

Fourth Quarter 2008

	Qtr 4 End	Prior Qtr	Year End	Year Ago
Index Levels	12/31/08	9/30/08	12/31/08	12/31/07
Dow Jones 30	8,776	10,851	8,776	13,265
S&P 500	903	1,166	903	1,468
Nasdaq	1,577	2,092	1,577	2,652
Russell 2000	499	680	499	766

Bond Rates	Qtr 4 End	Prior Qtr	Year End	Year Ago
Fed Funds Target	0.25	2.00	0.25	4.25
2 Year Treasury	0.76	1.98	0.76	3.07
10 Year Treasury	2.25	3.83	2.25	4.03
10 Year Municipal	4.46	4.67	4.46	3.86
High Yield	19.50	13.91	19.50	9.64

Market Returns	YTD Local	YTD USD
S&P 500	(37.00)	(37.00)
MSCI Eafe	(39.93)	(43.06)
United Kingdom	(28.46)	(48.32)
Europe ex-UK	(42.72)	(45.04)
Japan	(42.48)	(29.11)
Asia ex-Japan	(44.74)	(51.63)

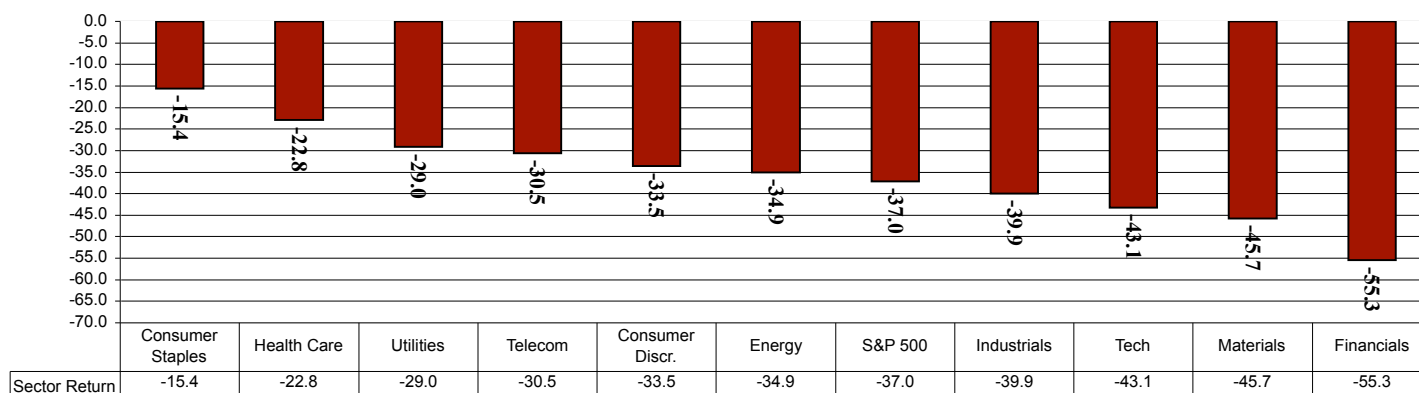
Consumer Rates	Qtr 4 End	Prior Qtr	Year End	Year Ago
	12/31/08	9/30/08	12/31/08	12/31/07
1 Year CD	2.61	1.78	2.61	3.31
Prime Rate	3.25	5.00	3.25	7.25
30 Year Mortgage	6.27	6.05	6.27	6.16

Commodities	Qtr 4 End	Prior Qtr	Year End	Year Ago
Gold	878.20	869.95	878.20	833.20
Crude Oil	39.22	100.67	39.22	95.92
Gasoline	1.65	3.72	1.65	2.98

Currency	Qtr 4 End	Prior Qtr	Year End	Year Ago
\$ per €	1.39	1.40	1.39	1.46
\$ per £	1.44	1.78	1.44	1.99
¥ per \$	90.65	106.17	90.65	111.72

Index Stats	P/E Forward	P/E Trailing	Dividend Yield	Wtd Avg Mkt Cap
S&P 500	12.42	17.14	3.00	78.07
Russell 1000 Value	12.38	10.41	3.86	85.52
Russell 1000 Growth	12.39	11.86	1.96	56.76
Russell 2000	18.40	16.25	2.03	0.88

YTD S&P 500 Sector Returns



YTD Style Returns

	V	B	G
L	-36.8	-37.0	-38.4
M	-38.4	-41.5	-44.3
S	-28.9	-33.8	-38.5

See important disclosures on Page 2.

Market Returns: All data represents total return including the reinvestment of dividends for stated period. Index: MSCI – EAFE; provided by: MSCI – gross official pricing. Index: UK; provided by: MSCI – gross official pricing. Index: Europe ex-UK; provided by: MSCI – gross official pricing. Index: Japan; provided by: MSCI – gross official pricing. Index: Asia ex-Japan; provided by: MSCI – gross official pricing. Index: S&P 500 Index; provided by: IDC.

(MSCI EAFE is a Morgan Stanley Capital International Index that is designed to measure the performance of the developed stock markets of Europe, Australia, and the Far East).

Bond Rates: Fed Funds Target, EcoWin; 2 Year Treasury, IDC; 10 Year Treasury, IDC; 10 Year Muni, Lehman Bros.; High Yield, Lehman Bros. High-yield Index.

Consumer Rates: 1 Year CD, IDC; 30 Year Mortgage, Mortgage Bankers Association (MBA); Prime Rate: Federal Reserve.

Commodities: Gold, EcoWin; Crude Oil (WTI), EcoWin; Gasoline, EcoWin.

Currency: Dollar per Pound, IDC; Dollar per Euro, IDC; Yen per Dollar, IDC.

Index Price Levels: Reflects closing price level for each index as of stated date.

Index (The S&P 500 Index is widely regarded as the best single gauge of the U.S. equities market, this world-renowned index includes a representative sample of 500 leading companies in leading industries of the U.S. economy. Although the S&P 500 focuses on the large-cap segment of the market, with approximately 75% coverage of U.S. equities, it is also an ideal proxy for the total market.) IDC, NASDAQ Composite Index (The NASDAQ Index is a market-value weighted index of all common stocks listed on the NASDAQ stock exchange.) IDC, Russell 2000 Index: IDC. Indexes are not available for direct investment.

S&P Index Characteristics: Trailing P/E is provided by Compustat. Dividend Yield provided by FactSet Pricing database. Fwd. P/E is a bottom-up weighted Harmonic average using First Call an estimates for the "Next 12 Months" (NTM) period. Marketcap is a bottom-up weighted average based on share information from Compustat and Price information from FactSet's Pricing database as provided by Standard & Poor's. Russell 1000 Value Index, Russell 1000 Growth Index, and Russell 2000 Index Characteristics: Trailing P/E is provided directly by Russell. Fwd. P/E is a bottom-up weighted harmonic average using First Call Mean estimates for the "Next 12 Months" (NTM) period. Marketcap is a bottom-up weighted average based on share information from Compustat and Price information from FactSet's Pricing database as provided by Russell. Sector Returns: Sectors are based on the GICS Classification model. Return data are calculated by FactSet using constituents and weights as provided by Standard & Poor's. Returns are cumulative total return for stated period, including reinvestment of dividends.

Style Returns: Style box returns based on Russell Indexes with the exception of the Large-Cap Blend box, which reflects the S&P 500 Index. All values are cumulative total return for stated period including the reinvestment of dividends. The Index used from L to R, top to bottom are: S&P 500 Index (Index represents the 500 Large Cap portion of the stock market, and is comprised of 500 stocks as selected by the S&P Index Committee), Russell 1000 Value Index (Measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values), Russell 1000 Growth Index (Measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values), Russell Mid Cap Value Index (Measures the performance of those Russell Mid Cap companies with lower price-to-book ratios and lower forecasted growth values), Russell Mid Cap Index (The Russell Midcap Index includes the smallest 800 securities in the Russell 1000), Russell Mid Cap Growth Index (Measures the performance of those Russell Mid Cap companies with higher price-to-book ratios and higher forecasted growth values), Russell 2000 Value Index (Measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values), Russell 2000 Index (The Russell 2000 includes the smallest 2000 securities in the Russell 3000), Russell 2000 Growth Index (Measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values).

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Past performance does not guarantee future results.

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