

## MARKET OVERVIEW

June 30, 2010

	One Month Return (%)	Three Month Return (%)	1 Year Return (%)	3 Year Return (%)	5 Year Return (%)	10 Year Return (%)
<b><u>Equity Markets</u></b>						
S & P 500	(5.24)	(11.43)	14.43	(9.81)	(0.79)	(1.59)
Dow Jones Industrial Average	(3.43)	(9.36)	18.94	(7.39)	1.66	1.68
NASDAQ Composite	(6.55)	(12.04)	14.94	(6.77)	0.50	(6.12)
MSCI EAFE	(1.00)	(13.97)	5.92	(13.38)	0.88	0.16
MSCI World	(3.43)	(12.67)	10.20	(11.46)	0.06	(1.02)
Russell 2000	(7.75)	(9.92)	21.49	(8.60)	0.37	3.00
<b><u>Fixed Income Markets</u></b>						
Barcap Global Aggregate	1.53	(0.04)	5.00	6.80	5.03	6.40
Barcap High Yield Corp	1.24	(0.11)	26.77	6.54	7.17	7.32
Barcap Aggregate Bond	1.57	3.49	9.50	7.55	5.54	6.47
Barcap Credit	1.96	3.27	14.68	7.41	5.31	6.94
Barcap Government Credit	1.80	3.88	9.65	7.37	5.26	6.48
Barcap Mortgage-Backed	1.12	2.87	7.48	8.23	6.25	6.54
Barcap US Trsy Inflation	1.43	3.82	9.52	7.62	4.98	7.46
Barcap 1-5 Yr Govt Bond	0.81	1.97	4.18	6.02	4.88	5.11
Citi Treasury Bill 3 Month	0.01	0.04	0.12	1.40	2.63	2.56

**DATA SOURCE**

Data provided by Morningstar Principia as of the date stated above. Morningstar Associates, LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., provides various institutional investment consulting services, including asset allocation advice to investment advisors who have or will be creating a fund-of-fund/asset allocation product. However, despite the fact that such a relationship may exist, the information displayed for those products will not be influenced as they are objective measures and/or derived by quantitative driven formulas (i.e., Morningstar Rating). For more information on these Morningstar relationships, please visit the Release Notes section of the Principia software. Morningstar is not a FINRA-member firm.

**PERFORMANCE**

The index is an unmanaged portfolio of specified securities and cannot be invested in directly. The index and the category average do not reflect any initial or ongoing expenses. A fund's portfolio may differ significantly from the securities in the index.

The performance data given represents past performance and should not be considered indicative of future results. Principal value and investment return will fluctuate, so that an investor's shares when redeemed may be worth more or less than the original investment. Fund portfolio statistics change over time. The fund is not FDIC-insured, nor are they deposits of or guaranteed by a bank or other financial institution or entity, so you may lose money. Investors should carefully consider the investment objectives, risks, charges and expenses of the funds. This and other important information is contained in the prospectuses. Please read the prospectus carefully.

Total return reflects performance without adjusting for sales charges or the effects of taxation, but is adjusted to reflect all actual ongoing fund expenses and assumes reinvestment of dividends and capital gains. If adjusted for sales charges and the effects of taxation, the performance quoted would be reduced. Performance and manager tenure averages exclude index, stable value or money market accounts.