

Category Returns Report

| Asset Class                | 2017  | 2017  |       |       |       |       |       |       |       |       |       |       |       | 2017 Return | 2016 Return | 2015 Return | 2014 Return | 2013 Return | 2012 Return | 2011 Return | 2010 Return | 2009 Return | 2008 Return | 2007 Return | 2006 Return | 2005 Return | 2004 Return |
|----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                            |       | Jan   | Feb   | Mar   | Apr   | May   | Jun   | Jul   | Aug   | Sep   | Oct   | Nov   | Dec   |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| Consumer Price Index (CPI) | 0.58  | 0.31  | 0.08  | 0.30  | 0.09  | 0.09  | -0.07 | 0.30  | 0.53  | -0.06 | 0.00  | -0.06 | 2.11  | 2.07        | 0.73        | 0.76        | 1.50        | 1.74        | 2.96        | 1.50        | 2.72        | -0.09       | 4.08        | 2.54        | 3.42        | 3.26        |             |
| Money Market - Taxable     | 0.27  | 0.28  | 0.07  | 0.30  | 0.28  | -0.01 | 0.33  | 0.23  | -0.06 | 0.06  | -0.17 | 0.08  | 0.48  | 0.09        | 0.02        | 0.01        | 0.02        | 0.03        | 0.03        | 0.04        | 0.17        | 2.00        | 4.63        | 4.42        | 2.59        | 0.78        |             |
| Short-Term Bond            | 0.44  | 0.39  | 0.05  | 0.32  | 0.47  | -0.19 | 0.37  | 0.34  | -0.20 | -0.01 | -0.49 | 0.23  | 1.73  | 2.08        | 0.19        | 1.07        | 0.45        | 3.67        | 1.66        | 4.11        | 9.30        | -4.23       | 4.29        | 4.05        | 1.45        | 1.63        |             |
| Muni National Short        | 0.37  | 0.70  | -0.01 | 0.77  | 0.74  | -0.03 | 0.50  | 0.75  | -0.37 | 0.06  | -0.15 | 0.38  | 1.69  | -0.15       | 0.70        | 1.44        | -0.07       | 1.92        | 3.60        | 1.61        | 5.91        | 0.86        | 3.31        | 2.95        | 1.21        | 1.19        |             |
| Intermediate-Term Bond     | 0.83  | 0.36  | 0.00  | 0.40  | -0.07 | -0.80 | 0.51  | 0.84  | -0.50 | 0.23  | 0.08  | 0.81  | 3.71  | 3.23        | -0.26       | 5.18        | -1.42       | 7.01        | 5.86        | 7.72        | 13.97       | -4.70       | 4.70        | 4.15        | 1.80        | 3.91        |             |
| Inflation-Protected Bond   | 0.49  | 0.59  | 0.24  | 0.70  | 1.30  | -0.30 | 0.63  | 0.74  | -0.40 | 0.09  | -0.53 | 0.84  | 2.72  | 4.59        | -2.36       | 1.80        | -7.85       | 6.45        | 10.93       | 5.94        | 10.88       | -4.08       | 9.86        | 0.09        | 2.09        | 7.48        |             |
| Muni National Interm       | 1.24  | 1.27  | -0.21 | 1.01  | 0.71  | 0.03  | 1.07  | 0.74  | -0.04 | 0.72  | 0.33  | -0.24 | 0.35  | 4.61        | -0.20       | 2.50        | 6.77        | -2.27       | 5.62        | 9.00        | 2.22        | 11.41       | -2.32       | 2.75        | 3.67        | 1.80        | 2.83        |
| High Yield Bond            | 1.62  | 1.89  | 0.68  | 1.33  | 0.70  | -0.04 | 1.08  | 1.49  | 0.24  | -0.10 | 0.11  | 0.72  | 6.47  | 13.30       | -4.01       | 1.11        | 6.90        | 14.67       | 2.83        | 14.24       | 46.70       | -26.41      | 1.47        | 10.14       | 2.59        | 9.99        |             |
| Emerging Markets Bond      | 1.90  | 3.97  | 0.12  | 1.03  | 1.41  | 0.62  | 2.06  | 0.31  | 2.06  | 2.33  | 3.07  | 1.11  | 10.25 | 10.51       | -5.99       | -0.80       | -7.27       | 17.95       | 1.98        | 12.34       | 32.43       | -17.64      | 5.36        | 10.99       | 11.50       | 12.31       |             |
| Standard & Poor's 500      | 0.62  | 5.17  | -0.60 | 1.45  | 0.71  | 1.74  | 2.68  | 0.65  | 2.16  | 4.44  | 4.24  | 1.92  | 21.83 | 11.96       | 1.38        | 13.69       | 32.39       | 16.00       | 2.11        | 15.06       | 26.46       | -37.00      | 5.49        | 15.79       | 4.91        | 10.88       |             |
| Dow Jones Industrial Avg   | 2.01  | 3.87  | 0.06  | 1.06  | 1.28  | 0.70  | 1.98  | 0.31  | 2.13  | 2.29  | 3.05  | 1.11  | 28.11 | 16.50       | 0.21        | 10.04       | 29.65       | 10.24       | 8.38        | 14.06       | 22.68       | -31.93      | 8.88        | 19.05       | 1.72        | 5.31        |             |
| Russell 1000               | 1.81  | 3.60  | 0.08  | 1.01  | 1.09  | 0.76  | 1.84  | 0.02  | 2.32  | 2.00  | 3.10  | 1.20  | 21.69 | 12.05       | 0.92        | 13.24       | 33.11       | 16.42       | 1.50        | 16.10       | 28.43       | -37.60      | 5.77        | 15.46       | 6.27        | 11.41       |             |
| Large Blend                | 0.92  | 3.41  | -0.64 | 0.15  | 0.10  | 1.52  | 1.46  | -0.89 | 3.20  | 1.09  | 3.26  | 1.51  | 20.44 | 10.37       | -1.07       | 10.96       | 31.50       | 14.96       | -1.27       | 14.01       | 28.17       | -37.79      | 6.16        | 14.17       | 5.88        | 10.03       |             |
| Large Value                | 3.79  | 3.58  | 1.03  | 2.34  | 2.53  | 0.06  | 2.73  | 1.12  | 1.41  | 3.12  | 2.55  | 0.62  | 15.94 | 14.81       | -4.05       | 10.21       | 31.21       | 14.57       | -0.75       | 13.66       | 24.13       | -37.09      | 1.42        | 18.15       | 5.95        | 12.97       |             |
| Large Growth               | 0.30  | 1.48  | -0.03 | 0.97  | -1.97 | 2.53  | 0.75  | -1.71 | 6.17  | 1.09  | 2.69  | -0.28 | 27.67 | 3.23        | 3.60        | 10.00       | 33.92       | 15.34       | -2.46       | 15.53       | 35.68       | -40.67      | 13.35       | 7.05        | 6.71        | 7.81        |             |
| Small Blend                | -0.13 | 1.06  | -0.62 | 0.49  | -2.97 | 2.91  | 0.60  | -2.45 | 6.71  | 0.73  | 2.92  | -0.16 | 12.28 | 20.78       | -5.38       | 3.79        | 37.39       | 15.46       | -4.07       | 25.61       | 31.80       | -36.56      | -1.10       | 15.03       | 6.75        | 18.94       |             |
| Small Value                | 2.14  | 2.29  | 1.01  | 1.72  | 0.01  | 2.60  | 1.00  | -0.43 | 4.99  | 1.69  | 2.72  | 0.23  | 8.54  | 25.99       | -6.71       | 3.34        | 36.22       | 16.00       | -4.45       | 26.17       | 31.32       | -32.24      | -6.08       | 16.27       | 6.40        | 21.15       |             |
| Small Growth               | 3.39  | 1.21  | 2.98  | 2.70  | 3.40  | 0.07  | 3.00  | 0.43  | 2.05  | 1.62  | 0.72  | 1.56  | 21.50 | 11.20       | -2.41       | 2.44        | 40.91       | 13.15       | -3.55       | 26.98       | 35.46       | -41.55      | 7.59        | 10.81       | 6.02        | 12.41       |             |
| Foreign Large Blend        | 3.11  | 0.90  | 2.87  | 1.92  | 2.94  | 0.17  | 2.98  | -0.06 | 2.26  | 1.00  | 0.58  | 1.77  | 25.12 | 0.79        | -1.59       | -4.98       | 19.44       | 18.29       | -13.97      | 10.24       | 31.24       | -43.99      | 12.71       | 24.77       | 14.72       | 17.39       |             |
| Foreign Large Value        | 3.87  | 1.54  | 2.48  | 3.09  | 2.58  | 0.33  | 3.74  | 0.77  | 2.29  | 1.31  | 0.60  | 2.52  | 22.08 | 3.34        | -3.10       | -6.32       | 20.81       | 16.21       | -12.77      | 7.48        | 30.33       | -42.41      | 9.01        | 25.98       | 13.19       | 21.99       |             |
| Foreign Small/Mid Value    | 5.49  | 2.58  | 3.10  | 2.37  | 2.38  | 1.02  | 5.06  | 2.22  | -0.10 | 2.21  | 0.41  | 3.55  | 27.52 | 4.24        | 2.27        | -6.56       | 25.71       | 21.38       | -15.99      | 21.00       | 44.06       | -47.29      | 5.01        | 26.48       | 18.16       | 23.91       |             |
| Diversified Emerging Mkts  | 5.32  | 3.97  | 2.68  | 2.68  | 4.84  | -1.50 | 4.12  | 1.98  | 2.08  | 5.25  | 1.29  | -0.72 | 34.17 | 8.47        | -13.79      | -3.01       | -0.14       | 18.15       | -19.86      | 19.26       | 73.81       | -54.44      | 36.68       | 32.06       | 31.54       | 23.54       |             |
| Specialty-Technology       | -0.20 | 3.38  | -2.13 | 0.19  | -0.29 | 1.93  | 1.07  | -0.13 | -0.21 | -0.46 | 2.55  | 0.03  | 35.35 | 10.84       | 5.21        | 12.55       | 35.45       | 13.08       | -7.62       | 20.00       | 61.99       | -45.33      | 16.12       | 7.08        | 5.76        | 4.24        |             |
| Specialty-US Real Estate   | 0.83  | 2.84  | -0.82 | 1.57  | 1.29  | 0.72  | 2.27  | 0.34  | -0.26 | -0.11 | 2.51  | 1.98  | 6.22  | 6.89        | 2.41        | 28.03       | 1.55        | 17.60       | 7.51        | 27.08       | 31.26       | -39.55      | -14.66      | 33.58       | 11.51       | 32.02       |             |
| Global Real Estate         | 4.60  | 3.50  | -0.89 | 1.70  | -0.06 | -1.92 | 2.00  | 3.45  | -2.22 | -1.04 | 0.76  | 1.24  | 15.12 | 1.97        | -0.92       | 11.67       | 2.92        | 31.78       | -10.10      | 17.22       | 37.01       | -46.63      | -7.68       | 39.00       | 13.40       | 35.79       |             |
| SPDR Gold Shares           | 2.37  | 0.02  | 0.05  | -1.87 | -5.16 | -0.28 | 1.96  | -4.09 | 1.68  | -4.08 | -1.25 | 4.81  | 11.41 | 8.69        | -11.78      | -0.58       | -28.09      | 5.26        | 9.57        | 29.27       | 24.03       | 4.92        | 31.10       | 21.95       | 17.76       |             |             |
| MLPs                       | -0.89 | 1.66  | -0.92 | -0.44 | -0.11 | -2.19 | 0.59  | 1.18  | -1.13 | 3.50  | 0.00  | 1.17  | -5.78 | 27.30       | -35.22      | 6.65        | 23.63       | 4.21        | 8.93        | 21.14       | 70.34       | -33.04      | 10.29       |             |             |             |             |
| Managed Futures            | 0.70  | 0.97  | 0.39  | 0.43  | 0.82  | -0.49 | 1.37  | 0.59  | -0.15 | 1.28  | 0.10  | 2.00  | 3.05  | -2.75       | -1.03       | 9.34        | -0.83       | -7.51       | -5.20       | 3.58        | -3.82       | 10.28       |             |             |             |             |             |
| Hedge Funds                | 0.14  | 0.21  | -2.66 | -1.51 | -1.33 | -0.19 | 2.26  | 0.40  | -0.15 | 2.14  | -0.46 | 2.99  | 7.12  | 1.25        | -0.71       | 4.13        | 9.73        | 7.67        | -2.52       | 10.95       | 18.57       | -19.07      | 12.56       | 13.86       | 7.61        | 9.64        |             |
| Dow Jones AIG Comm Idx     | -1.68 | -1.63 | 3.82  | 8.51  | -0.19 | 4.13  | -5.11 | -1.76 | 3.13  | -0.49 | 1.33  | 1.80  | 1.70  | 11.77       | -24.66      | -17.01      | -9.52       | -1.06       | -13.32      | 16.83       | 18.91       | -35.65      | 16.23       | 2.07        | 21.36       | 9.15        |             |

| Asset Class              | 2018  | 2018  |       |       |       |       |       |       |       |       |       |        |        | 12/31/2018 |        |        |             |             |              |              | 2003 Return | 2002 Return | 2001 Return | 2000 Return | 1999 Return | 1998 Return |
|--------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|------------|--------|--------|-------------|-------------|--------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                          |       | Jan   | Feb   | Mar   | April | May   | Jun   | Jul   | Aug   | Sep   | Oct   | Nov    | Dec    | 3 Mo.      | YTD    | 12 Mo. | 3 Year Avg. | 5 Year Avg. | 10 Year Avg. | 15 Year Avg. |             |             |             |             |             |             |
| Money Market - Taxable   | 0.07  | 0.07  | 0.09  | 0.11  | 0.11  | 0.12  | 0.12  | 0.13  | 0.13  | 0.14  | 0.14  | 0.14   | 0.42   | 1.26       | 1.33   | 0.61   | 0.37        | 0.21        | 1.09         | 0.60         | 1.22        | 3.60        | 5.76        | 4.56        | 4.87        |             |
| Short-Term Bond          | -0.23 | -0.21 | 0.09  | -0.03 | 0.30  | 0.01  | 0.17  | 0.35  | -0.02 | -0.05 | 0.14  | 0.42   | 0.47   | 0.97       | 0.97   | 1.69   | 1.29        | 2.70        | 2.42         | 2.54         | 5.47        | 7.27        | 7.60        | 2.36        | 6.21        |             |
| Muni National Short      | -0.08 | -0.03 | 0.00  | -0.13 | 0.43  | 0.22  | 0.20  | 0.04  | -0.22 | -0.12 | 0.41  | 0.43   | 0.72   | 1.18       | 1.18   | 0.90   | 1.01        | 1.83        | 1.96         | 2.44         | 5.39        | 4.77        | 5.87        | 0.68        | 4.51        |             |
| Intermediate-Term Bond   | -0.87 | -0.88 | 0.43  | -0.63 | 0.49  | -0.10 | 0.15  | 0.52  | -0.47 | -0.77 | 0.36  | 1.27   | 0.86   | -0.50      | -0.50  | 2.15   | 2.27        | 4.31        | 3.78         | 5.10         | 8.04        | 7.65        | 9.44        | -1.24       | 7.49        |             |
| Inflation-Protected Bond | -0.65 | -0.88 | 0.82  | -0.05 | 0.25  | 0.44  | -0.32 | 0.50  | -0.81 | -1.41 | 0.22  | 0.24   | -0.95  | -1.64      | -1.64  | 1.86   | 1.14        | 3.11        | 3.26         | 7.15         | 14.81       | 7.27        | 12.36       | 1.76        | 5.77        |             |
| Muni National Interm     | -0.97 | -0.35 | 0.26  | -0.30 | 0.98  | 0.10  | 0.26  | 0.14  | -0.55 | -0.64 | 0.91  | 0.94   | 1.19   | 0.77       | 0.77   | 1.71   | 3.05        | 4.24        | 3.31         | 4.10         | 8.57        | 4.39        | 9.16        | -2.15       | 5.57        |             |
| High Yield Bond          | 0.61  | -1.09 | -0.48 | 0.47  | -0.11 | 0.17  | 1.01  | 0.53  | 0.47  | -1.53 | -0.83 | -2.03  | -4.34  | -2.59      | -2.59  | 5.58   | 2.71        | 9.25        | 5.68         | 24.36        | -1.52       | 2.39        | -7.12       | 4.78        | 0.19        |             |
| Emerging Markets Bond    | 0.97  | -1.40 | 0.11  | -1.38 | -1.95 | -1.64 | 2.23  | -2.79 | 1.63  | -1.50 | -0.24 | 1.00   | -0.73  | -4.90      | -4.90  | 5.05   | 2.71        | 7.82        | 6.47         | 30.83        | 12.69       | 12.83       | 12.68       | 27.37       | 9.77        |             |
| Standard Pooors 500      | 5.73  | -3.69 | -2.54 | 0.38  | 2.41  | 0.62  | 3.72  | 3.26  | 0.57  | -6.84 | 2.04  | -9.03  | -13.52 | -4.38      | -4.38  | 9.26   | 8.49        | 13.12       | 7.77         | 28.69        | -22.10      | -11.89      | -9.10       | 21.01       | 28.58       |             |
| Dow Jones Industrial Avg | 5.88  | -3.96 | -3.59 | 0.34  | 1.41  | -0.49 | 4.83  | 2.56  | 1.97  | -4.98 | 2.11  | -8.59  | -11.31 | -3.48      | -3.48  | 12.94  | 9.70        | 13.16       | 8.19         | 28.28        | -15.01      | -5.44       | -4.85       | 27.21       | 18.09       |             |
| Russell 1000             | 5.49  | -3.67 | -2.27 | 0.34  | 2.55  | 0.65  | 3.45  | 3.45  | 0.38  | -7.08 | 2.04  | -9.11  | -13.82 | -4.78      | -4.78  | 9.09   | 8.21        | 13.28       | 7.93         | 29.89        | -21.65      | -12.45      | -7.79       | 20.92       | 27.02       |             |
| Large Blend              | 5.23  | -3.86 | -2.12 | 0.22  | 2.02  | 0.42  | 3.53  | 2.73  | 0.28  | -6.90 | 2.08  | -9.02  | -13.53 | -6.26      | -6.26  | 7.67   | 6.66        | 12.00       | 6.98         | 27.05        | -22.25      | -13.50      | -6.31       | 19.93       | 22.64       |             |
| Large Value              | 4.25  | -4.67 | -1.93 | 0.53  | 0.85  | 0.25  | 3.74  | 1.53  | 0.13  | -5.75 | 2.45  | -9.39  | -12.49 | -8.53      | -8.53  | 6.85   | 5.37        | 10.92       | 6.53         | 28.44        | -18.69      | -4.99       | 7.87        | 5.50        | 11.73       |             |
| Large Growth             | 7.48  | -2.57 | -2.33 | 0.56  | 3.83  | 0.68  | 2.51  | 4.55  | 0.36  | -9.01 | 1.58  | -8.48  | -15.42 | -2.07      | -2.07  | 8.99   | 8.18        | 13.76       | 7.93         | 28.66        | -27.64      | -22.30      | -13.05      | 39.73       | 33.37       |             |
| Small Blend              | 2.37  | -4.26 | 1.08  | 0.46  | 5.10  | 0.71  | 1.68  | 3.49  | -2.32 | -9.95 | 1.13  | -11.42 | -19.32 | -12.66     | -12.66 | 5.94   | 3.23        | 11.64       | 7.18         | 43.41        | -16.22      | 8.92        | 11.89       | 15.10       | -1.60       |             |
| Small Value              | 1.29  | -4.83 | 0.87  | 1.04  | 4.78  | 0.68  | 1.56  | 2.00  | -2.46 | -9.16 | 0.91  | -11.86 | -19.16 | -15.46     | -15.46 |        |             |             |              |              |             |             |             |             |             |             |