2%	Small Value -28.9%	REITs 28.0%
Cash 6.0%	Small Blend 2.5%	MLP -3.4%	Large Value 30.0%	Small Growth 14.3%	Large Growth 5.3%	Large Blend 15.8%	Small Growth 7.0%	Small Blend -33.8%	Small Blend 27.2%
Balanced -1.0%	Emerging -2.6%	Emerging -6.2%	Large Growth 29.7%	Balanced 12.5%	Large Blend 4.9%	Balanced 15.3%	Aggregate Bond 7.0%	Commodities -35.6%	Large Blend 26.5%
Foreign Bond -2.6%	Foreign Bond -3.5%	Balanced -9.9%	Large Blend 28.7%	Foreign Bond 12.1%	Small Value 4.7%	Small Growth 13.3%	Large Blend 5.5%	Large Value -36.8%	Balanced 21.3%
Small Blend -3.0%	Balanced -3.8%	Small Value -11.4%	High Yield 28.1%	Large Blend 10.9%	Small Blend 4.6%	High Yield 11.7%	Cash 4.7%	MLP -36.9%	Small Value 20.6%
High Yield -5.1%	Large Value -5.6%	Large Value -15.5%	Balanced 26.0%	High Yield 10.9%	Small Growth 4.2%	Large Growth 9.1%	Balanced 4.7%	Large Blend -37.0%	Large Value 19.7%
Large Blend -9.1%	Small Growth -9.2%	International -15.9%	Commodities 23.9%	Commodities 9.1%	Cash 3.0%	Foreign Bond 6.9%	High Yield 2.2%	REITs -37.7%	Commodities 18.9%
International -14.2%	Large Blend -11.9%	Small Blend -20.5%	Foreign Bond 18.5%	TIPS 8.4%	TIPS 2.9%	Cash 4.8%	Large Value -0.2%	Large Growth -38.4%	TIPS 10.1%
Large Growth -22.4%	Commodities -19.5%	Large Blend -22.1%	TIPS 8.3%	Large Growth 6.3%	High Yield 2.7%	Aggregate Bond 4.3%	Small Blend -1.6%	Small Growth -38.5%	Aggregate Bond 5.9%
Small Growth -22.4%	Large Growth -20.4%	Large Growth -27.9%	Aggregate Bond 4.1%	Aggregate Bond 4.3%	Aggregate Bond 2.4%	Commodities 2.1%	Small Value -9.8%	International -43.4%	Foreign Bond 4.4%
Emerging -30.8%	International -21.4%	Small Growth -30.3%	Cash 1.1%	Cash 1.2%	Foreign Bond -9.2%	TIPS 0.4%	REITs -15.7%	Emerging -53.3%	Cash 0.2%

Index Definitions: **Cash** - Citigroup 90 Day T-Bill; **TIPS** - Citigroup US Inflation-Linked Securities; **Aggregate Bond** - Barclays US Aggregate Bond Index; **High Yield** - Merrill Lynch High Yield Master II; **Foreign Bond** - Citigroup WGBI (Non-US); **Large Value** - Russell 1000 Value; **Large Blend** - S&P 500; **Large Growth** - Russell 1000 Growth; **Small Value** - Russell 2000 Value; **Small Blend** - Russell 2000; **Small Growth** - Russell 2000 Growth; **International** - MSCI EAFE; **Emerging Markets** - MSCI EM; **REITs** - FTSE NAREIT Equity REITs; **Commodities** - DJ UBS Commodity; **MLP** - Alerian MLP; **Balanced** - 30% Barclays US Aggregate Bond Index, 35% S&P 500, 15% Russell 2000, 15% MSCI EAFE, 5% FTSE NAREIT Equity REITs

Information obtained from various sources that are believed, but not guaranteed to be correct.

