

Salary Group 1

1-Salaries \$0 - \$50k

Prepared for 40-50 year old Participant

Based upon the assumptions utilized in this report, you are projected to have a retirement **shortfall** of **\$907,390**. There are several options presented below which, alone or in combination, might allow you to achieve your retirement objectives. These options include your desire to have at least **\$0** in portfolio assets at the end of retirement.

Save More Before You Retire

By saving more towards retirement, you may be able to accumulate enough assets to fund retirement. If excess cash flow is insufficient to fund this savings, you would need to reduce your current living expenses accordingly.

You would need to save an additional **\$233** per month (or **\$2,790 per year**) through **2036**, the year before retirement starts, assuming these new funds will grow at **8.52%**.

This results in portfolio assets of **\$713,422** at retirement and **\$1,239** at the end of retirement.

SUMMARY

Increase Savings by

\$233 (monthly)

\$2,790 (annually)

Assets at Retirement

\$468,556 (current)

\$713,422 (new)

Assets in 2062

(\$907,390) (current)

\$1,239 (new)

Retire Later

Another option is to delay the start of retirement, allowing you more time to save and for your assets to grow.

Desired retirement for **40-50 year old** is age **65 (2037)**. Earliest retirement would start when **40-50 year old** is age **72 (2044)**.

This results in portfolio assets of **\$868,208** at retirement, an adjusted retirement cost of **\$2,959,037**, and portfolio assets of **\$137,141** at the end of retirement.

SUMMARY

Retirement Starts

Age 65 (current)

Age 72 (new)

Cost of Retirement

\$3,212,877 (current)

\$2,959,037 (new)

Assets in 2062

(\$907,390) (current)

\$137,141 (new)

Spend Less During Retirement

If you can't increase your portfolio assets sufficiently, you may consider reducing your living expenses during retirement.

Consider reducing your retirement living expenses of **\$26,989** (in today's dollars) to **\$21,000**.

This results in an adjusted retirement cost of **\$2,668,073**, and portfolio assets of **\$359,047** at the end of retirement.

SUMMARY

Living Expenses

\$26,989 (current)

\$21,000 (new)

Cost of Retirement

\$3,212,877 (current)

\$2,668,073 (new)

Assets in 2062

(\$907,390) (current)

\$359,047 (new)

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Salary Group 1

1-Salaries \$0 - \$50k

Prepared for 40-50 year old Participant

This *Monte Carlo Analysis* runs multiple simulations of your financial plan against future market conditions. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

The table below shows an upside case, the median case, and a downside case from the 1000 trials.

Case	Percentile	Total Portfolio Assets
Upside (Outperform)	97.5	\$1,278,181
Median (Moderate)	50.0	(\$725,342)
Downside (Underperform)	2.5	(\$3,097,506)

This Monte Carlo simulation is successful in **27%** of the trials.

SUMMARY

Upside Case

\$1,278,181

Median Case

(\$725,342)

Downside Case

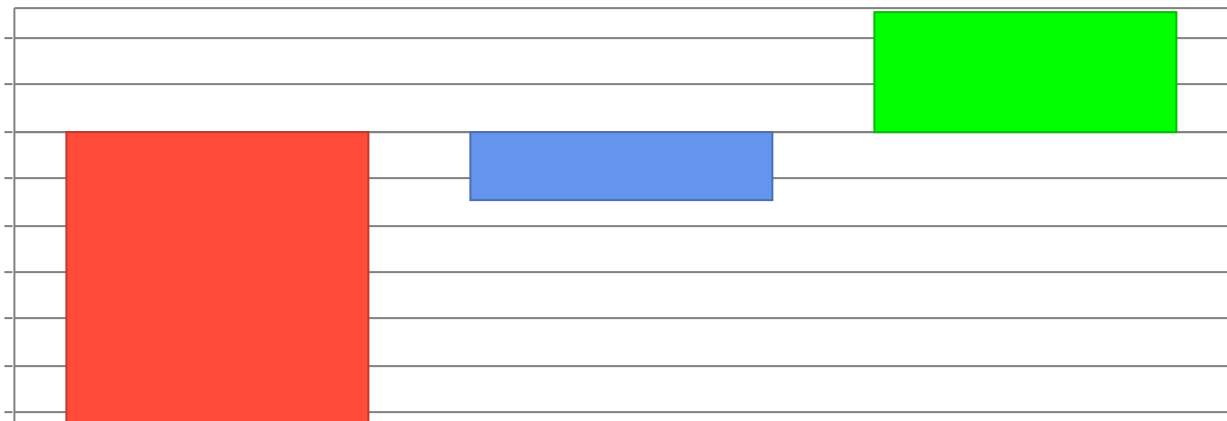
(\$3,097,506)

Probability of Success

27%

Portfolio Asset Comparison

The chart below illustrates an upside case (97.5 percentile), the median case (50 percentile), and a downside case (2.5 percentile) from the 1000 trials.



This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility called trial runs. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan. The trial runs produce a range of potential results and are one way of illustrating and evaluating the statistical probability of your planning strategies.

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Salary Group 2

2-Salaries \$50k - \$115k

Prepared for 40-50 year old Participant

Based upon the assumptions utilized in this report, you are projected to have a retirement **shortfall** of **\$3,291,828**.

There are several options presented below which, alone or in combination, might allow you to achieve your retirement objectives. These options include your desire to have at least **\$0** in portfolio assets at the end of retirement.

Save More Before You Retire

By saving more towards retirement, you may be able to accumulate enough assets to fund retirement. If excess cash flow is insufficient to fund this savings, you would need to reduce your current living expenses accordingly.

You would need to save an additional **\$967** per month (or **\$11,600 per year**) through **2036**, the year before retirement starts, assuming these new funds will grow at **8.52%**.

This results in portfolio assets of **\$2,211,572** at retirement and **\$0** at the end of retirement.

SUMMARY

Increase Savings by
\$967 (monthly)
\$11,600 (annually)

Assets at Retirement
\$1,190,688 (current)
\$2,211,572 (new)

Assets in 2062
(\$3,291,828) (current)
\$0 (new)

Retire Later

Another option is to delay the start of retirement, allowing you more time to save and for your assets to grow.

Desired retirement for **40-50 year old** is age **65 (2037)**. Earliest retirement would start when **40-50 year old** is age **74 (2046)**.

This results in portfolio assets of **\$2,603,033** at retirement, an adjusted retirement cost of **\$6,942,719**, and portfolio assets of **\$7,364** at the end of retirement.

SUMMARY

Retirement Starts
Age 65 (current)
Age 74 (new)

Cost of Retirement
\$7,651,886 (current)
\$6,942,719 (new)

Assets in 2062
(\$3,291,828) (current)
\$7,364 (new)

Spend Less During Retirement

If you can't increase your portfolio assets sufficiently, you may consider reducing your living expenses during retirement.

Consider reducing your retirement living expenses of **\$63,294** (in today's dollars) to **\$42,000**.

This results in an adjusted retirement cost of **\$5,855,499**, and portfolio assets of **\$95,189** at the end of retirement.

SUMMARY

Living Expenses
\$63,294 (current)
\$42,000 (new)

Cost of Retirement
\$7,651,886 (current)
\$5,855,499 (new)

Assets in 2062
(\$3,291,828) (current)
\$95,189 (new)

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Salary Group 2

2-Salaries \$50k - \$115k

Prepared for 40-50 year old Participant

This *Monte Carlo Analysis* runs multiple simulations of your financial plan against future market conditions. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

The table below shows an upside case, the median case, and a downside case from the 1000 trials.

Case	Percentile	Total Portfolio Assets
Upside (Outperform)	97.5	\$1,740,562
Median (Moderate)	50.0	(\$2,810,557)
Downside (Underperform)	2.5	(\$9,726,072)

This Monte Carlo simulation is successful in **19%** of the trials.

SUMMARY

Upside Case

\$1,740,562

Median Case

(\$2,810,557)

Downside Case

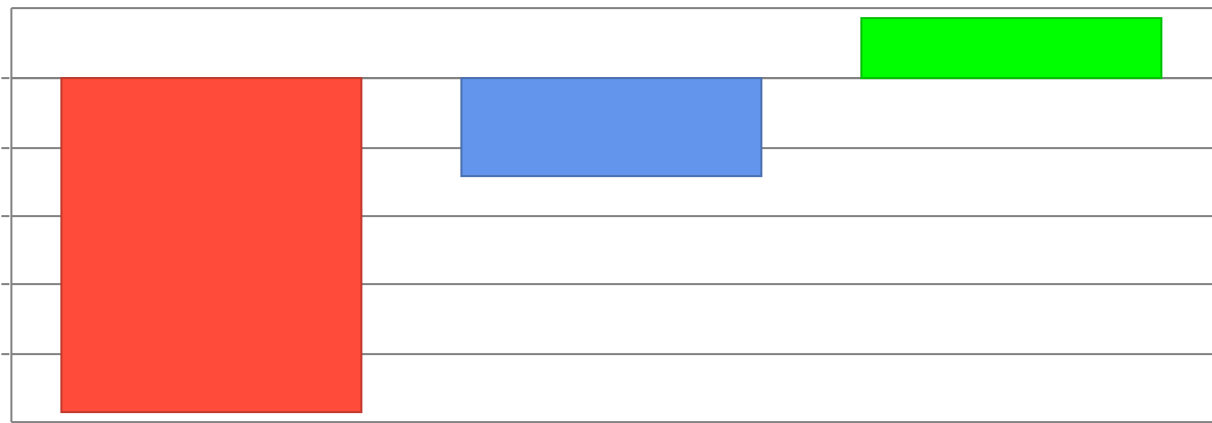
(\$9,726,072)

Probability of Success

19%

Portfolio Asset Comparison

The chart below illustrates an upside case (97.5 percentile), the median case (50 percentile), and a downside case (2.5 percentile) from the 1000 trials.



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Salary Group 3

3-Salaries \$115k+

Prepared for 40-50 year old Participant

Based upon the assumptions utilized in this report, you are projected to have a retirement **shortfall** of **\$6,716,348**.

There are several options presented below which, alone or in combination, might allow you to achieve your retirement objectives. These options include your desire to have at least **\$0** in portfolio assets at the end of retirement.

Save More Before You Retire

By saving more towards retirement, you may be able to accumulate enough assets to fund retirement. If excess cash flow is insufficient to fund this savings, you would need to reduce your current living expenses accordingly.

You would need to save an additional **\$2,070** per month (or **\$24,835 per year**) through **2036**, the year before retirement starts, assuming these new funds will grow at **8.52%**.

This results in portfolio assets of **\$4,489,742** at retirement and **\$0** at the end of retirement.

SUMMARY

Increase Savings by
\$2,070 (monthly)
\$24,835 (annually)

Assets at Retirement
\$2,314,378 (current)
\$4,489,742 (new)

Assets in 2062
(\$6,716,348) (current)
\$0 (new)

Retire Later

Another option is to delay the start of retirement, allowing you more time to save and for your assets to grow.

Desired retirement for **40-50 year old** is age **65 (2037)**. Earliest retirement would start when **40-50 year old** is age **75 (2047)**.

This results in portfolio assets of **\$5,290,295** at retirement, an adjusted retirement cost of **\$11,928,563**, and portfolio assets of **\$215,875** at the end of retirement.

SUMMARY

Retirement Starts
Age 65 (current)
Age 75 (new)

Cost of Retirement
\$13,235,979 (current)
\$11,928,563 (new)

Assets in 2062
(\$6,716,348) (current)
\$215,875 (new)

Spend Less During Retirement

If you can't increase your portfolio assets sufficiently, you may consider reducing your living expenses during retirement.

Consider reducing your retirement living expenses of **\$109,816** (in today's dollars) to **\$65,000**.

This results in an adjusted retirement cost of **\$9,403,646**, and portfolio assets of **\$258,328** at the end of retirement.

SUMMARY

Living Expenses
\$109,816 (current)
\$65,000 (new)

Cost of Retirement
\$13,235,979 (current)
\$9,403,646 (new)

Assets in 2062
(\$6,716,348) (current)
\$258,328 (new)

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Salary Group 3

3-Salaries \$115k+

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The table below shows an upside case, the median case, and a downside case from the 1000 trials.

Case	Percentile	Total Portfolio Assets
Upside (Outperform)	97.5	\$3,344,068
Median (Moderate)	50.0	(\$5,803,689)
Downside (Underperform)	2.5	(\$19,479,277)

This Monte Carlo simulation is successful in **18%** of the trials.

SUMMARY

Upside Case

\$3,344,068

Median Case

(\$5,803,689)

Downside Case

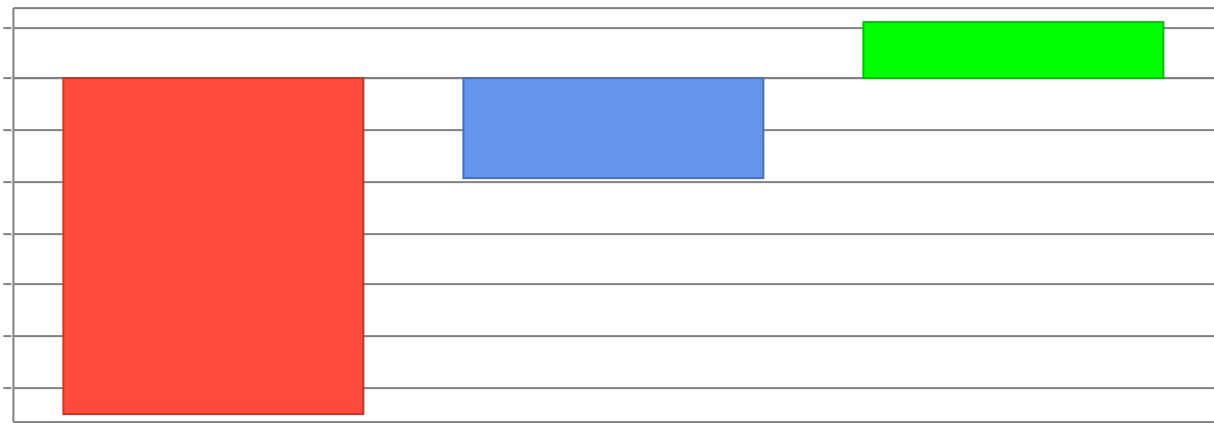
(\$19,479,277)

Probability of Success

18%

Portfolio Asset Comparison

The chart below illustrates an upside case (97.5 percentile), the median case (50 percentile), and a downside case (2.5 percentile) from the 1000 trials.



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Growth Rates Summary

Base Facts

Prepared for 40-50 year old Participant

The Growth Rates Summary report shows assets and the assigned growth models.

PRE-RETIREMENT RATES OF RETURN

Investment Account Type	Value	Rate of Return	Model Portfolio (Rate)	Allocation %
Qualified Retirement	\$23,445	9.16%	AG - Aggressive Growth (9.16%)	100.00%

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Growth Rates Summary

Base Facts

Prepared for 40-50 year old Participant

The Growth Rates Summary report shows assets and the assigned growth models.

POST-RETIREMENT RATES OF RETURN

Investment Account Type	Value	Rate of Return	Model Portfolio (Rate)	Allocation %
Qualified Retirement	\$23,445	7.61%	IA - Income & Appreciation (7.61%)	100.00%

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Growth Rates Summary

Base Facts

Prepared for 40-50 year old Participant

The Growth Rates Summary report shows assets and the assigned growth models.

MODEL PORTFOLIOS

The table below displays the underlying assumptions used for the gross growth rates of investment assets. Indexes are unmanaged, are not available for direct investment and they are not indicative of the performance of any particular investment. The index information is updated periodically and the model portfolio growth rates may change over time as the index rates change. Past performance does not guarantee future results.

Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Inflation Rate						
Consumer Price Index	100.00%	3.73%	3.75%	1.66%	77	12/31/2011
Total	100.00%	3.73%				
CP - Capital Preservation						
Russell 1000 Growth Index	5.56%	8.68%	10.51%	17.97%	25	12/31/2011
Russell 1000 Value Index	4.86%	9.50%	10.85%	15.33%	25	12/31/2011
Barclays Capital U.S. Aggregate Bond Index	55.95%	6.29%	6.39%	3.57%	15	12/31/2011
30 Day T-Bill Rate	0.75%	3.74%	3.75%	0.90%	77	12/31/2011
Russell Midcap Growth Index	2.18%	9.70%	12.40%	21.71%	25	12/31/2011
Russell Midcap Value Index	1.15%	11.07%	12.69%	16.68%	25	12/31/2011
Russell 2000 Growth Index	0.67%	6.64%	9.77%	23.67%	25	12/31/2011
Russell 2000 Value Index	0.45%	10.18%	12.09%	18.12%	25	12/31/2011
MSCI EAFE Index	3.70%	9.58%	11.25%	17.35%	42	12/31/2011
Ibbotson HY Corp Bond Index	10.40%	6.94%	7.53%	10.11%	15	12/31/2011
Barclays Capital U.S. TIPS Index	5.00%	7.19%	7.42%	5.93%	15	12/31/2011
CSFB/Tremont Hedge Fund Index (Projected)	9.33%	8.68%	9.03%	7.63%	18	12/31/2011
Total	100.00%	7.17%				
IA - Income & Appreciation						
Russell 1000 Growth Index	9.17%	8.68%	10.51%	17.97%	25	12/31/2011
Russell 1000 Value Index	8.01%	9.50%	10.85%	15.33%	25	12/31/2011
Barclays Capital U.S. Aggregate Bond Index	45.00%	6.29%	6.39%	3.57%	15	12/31/2011
30 Day T-Bill Rate	0.75%	3.74%	3.75%	0.90%	77	12/31/2011
Russell Midcap Growth Index	3.59%	9.70%	12.40%	21.71%	25	12/31/2011
Russell Midcap Value Index	1.90%	11.07%	12.69%	16.68%	25	12/31/2011
Russell 2000 Growth Index	1.11%	6.64%	9.77%	23.67%	25	12/31/2011
Russell 2000 Value Index	0.74%	10.18%	12.09%	18.12%	25	12/31/2011
MSCI EAFE Index	3.56%	9.58%	11.25%	17.35%	42	12/31/2011
Dow Jones World Emerging Index	3.55%	11.47%	15.07%	24.64%	9	12/31/2011
Barclays Capital U.S. TIPS Index	5.00%	7.19%	7.42%	5.93%	15	12/31/2011
Ibbotson HY Corp Bond Index	8.71%	6.94%	7.53%	10.11%	15	12/31/2011
CSFB/Tremont Hedge Fund Index (Projected)	8.91%	8.68%	9.03%	7.63%	18	12/31/2011
Total	100.00%	7.61%				
B - Balanced						
Russell 1000 Growth Index	13.90%	8.68%	10.51%	17.97%	25	12/31/2011
Russell 1000 Value Index	12.14%	9.50%	10.85%	15.33%	25	12/31/2011
Russell Midcap Growth Index	5.45%	9.70%	12.40%	21.71%	25	12/31/2011
Russell Midcap Value Index	2.88%	11.07%	12.69%	16.68%	25	12/31/2011
MSCI EAFE Index	4.75%	9.58%	11.25%	17.35%	42	12/31/2011
Barclays Capital U.S. Aggregate Bond Index	32.75%	6.29%	6.39%	3.57%	15	12/31/2011
30 Day T-Bill Rate	0.75%	3.74%	3.75%	0.90%	77	12/31/2011
Russell 2000 Growth Index	1.68%	6.64%	9.77%	23.67%	25	12/31/2011
Russell 2000 Value Index	1.12%	10.18%	12.09%	18.12%	25	12/31/2011
Barclays Capital U.S. TIPS Index	5.00%	7.19%	7.42%	5.93%	15	12/31/2011
Ibbotson HY Corp Bond Index	6.50%	6.94%	7.53%	10.11%	15	12/31/2011

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Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Dow Jones World Emerging Index	4.75%	11.47%	15.07%	24.64%	9	12/31/2011
CSFB/Tremont Hedge Fund Index (Projected)	8.33%	8.68%	9.03%	7.63%	18	12/31/2011
Total	100.00%	8.05%				
GI - Growth & Income						
Russell 1000 Growth Index	18.63%	8.68%	10.51%	17.97%	25	12/31/2011
Russell 1000 Value Index	16.27%	9.50%	10.85%	15.33%	25	12/31/2011
Russell Midcap Growth Index	7.30%	9.70%	12.40%	21.71%	25	12/31/2011
Russell Midcap Value Index	3.86%	11.07%	12.69%	16.68%	25	12/31/2011
Russell 2000 Growth Index	2.25%	6.64%	9.77%	23.67%	25	12/31/2011
Russell 2000 Value Index	1.50%	10.18%	12.09%	18.12%	25	12/31/2011
MSCI EAFE Index	6.20%	9.58%	11.25%	17.35%	42	12/31/2011
Barclays Capital U.S. Aggregate Bond Index	20.01%	6.29%	6.39%	3.57%	15	12/31/2011
30 Day T-Bill Rate	0.75%	3.74%	3.75%	0.90%	77	12/31/2011
Barclays Capital U.S. TIPS Index	5.00%	7.19%	7.42%	5.93%	15	12/31/2011
Dow Jones World Emerging Index	6.20%	11.47%	15.07%	24.64%	9	12/31/2011
Ibbotson HY Corp Bond Index	4.28%	6.94%	7.53%	10.11%	15	12/31/2011
CSFB/Tremont Hedge Fund Index (Projected)	7.75%	8.68%	9.03%	7.63%	18	12/31/2011
Total	100.00%	8.52%				
MG - Moderate Growth						
Russell 1000 Growth Index	22.24%	8.68%	10.51%	17.97%	25	12/31/2011
Russell 1000 Value Index	19.42%	9.50%	10.85%	15.33%	25	12/31/2011
Russell Midcap Growth Index	8.71%	9.70%	12.40%	21.71%	25	12/31/2011
Russell Midcap Value Index	4.61%	11.07%	12.69%	16.68%	25	12/31/2011
Russell 2000 Growth Index	2.69%	6.64%	9.77%	23.67%	25	12/31/2011
Russell 2000 Value Index	1.79%	10.18%	12.09%	18.12%	25	12/31/2011
MSCI EAFE Index	7.40%	9.58%	11.25%	17.35%	42	12/31/2011
Ibbotson HY Corp Bond Index	2.60%	6.94%	7.53%	10.11%	15	12/31/2011
Barclays Capital U.S. Aggregate Bond Index	10.05%	6.29%	6.39%	3.57%	15	12/31/2011
Barclays Capital U.S. TIPS Index	5.00%	7.19%	7.42%	5.93%	15	12/31/2011
30 Day T-Bill Rate	0.75%	3.74%	3.75%	0.90%	77	12/31/2011
Dow Jones World Emerging Index	7.40%	11.47%	15.07%	24.64%	9	12/31/2011
CSFB/Tremont Hedge Fund Index (Projected)	7.34%	8.68%	9.03%	7.63%	18	12/31/2011
Total	100.00%	8.89%				
AG - Aggressive Growth						
Russell 1000 Growth Index	25.02%	8.68%	10.51%	17.97%	25	12/31/2011
Russell 1000 Value Index	21.85%	9.50%	10.85%	15.33%	25	12/31/2011
Russell Midcap Growth Index	9.80%	9.70%	12.40%	21.71%	25	12/31/2011
Russell Midcap Value Index	5.18%	11.07%	12.69%	16.68%	25	12/31/2011
Russell 2000 Growth Index	3.02%	6.64%	9.77%	23.67%	25	12/31/2011
Russell 2000 Value Index	2.02%	10.18%	12.09%	18.12%	25	12/31/2011
MSCI EAFE Index	8.33%	9.58%	11.25%	17.35%	42	12/31/2011
Dow Jones World Emerging Index	8.32%	11.47%	15.07%	24.64%	9	12/31/2011
Ibbotson HY Corp Bond Index	1.30%	6.94%	7.53%	10.11%	15	12/31/2011
30 Day T-Bill Rate	0.75%	3.74%	3.75%	0.90%	77	12/31/2011
Barclays Capital U.S. Aggregate Bond Index	2.71%	6.29%	6.39%	3.57%	15	12/31/2011
Barclays Capital U.S. TIPS Index	4.70%	7.19%	7.42%	5.93%	15	12/31/2011
CSFB/Tremont Hedge Fund Index (Projected)	7.00%	8.68%	9.03%	7.63%	18	12/31/2011
Total	100.00%	9.16%				
AE - All Equity						
Russell 1000 Growth Index	27.80%	8.68%	10.51%	17.97%	25	12/31/2011
Russell 1000 Value Index	24.28%	9.50%	10.85%	15.33%	25	12/31/2011
Russell Midcap Growth Index	10.89%	9.70%	12.40%	21.71%	25	12/31/2011
Russell Midcap Value Index	5.76%	11.07%	12.69%	16.68%	25	12/31/2011
Russell 2000 Growth Index	3.36%	6.64%	9.77%	23.67%	25	12/31/2011
Russell 2000 Value Index	2.24%	10.18%	12.09%	18.12%	25	12/31/2011
MSCI EAFE Index	9.25%	9.58%	11.25%	17.35%	42	12/31/2011

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Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Dow Jones World Emerging Index	9.25%	11.47%	15.07%	24.64%	9	12/31/2011
30 Day T-Bill Rate	0.50%	3.74%	3.75%	0.90%	77	12/31/2011
CSFB/Tremont Hedge Fund Index (Projected)	6.67%	8.68%	9.03%	7.63%	18	12/31/2011
Total	100.00%	9.41%				

FI - Fixed Income

Ibbotson HY Corp Bond Index	13.00%	6.94%	7.53%	10.11%	15	12/31/2011
Barclays Capital U.S. TIPS Index	5.00%	7.19%	7.42%	5.93%	15	12/31/2011
Barclays Capital U.S. Aggregate Bond Index	71.25%	6.29%	6.39%	3.57%	15	12/31/2011
30 Day T-Bill Rate	0.75%	3.74%	3.75%	0.90%	77	12/31/2011
CSFB/Tremont Hedge Fund Index (Projected)	10.00%	8.68%	9.03%	7.63%	18	12/31/2011
Total	100.00%	6.64%				

Market Index: An index is a group of securities with similar investment characteristics combined to create a benchmark against which performance of a specific security is measured. An index does not represent any single asset but rather an entire group of assets. One cannot invest directly into any index. Indices are unmanaged and returns assume the reinvestment of all dividends. Past performance is no guarantee of future results.

Model Portfolio: A model portfolio is made up of a mix of asset classes and those asset classes are tied to appropriate market indices.

Recommended Portfolio: A recommended portfolio is derived from the completion of a risk tolerance questionnaire with scoring that is associated to a model portfolio.

Mean: Simple average, equal to the sum of all values divided by the number of values.

Rate of Return: The average annual return for the number of years shown.

Standard Deviation: A statistical measure of the volatility based on the distribution of a set of data from its mean (average value). Example: A portfolio with an average return of 10% and a standard deviation of 15% would return a result between -5% and +25% the majority of the time (68% probability or 1 standard deviation), almost all the time the return would be between -20% and +40% (95% probability or twice the standard deviation). If there were 0 standard deviation then the result would always be 10%. Generally, more aggressive portfolios have a higher standard deviation and more conservative portfolios have a lower standard deviation.

Municipal Bond Indexes

Ibbotson LT Muni Bond Index - An unmanaged index that is representative of a portfolio of Municipal bonds with maturities ranging from 17-22 years.

Barclays Capital 10yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 8-12 years.

Barclays Capital 20yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 17-22 years.

Barclays Capital 3yr Muni Bond Index - An unmanaged index comprised of investment grade bonds with a minimum credit rating of Baa and with maturities of greater than two years and less than four years.

Barclays Capital Municipal Bond Index - Covers the long term tax exempt bond market. The index has four main sectors: State and Local General Obligation bonds, Revenue bonds, Insured bonds, and Prerefunded bonds.

Barclays Capital 1-10yr Muni Bond Index - A rules based, market-value weighted index engineered for the long-term tax exempt market.

Taxable Bond Indexes

Ibbotson HY Corp Bond Index - An unmanaged index representing fixed rate, non-investment grade debt. In general, all securities must be rated Ba1 or lower including defaulted issues.

Ibbotson IT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 10 years to maturity.

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Ibbotson LT Corp Bond Index - An unmanaged index representing the Salomon Brothers Long-Term High-Grade Corporate Bond Index, which includes nearly all Aaa and Aa-rated bonds with at least 10 years to maturity.

Ibbotson LT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 20 years to maturity.

Barclays Capital 1-3yr Treasury Bond Index - An unmanaged index comprised of investment grade issues with maturities ranging from 1 to (but not including) 3 years.

Barclays Capital Mortgage Bond Index - Covers the fixed-rate agency mortgage-backed pass-through securities of Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC). The index is a subset of the U.S. Aggregate Index.

Barclays Capital TIPS Index - An unmanaged market index comprised of all U.S. Treasury Inflation Protected Securities rated investment grade (Baa3 or better).

Barclays Capital U.S. Aggregate Bond Index - Covers the investment-grade, fixed-rate, taxable bond market of SEC-registered securities. The index includes bonds from the Treasury, Government-Related, Corporate, MBS, ABS, and CMBS sectors. The U.S. Aggregate Index family includes a wide range of standard and customized sub-indices by sector, quality, and maturity.

Barclays Capital U.S. Universal Bond Index - The Universal Index represents the union of the U.S. Aggregate Index, U.S. Corporate High-Yield Index, Investment-Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, the non-ERISA eligible portion of the CMBS Index, and the CMBS High-Yield Index. The index covers taxable bonds that are rated either investment-grade or below investment-grade.

Large-Cap Equity Indexes

Russell 1000 Growth Index - Measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 1000 Index - Measures the performance of the 1,000 largest companies in the Russell 3000 Index, which represents approximately 92% of the total market capitalization of the Russell 3000 Index.

Russell 1000 Value Index - Measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values.

Russell 3000 Index - Measures the performance of the 3,000 largest U.S. companies based on total market capitalization, which represents approximately 98% of the investable U.S. equity market.

S&P 500 Index - Measures performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The S&P 500 covers 80% of the U.S. market encompassing more than 100 industry groups.

S&P/Citigroup 500 Growth Index - Measures the performance of those S&P 500 companies with higher price-to-book ratios and higher forecasted growth values.

S&P/Citigroup 500 Value Index - Measures the performance of those S&P 500 companies with lower price-to-book ratios and lower forecasted growth values.

Mid-Cap Equity Indexes

Russell Midcap Growth Index - Measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. The stocks are also members of the Russell 1000 Growth index.

Russell Midcap Index - Measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 25% of the total market capitalization of the Russell 1000 Index.

Russell Midcap Value Index - Measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. The stocks are also members of the Russell 1000 Value index.

S&P MidCap 400 Index - Measures the performance of mid-sized companies. The S&P MidCap 400 represents about 7% of U.S. market cap.

Small/Mid-Cap Equity Indexes

Russell 2500 Growth Index - Measures the performance of those Russell 2500 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2500 Index - Measures the performance of the 2,500 smallest companies in the Russell 3000 Index, which represents approximately 16% of the total market capitalization of the Russell 3000 Index.

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Russell 2500 Value Index - Measures the performance of those Russell 2500 companies with lower price-to-book ratios and lower forecasted growth values.

Small-Cap Equity Indexes

Ibbotson Small Co Stock Index - Measures the performance of those companies that have a market capitalization in the lowest 4 percent of the market universe. The market universe is defined as the aggregate of the NYSE, AMEX and NASDAQ NMS firms.

Russell 2000 Growth Index - Measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2000 Index - Measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 8% of the total market capitalization of the Russell 3000 Index.

Russell 2000 Value Index - Measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.

S&P SmallCap 600 Index - Measures the performance of small-sized companies. The S&P SmallCap 600 represents about 3% of U.S. market cap.

Real Estate Indexes

FTSE NAREIT All REITs Index - Consists of all tax-qualified REITs listed on the New York Stock Exchange, American Stock Exchange, and NASDAQ National Market List.

Energy Indexes

S&P Energy Sector Index - The S&P Energy Sector Index comprises companies whose businesses are dominated by either of the following activities: The construction or provision of oil rigs, drilling equipment and other energy related service and equipment, including seismic data collection. Companies engaged in the exploration, production, marketing, refining and/or transportation of oil and gas products, coal and other consumable fuels.

Commodity Indexes

Reuters/Jefferies CRB Index - As a benchmark, the Reuters/Jefferies CRB Index is designed to provide timely and accurate representation of a long-only, broadly diversified investment in commodities through a transparent and disciplined calculation methodology.

Hedge Indexes

CSFB/Tremont Hedge Fund Index - An asset-weighted hedge fund index which separates funds into ten primary subcategories based on their investment style. The index represents at least 85% of the assets under management in each respective category of the index universe.

International Indexes

MSCI EAFE Index - Morgan Stanley Capital International's market capitalization weighted index composed of companies representative of the market structure of 20 developed market countries in Europe, Australasia and the Far East. Countries include: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Italy, Japan, Malaysia, Netherlands, New Zealand, Norway, Singapore, Spain, Sweden, Switzerland, and United Kingdom.

Dow Jones World Emerging Markets Index - The Dow Jones market capitalization index represents the following 22 emerging markets: Brazil, Bulgaria, Chile, Cyprus, Czech Republic, Estonia, Europe, Hungary, Latvia, Lithuania, Malaysia, Malta, Mexico, Philippines, Poland, Romania, South Africa, South Korea, Slovakia, Slovenia, Taiwan, and Thailand.

MSCI Emerging Market Free Price Index - Morgan Stanley Capital International's float-adjusted market capitalization index composed of the following 25 emerging market country indexes: Argentina, Brazil, Chile, China, Colombia, Czech Republic, Egypt, Hungary, India, Indonesia, Israel, Jordan, Korea, Malaysia, Mexico, Morocco, Pakistan, Peru, Philippines, Poland, Russia, South Africa, Taiwan, Thailand, and Turkey.

Citigroup World Government Bond Index - Citigroup's market capitalization weighted index tracks the returns of government bonds in the following countries: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Japan, the Netherlands, Norway, Poland, Portugal, Singapore, Spain, Sweden, Switzerland, the United Kingdom, and the United States. Market eligibility depends on both market capitalization and investability.

Metals Indexes

PHLX Gold Silver Index - A capitalization-weighted index composed of 16 companies involved in the gold and silver mining industry.

Other Indexes

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30 Day T-Bill Rate - From Ibbotson Associates, provides the rate on debt obligations of the US Treasury that have maturities of one year or less. Maturities for T-bills are usually 91 days, 182 days, or 52 weeks.

Consumer Price Index - Cost of living index that measures the change in the cost of a fixed basket of products and services, including housing, electricity, food, and transportation.

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