

Rates of Return  
9/30/2009

| Fund Name                             | Category                             | Mstar Rating | Tot Ret 1 Mo | Tot Ret 3 Mo | Tot Ret YTD | Tot Ret 12 Mo | Tot Ret Annlzd 3 Yr | Tot Ret Annlzd 5 Yr | Tot Ret Annlzd 10 Yr | Sharpe Ratio | Beta 3 Yr | Std Dev 3 Yr | Net Assets \$MM | Audited Expense Ratio | Ticker      |       |
|---------------------------------------|--------------------------------------|--------------|--------------|--------------|-------------|---------------|---------------------|---------------------|----------------------|--------------|-----------|--------------|-----------------|-----------------------|-------------|-------|
| Morley Stable Value II                | Stable Value                         | -            | 0.17         | 0.50         | 1.43        | 2.22          | 3.31                | 3.35                | 4.03                 | -            | -         | 0.24         | -               | 0.75                  | -           |       |
| Sentinel Short Maturity Govt A        | Short Government                     | 4            | 0.58         | 1.78         | 4.46        | 6.24          | 5.46                | 4.17                | 4.56                 | 2.12         | 0.21      | 1.16         | \$ 1,204.21     | 1.04                  | SSIGX       |       |
| Vanguard Total Bond Market Index      | Intermediate-Term Bond               | 4            | 1.19         | 3.67         | 5.86        | 10.49         | 6.42                | 5.09                | 6.03                 | 0.92         | 0.99      | 4.04         | \$ 63,566.70    | 0.22                  | VBMFJ       |       |
| MFS Research Bond A                   | Intermediate-Term Bond               | 4            | 2.07         | 7.92         | 18.65       | 15.25         | 5.49                | 4.50                | 6.52                 | 0.51         | 0.98      | 5.74         | \$ 2,187.79     | 0.83                  | MRBFX       |       |
| Vanguard LifeStrategy Income          | Conservative Allocation              | 4            | 1.81         | 6.80         | 10.54       | 5.28          | 2.81                | 3.94                | 4.74                 | 0.07         | 0.52      | 7.04         | \$ 1,761.44     | 0.22                  | VASIX       |       |
| Vanguard LifeStrategy Conservative Gr | Conservative Allocation              | 3            | 2.46         | 9.58         | 14.27       | 2.87          | 0.84                | 3.66                | 3.98                 | -0.10        | 0.82      | 10.86        | \$ 5,498.88     | 0.22                  | VSCGX       |       |
| Pioneer Cullen Value A                | Large Value                          | 5            | 1.99         | 12.51        | 12.51       | -8.28         | -4.75               | 3.87                | -                    | -0.34        | 0.86      | 17.23        | \$ 4,338.23     | 1.09                  | CVFCX       |       |
| Vanguard 500 Index Investor           | Large Blend                          | 3            | 3.72         | 15.59        | 19.30       | -6.87         | -5.48               | 0.94                | -0.23                | -0.32        | 1.00      | 19.67        | \$ 89,218.36    | 0.18                  | VFINX       |       |
| Sentinel Common Stock A               | Large Blend                          | 4            | 3.53         | 13.68        | 21.93       | -4.59         | -2.87               | 2.80                | 2.85                 | -0.19        | 0.95      | 18.91        | \$ 1,041.84     | 1.16                  | SENCX       |       |
| Vanguard LifeStrategy Growth          | Large Blend                          | 4            | 3.88         | 14.92        | 20.01       | -3.33         | -3.27               | 2.85                | 2.21                 | -0.22        | 0.94      | 18.61        | \$ 6,754.33     | 0.21                  | VASGX       |       |
| American Funds Growth Fund of Amer A  | Large Growth                         | 4            | 4.37         | 13.38        | 27.05       | -2.31         | -2.94               | 3.60                | 4.06                 | -0.19        | 0.96      | 19.46        | \$ 143,348.35   | 0.65                  | AGTHX       |       |
| Franklin Flex Cap Growth A            | Large Growth                         | 4            | 5.80         | 14.50        | 24.51       | -3.25         | -1.61               | 2.73                | 3.23                 | -0.11        | 0.98      | 20.12        | \$ 2,790.61     | 1.01                  | FKCGX       |       |
| Franklin Balance Sheet Investment A   | Mid-Cap Value                        | 3            | 3.46         | 19.66        | 17.42       | -9.20         | -7.97               | 1.13                | 7.53                 | -0.33        | 1.18      | 24.05        | \$ 2,538.72     | 0.98                  | FRBSX       |       |
| Vanguard Mid Capitalization Index     | Mid-Cap Blend                        | 3            | 6.23         | 21.53        | 31.64       | -2.10         | -4.47               | 3.83                | 7.17                 | -0.18        | 1.17      | 23.87        | \$ 18,178.66    | 0.27                  | VIMSX       |       |
| Columbia Acorn A                      | Mid-Cap Growth                       | 4            | 6.38         | 20.18        | 31.77       | -1.43         | -2.29               | 4.63                | 9.06                 | -0.10        | 1.14      | 22.94        | \$ 14,072.49    | 1.03                  | LACAX       |       |
| Sentinel Small Company A              | Small Growth                         | 5            | 5.96         | 15.93        | 22.02       | -7.36         | -1.11               | 4.08                | 9.85                 | -0.07        | 1.02      | 20.87        | \$ 1,774.55     | 1.22                  | SAGWX       |       |
| American Funds New Perspective A      | World Stock                          | 4            | 5.44         | 18.64        | 30.46       | 4.66          | 0.58                | 7.11                | 5.52                 | 0.01         | 0.83      | 20.60        | \$ 40,057.68    | 0.75                  | ANWPX       |       |
| Dodge & Cox International Stock       | Foreign Large Value                  | 3            | 5.86         | 24.39        | 44.38       | 6.77          | -1.42               | 8.34                | -                    | 0.00         | 1.16      | 28.40        | \$ 35,309.58    | 0.64                  | DODFX       |       |
| AllianceBern Intl Growth A            | Foreign Large Growth                 | 3            | 7.32         | 20.12        | 33.49       | 0.51          | -3.53               | 6.63                | 5.04                 | -0.08        | 1.11      | 27.49        | \$ 2,051.42     | 1.38                  | AWPAX       |       |
| Templeton Developing Markets A        | Diversified Emerging Mkts            | 2            | 8.50         | 22.41        | 57.95       | 10.57         | 2.86                | 12.27               | 9.36                 | 0.17         | 1.24      | 32.23        | \$ 2,867.92     | 1.88                  | TEDMX       |       |
| AIM Real Estate A                     | Real Estate                          | 5            | 5.73         | 31.97        | 19.44       | -23.11        | -10.82              | 3.32                | 11.37                | -0.21        | 1.52      | 35.67        | \$ 1,111.28     | 1.30                  | IARAX       |       |
| Vanguard Health Care                  | Health                               | 4            | 1.91         | 11.29        | 13.25       | 2.81          | -0.92               | 5.82                | 9.50                 | -0.12        | 0.69      | 16.82        | \$ 19,491.08    | 0.33                  | VGHCX       |       |
| <b>Fixed Income Investment Style</b>  |                                      |              |              |              |             |               |                     |                     |                      |              |           |              |                 |                       |             |       |
| 70%                                   | Morley Stable Value III              |              | -            | 0.15         | 0.44        | 1.24          | 1.97                | 3.05                | 3.09                 | 3.77         | -         | -            | 0.24            | \$ -                  | 1.00        | -     |
| 10%                                   | Columbia Daily Cash Reserves Tr      |              | -            | 0.00         | 0.02        | 0.32          | 0.82                | 2.93                | 3.06                 | 2.81         | 1.96      | -            | 0.52            | \$ 468.19             | 0.30        | UTMXX |
| 5%                                    | ING GNMA Income A                    |              | 4            | 0.57         | 2.21        | 4.76          | 8.89                | 6.27                | 4.94                 | 5.75         | 1.11      | 0.69         | 3.13            | \$ 794.09             | 0.96        | LEXNX |
| 5%                                    | JPMorgan Core Bond A                 |              | 4            | 0.84         | 3.76        | 8.69          | 12.51               | 6.76                | 5.21                 | 6.28         | 1.10      | 0.81         | 3.60            | \$ 11,171.34          | 0.76        | PGBOX |
| 5%                                    | Eaton Vance Government Obligations A |              | 5            | 0.65         | 2.12        | 4.93          | 9.44                | 6.80                | 5.25                 | 5.34         | 1.24      | 0.68         | 3.21            | \$ 856.80             | 1.19        | EVGOX |
| 5%                                    | Pioneer Strategic Income A           |              | 4            | 3.40         | 10.11       | 27.17         | 15.69               | 6.89                | 6.45                 | 8.04         | 0.53      | 1.10         | 8.51            | \$ 1,952.00           | 1.14        | PSRAX |
| <b>Return</b>                         |                                      |              |              | <b>0.38</b>  | <b>1.22</b> | <b>3.18</b>   | <b>3.79</b>         | <b>3.76</b>         | <b>3.56</b>          | <b>4.19</b>  | <b>-</b>  | <b>-</b>     | <b>1.14</b>     |                       | <b>0.93</b> |       |

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|---|---|--------------|--------------|--------------|--------------|---------------|---------------------|---------------------|----------------------|--------------|-------------|--------------|-----------------|-----------------------|--------|
| <b><u>Conservative Investment Style</u></b> |   |              |              |              |              |               |                     |                     |                      |              |             |              |                 |                       |        |
| 70%   | Diversified Stable Value                | -            | 0.33         | 0.99         | 2.86         | 3.96          | 4.32                | 4.40                | -                    | -            | -           | 0.09         | \$ -            | 0.50                  | -      |
| 10%   | American Funds Invmt Co of Amer A       | 4            | 3.08         | 12.97        | 19.33        | -3.30         | -4.56               | 1.93                | 2.91                 | -0.33        | 0.88        | 17.44        | \$ 57,912.28    | 0.59                  | AIVSX  |
| 10%   | American Funds New Economy A            | 4            | 5.32         | 17.41        | 39.88        | 9.47          | -0.45               | 5.57                | 1.71                 | -0.03        | 1.07        | 21.74        | \$ 6,741.57     | 0.83                  | ANEFX  |
| 5%  | American Funds Intern Bond Fd of Amer A | 3            | 0.76         | 2.81         | 5.91         | 6.09          | 3.46                | 3.05                | 4.37                 | 0.34         | 0.55        | 2.61         | \$ 7,363.64     | 0.70                  | AIBAX  |
| 5%  | Franklin US Government Secs A           | 3            | 0.51         | 2.31         | 4.47         | 8.50          | 6.37                | 5.02                | 5.65                 | 1.18         | 0.67        | 3.05         | \$ 8,962.68     | 0.73                  | FKUSX  |
| <b>Return</b>                               |   |              | <b>1.13</b>  | <b>3.99</b>  | <b>8.44</b>  | <b>4.12</b>   | <b>3.01</b>         | <b>4.23</b>         | <b>-</b>             | <b>-</b>     | <b>-</b>    | <b>4.26</b>  |                 | <b>0.56</b>           |        |
| <b><u>Moderate Investment Style</u></b>     |   |              |              |              |              |               |                     |                     |                      |              |             |              |                 |                       |        |
| 50%   | Federated Capital Preservation Fund     | -            | 0.26         | 0.80         | 2.43         | 3.40          | 3.98                | 3.87                | 4.38                 | -            | -           | 0.13         | \$ -            | 0.55                  | -      |
| 15%   | Calvert Social Investment Equity A      | 4            | 4.32         | 15.75        | 27.67        | -3.46         | -1.78               | 2.49                | 4.28                 | -0.12        | 0.98        | 19.70        | \$ 1,126.95     | 1.21                  | CSIEX  |
| 10%   | Pioneer Bond A                          | 4            | 2.02         | 6.84         | 15.90        | 12.36         | 5.95                | 4.85                | 6.13                 | 0.65         | 0.92        | 5.14         | \$ 1,127.33     | 0.85                  | PIOBX  |
| 10%   | Oppenheimer Capital Appreciation A      | 3            | 4.63         | 13.47        | 33.26        | -4.19         | -5.01               | 0.02                | 0.41                 | -0.22        | 1.08        | 22.73        | \$ 5,762.49     | 1.07                  | OPTFX  |
| 10%   | Pioneer A                               | 3            | 2.31         | 13.13        | 14.88        | -10.50        | -5.93               | 1.40                | 0.71                 | -0.37        | 0.95        | 18.78        | \$ 5,497.46     | 1.28                  | PIODX  |
| 5%  | Franklin Small-Mid Cap Growth A         | 3            | 7.10         | 16.52        | 33.81        | -1.35         | -3.01               | 2.91                | 2.51                 | -0.13        | 1.08        | 22.62        | \$ 3,394.24     | 1.10                  | FRSGX  |
| <b>Return</b>                               |   |              | <b>2.03</b>  | <b>6.93</b>  | <b>13.46</b> | <b>0.88</b>   | <b>1.07</b>         | <b>3.08</b>         | <b>3.68</b>          | <b>-</b>     | <b>-</b>    | <b>8.82</b>  |                 | <b>0.83</b>           |        |
| <b><u>Balanced Investment Style</u></b>     |   |              |              |              |              |               |                     |                     |                      |              |             |              |                 |                       |        |
| 20%   | Calvert Income A                        | 3            | 2.61         | 7.57         | 15.05        | 6.17          | 2.59                | 3.14                | 5.77                 | 0.04         | 1.09        | 7.14         | \$ 3,821.84     | 1.16                  | CFICX  |
| 20%   | Calvert Short Duration Income A         | 5            | 1.23         | 3.59         | 10.98        | 9.20          | 5.59                | 4.96                | -                    | 1.00         | 0.41        | 2.83         | \$ 2,141.06     | 1.08                  | CSDAX  |
| 15%   | American Funds AMCAP A                  | 5            | 3.65         | 16.23        | 30.90        | 1.41          | -2.60               | 2.01                | 3.36                 | -0.16        | 0.99        | 19.80        | \$ 18,445.46    | 0.74                  | AMCPX  |
| 15%   | Evergreen International Equity A        | 4            | 4.73         | 18.28        | 13.20        | -6.00         | -5.89               | 4.45                | 3.21                 | -0.27        | 0.89        | 22.29        | \$ 1,074.13     | 0.94                  | EKZAX  |
| 8%  | Pioneer Equity Income A                 | 3            | 2.50         | 13.18        | 4.32         | -17.80        | -7.70               | 0.77                | 2.09                 | -0.49        | 0.89        | 18.16        | \$ 882.67       | 1.10                  | PEQIX  |
| 7%  | Eaton Vance Large-Cap Value A           | 4            | 3.24         | 15.09        | 10.87        | -12.82        | -5.13               | 2.97                | 4.56                 | -0.31        | 0.95        | 19.10        | \$ 14,497.98    | 1.00                  | EHSTX  |
| 7%  | Sentinel Mid Cap Value A                | 3            | 4.63         | 15.68        | 28.88        | -8.84         | -3.45               | 3.48                | -                    | -0.13        | 1.12        | 23.99        | \$ 184.19       | 1.50                  | SYVAX  |
| 4%  | AllianceBern Small Cap Growth A         | 3            | 6.65         | 15.29        | 35.46        | -3.58         | -2.40               | 2.27                | 0.64                 | -0.06        | 1.21        | 25.59        | \$ 388.89       | 1.75                  | QUASX  |
| 4%  | Columbia Small Cap Value I A            | 4            | 5.40         | 20.59        | 21.17        | -8.02         | -2.92               | 3.86                | 9.08                 | -0.11        | 1.13        | 23.93        | \$ 1,168.54     | 1.30                  | CSMIX  |
| <b>Return</b>                               |   |              | <b>3.26</b>  | <b>12.05</b> | <b>17.22</b> | <b>-1.02</b>  | <b>-1.07</b>        | <b>3.35</b>         | <b>-</b>             | <b>0.07</b>  | <b>0.89</b> | <b>14.76</b> |                 | <b>1.09</b>           |        |

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| Fund Name                                | Category                                | Mstar Rating             | Tot Ret 1 Mo | Tot Ret 3 Mo | Tot Ret YTD  | Tot Ret 12 Mo | Tot Ret Annlzd 3 Yr | Tot Ret Annlzd 5 Yr | Tot Ret Annlzd 10 Yr | Sharpe Ratio | Beta 3 Yr    | Std Dev 3 Yr | Net Assets \$MM | Audited Expense Ratio | Ticker    |             |       |
|--|---|--------------------------|--------------|--------------|--------------|---------------|---------------------|---------------------|----------------------|--------------|--------------|--------------|-----------------|-----------------------|-----------|-------------|-------|
| <b>Aggressive Investment Style</b>       |   |                          |              |              |              |               |                     |                     |                      |              |              |              |                 |                       |           |             |       |
| 20%                                      | Calvert Large Cap Growth A              | Large Growth             | 2            | 4.30         | 15.63        | 23.70         | -7.59               | -7.77               | -0.30                | 0.64         | -0.40        | 1.02         | 20.95           | \$                    | 810.57    | 1.50        | CLGAX |
| 20%                                      | Goldman Sachs Large Cap Value A         | Large Value              | 4            | 4.08         | 15.37        | 19.28         | -6.69               | -6.29               | 1.32                 | -            | -0.38        | 0.94         | 19.14           | \$                    | 2,549.39  | 1.17        | GSLAX |
| 20%                                      | INVESCO Stable Value                    | Stable Value             | -            | 0.23         | 0.68         | 1.59          | 2.27                | 3.17                | 3.41                 | 4.09         | -            | -            | 0.22            | \$                    | -         | 0.70        | -     |
| 10%                                      | AIM International Small Company A       | Foreign Small/Mid Growth | 4            | 7.77         | 18.57        | 57.02         | 13.85               | -0.58               | 13.19                | -            | 0.04         | 1.11         | 28.50           | \$                    | 431.43    | 1.58        | IEGAX |
| 10%                                      | First Eagle Overseas A                  | Foreign Small/Mid Value  | 5            | 4.95         | 13.82        | 19.92         | 11.51               | 3.25                | 10.30                | 13.13        | 0.12         | 0.59         | 14.95           | \$                    | 7,122.22  | 1.15        | SGOVX |
| 10%                                      | Oppenheimer Main St Small Cap A         | Small Blend              | 3            | 5.41         | 16.57        | 31.55         | -4.53               | -4.67               | 2.92                 | 8.84         | -0.12        | 1.35         | 28.51           | \$                    | 3,682.70  | 1.38        | OPMSX |
| 5%                                       | Columbia Mid Cap Value A                | Mid-Cap Value            | 3            | 5.49         | 20.74        | 25.26         | -9.79               | -5.55               | 3.41                 | -            | -0.24        | 1.15         | 23.21           | \$                    | 4,208.36  | 1.17        | CMUAX |
| 5%                                       | Van Kampen Mid Cap Growth A             | Mid-Cap Growth           | 4            | 8.69         | 22.76        | 52.56         | 10.49               | 1.44                | 6.92                 | 5.03         | 0.09         | 1.24         | 26.30           | \$                    | 1,793.12  | 1.40        | VGRAX |
| <b>Return</b>                            |   |                          |              | <b>4.24</b>  | <b>13.41</b> | <b>23.65</b>  | <b>-0.28</b>        | <b>-2.58</b>        | <b>4.04</b>          | <b>-</b>     | <b>-</b>     | <b>-</b>     | <b>17.73</b>    |                       |           | <b>1.21</b> |       |
| <b>Ultra-Aggressive Investment Style</b> |   |                          |              |              |              |               |                     |                     |                      |              |              |              |                 |                       |           |             |       |
| 20%                                      | American Funds EuroPacific Gr A         | Foreign Large Blend      | 5            | 5.61         | 19.51        | 34.52         | 8.59                | 1.13                | 9.80                 | 6.04         | 0.05         | 0.93         | 22.86           | \$                    | 89,639.18 | 0.83        | AEPGX |
| 20%                                      | Ivy Capital Appreciation A              | Large Growth             | 3            | 4.42         | 12.90        | 30.05         | -6.36               | -5.19               | 1.26                 | -            | -0.24        | 1.07         | 22.41           | \$                    | 494.94    | 1.31        | WMEAX |
| 15%                                      | Allianz OCC Target A                    | Mid-Cap Growth           | 3            | 8.60         | 23.41        | 45.88         | -1.97               | -1.80               | 2.96                 | 3.00         | 0.00         | 1.32         | 28.70           | \$                    | 336.98    | 1.21        | PTAAX |
| 15%                                      | American Funds Fundamental Investors A  | Large Blend              | 5            | 4.70         | 15.13        | 25.72         | -3.63               | -2.63               | 4.71                 | 4.18         | -0.15        | 1.01         | 20.54           | \$                    | 40,789.23 | 0.63        | ANCFX |
| 15%                                      | Evergreen Special Values A              | Small Value              | 3            | 5.21         | 23.78        | 24.95         | -7.64               | -5.11               | 3.26                 | 8.26         | -0.20        | 1.16         | 24.34           | \$                    | 1,144.33  | 1.33        | ESPAX |
| 10%                                      | Seligman Communications & Information A | Technology               | 5            | 6.42         | 15.45        | 46.97         | 15.38               | 5.05                | 10.58                | 2.71         | 0.22         | 0.94         | 21.79           | \$                    | 3,320.80  | 1.50        | SLMCX |
| 5%                                       | Columbia Acorn International A          | Foreign Small/Mid Growth | 4            | 6.54         | 19.18        | 44.27         | 12.10               | 1.31                | 11.55                | 7.57         | 0.09         | 1.08         | 26.77           | \$                    | 4,111.55  | 1.31        | LAIAX |
| <b>Return</b>                            |   |                          |              | <b>5.75</b>  | <b>18.33</b> | <b>34.31</b>  | <b>0.60</b>         | <b>-1.67</b>        | <b>5.49</b>          | <b>-</b>     | <b>-0.06</b> | <b>1.07</b>  | <b>23.61</b>    |                       |           | <b>1.12</b> |       |
| <b>Fixed Income Investment Style</b>     |   |                          |              | <b>0.38</b>  | <b>1.22</b>  | <b>3.18</b>   | <b>3.79</b>         | <b>3.76</b>         | <b>3.56</b>          | <b>4.19</b>  | <b>-</b>     | <b>-</b>     | <b>1.14</b>     |                       |           | <b>0.93</b> |       |
| <b>Conservative Investment Style</b>     |   |                          |              | <b>1.13</b>  | <b>3.99</b>  | <b>8.44</b>   | <b>4.12</b>         | <b>3.01</b>         | <b>4.23</b>          | <b>-</b>     | <b>-</b>     | <b>-</b>     | <b>4.26</b>     |                       |           | <b>0.56</b> |       |
| <b>Moderate Investment Style</b>         |   |                          |              | <b>2.03</b>  | <b>6.93</b>  | <b>13.46</b>  | <b>0.88</b>         | <b>1.07</b>         | <b>3.08</b>          | <b>3.68</b>  | <b>-</b>     | <b>-</b>     | <b>8.82</b>     |                       |           | <b>0.83</b> |       |
| <b>Balanced Investment Style</b>         |   |                          |              | <b>3.26</b>  | <b>12.05</b> | <b>17.22</b>  | <b>-1.02</b>        | <b>-1.07</b>        | <b>3.35</b>          | <b>-</b>     | <b>0.07</b>  | <b>0.89</b>  | <b>14.76</b>    |                       |           | <b>1.09</b> |       |
| <b>Aggressive Investment Style</b>       |   |                          |              | <b>4.24</b>  | <b>13.41</b> | <b>23.65</b>  | <b>-0.28</b>        | <b>-2.58</b>        | <b>4.04</b>          | <b>-</b>     | <b>-</b>     | <b>-</b>     | <b>17.73</b>    |                       |           | <b>1.21</b> |       |
| <b>Ultra Aggressive Investment Style</b> |   |                          |              | <b>5.75</b>  | <b>18.33</b> | <b>34.31</b>  | <b>0.60</b>         | <b>-1.67</b>        | <b>5.49</b>          | <b>-</b>     | <b>-0.06</b> | <b>1.07</b>  | <b>23.61</b>    |                       |           | <b>1.12</b> |       |

All data as of 09/30/09.

Performance is net of fees unless otherwise noted.