

Investment Results¹

Periods Ending December 31, 2009 Fund (inception date)	Year- To-Date 01/09-12/09	Rolling Return 01/09-12/09	Average Annual Return			
			3 Years	5 Years	10 Years	Since Inception
Money Market and GIC Funds						
Vanguard Prime Money Market Fund-Inst.(10/03/89)	0.68%	0.68%	2.95%	3.43%	3.22%	4.35%
Stable Return Fund ² (12/31/92)	3.53%	3.53%	4.25%	4.42%	4.90%	7.66%
<i>Lipper Money Market Funds Avg.</i> ³	0.17%	0.17%	2.24%	2.66%	2.47%	----
Bond Funds						
Vanguard Total Bond Market Index-Inst.(9/18/95)	6.09%	6.09%	6.11%	5.04%	6.19%	6.12%
T. Rowe Price New Income Fund (8/31/73)	12.33%	12.33%	6.60%	5.34%	6.35%	7.80%
<i>BAR Cap US Agg. Index</i> ³	5.93%	5.93%	6.04%	4.97%	6.33%	----
Bond and Stock Fund						
Fidelity Puritan Fund (4/16/47)	26.69%	26.69%	-1.60%	2.74%	4.15%	10.83%
Growth Stock Funds						
Vanguard Institutional Index Fund - Plus (7/7/97)	26.66%	26.66%	-5.55%	0.48%	-0.89%	3.48%
Legg Mason Cap Mgmt Value Trust FI (03/23/01)	41.63%	41.63%	-15.57%	-7.42%	-	-1.44%
LSV Value Equity Fund(3/31/1999)	23.53%	23.53%	-9.94%	-0.31%	5.04%	4.95%
Wellington Diversified Growth Fund (12/20/84)	38.01%	38.01%	-1.13%	3.86%	0.60%	11.69%
Columbia Acorn Fund (6/10/70)	39.65%	39.65%	-2.59%	3.65%	7.93%	14.77%
Ariel Fund (11/6/86)	63.42%	63.42%	-5.97%	-1.53%	7.26%	10.82%
Northern Small Cap Value Fund (04/01/94)	17.77%	17.77%	-6.26%	1.37%	7.09%	8.87%
<i>S&P 500 Stock Index</i> ³	26.46%	26.46%	-5.63%	0.42%	-0.95%	----
<i>Russell 2000 Index</i> ³	27.17%	27.17%	-6.07%	0.51%	3.51%	----
International Stock Funds						
Janus Overseas Fund (04/30/1994)	78.12%	78.12%	2.45%	15.95%	4.94%	12.73%
Invesco Int'l Growth Equity Trust (5/08/08)	37.57	37.57%	----	---	---	-8.57%
<i>MSCI All Country World Ex US Index</i> ³	42.14%	42.14%	-3.04%	6.30%	3.12%	----
T. Rowe Price Retirement Funds						
Retirement Income (09/30/02)	22.07%	22.07%	1.86%	4.04%	---	6.65%
Combined Index Portfolio Income ³	14.12%	14.12%	0.85%	3.32%	---	---
Retirement 2005 (02/27/04)	24.55%	24.55%	1.09%	3.99%	---	4.64%
Combined Index Portfolio 2005 ³	16.92%	16.92%	0.32%	3.42%	---	---
Retirement 2010 (09/30/02)	27.95%	27.95%	0.00%	3.70%	---	8.02%
Combined Index Portfolio 2010 ³	19.63%	19.63%	-0.62%	3.16%	---	---
Retirement 2015 (02/27/04)	31.35%	31.35%	-0.72%	3.49%	---	4.47%
Combined Index Portfolio 2015 ³	22.09%	22.09%	-1.44%	2.87%	---	---
Retirement 2020 (09/30/02)	34.19%	34.19%	-1.60%	3.20%	---	8.52%
Combined Index Portfolio 2020 ³	24.21%	24.21%	-2.30%	2.54%	---	---
Retirement 2025 (02/27/04)	36.29%	36.29%	-2.28%	2.96%	---	4.24%
Combined Index Portfolio 2025 ³	26.13%	26.13%	-2.99%	2.33%	---	---
Retirement 2030 (09/30/02)	37.99%	37.99%	-2.84%	2.86%	---	8.82%
Combined Index Portfolio 2030 ³	27.44%	27.44%	-3.59%	2.20%	---	---
Retirement 2035 (02/27/04)	39.04%	39.04%	-3.18%	2.65%	---	3.99%
Combined Index Portfolio 2035 ³	28.58%	28.58%	-3.91%	2.02%	---	---
Retirement 2040 (09/30/02)	39.07%	39.07%	-3.17%	2.68%	---	8.72%
Combined Index Portfolio 2040 ³	28.58%	28.58%	-3.91%	2.02%	---	---
Retirement 2045 (05/31/05)	39.10%	39.10%	-3.13%	---	---	3.23%
Combined Index Portfolio 2045 ³	28.58%	28.58%	-3.91%	---	---	---
Retirement 2050 (12/29/06)	38.92%	38.92%	-3.16%	---	---	-3.15%
Combined Index Portfolio 2050 ³	28.58%	28.58%	-3.91%	---	---	---
Retirement 2055 (12/29/06)	38.97%	38.97%	-3.19%	---	---	-3.19%
Combined Index Portfolio 2055 ³	28.58%	28.58%	-3.91%	---	---	---

¹Total return on investment is the actual change in the value of the securities in the portfolio. It includes the reinvestment of dividends and capital gain distributions as well as changes in the net asset value (price per share). The average annual total returns are for historical periods and include changes in share price and reinvestment of dividends and capital gains, if any. Average annual total returns for more than one year assume a steady compounded rate of return and are not the fund's year-by-year results, which varied over the periods shown.

²The Stable Return Fund produced an annualized return of 3.98% for the quarter ending December 31, 2009.

³This is not an available fund, but rather a benchmark for comparison of fund performance.

INCOME AND PRICE INFORMATION

4th Quarter 2009

Transaction Date	Vanguard Bond Index	T. Rowe Price New Income	Fidelity Puritan ¹	Vanguard Inst. Index ²	Legg Mason	LSV Value Equity ³	Wellington Trust Div Growth	Columbia Acorn ⁴	Ariel ⁵	Janus Adviser Int'l Gwth ⁶	Northern Small Cap Value ⁷	Invesco Int'l Gwth Equity Trst
10/01/09	\$10.47	\$9.31	\$15.29	\$94.33	\$38.73	\$11.60	\$7.57	\$22.64	\$34.58	\$39.74	\$11.58	\$7.96
10/02/09	\$10.46	\$9.30	\$15.12	\$93.91	\$38.49	\$11.53	\$7.51	\$22.44	\$34.16	\$39.54	\$11.50	\$7.89
10/05/09	\$10.47	\$9.31	\$15.28	\$95.31	\$39.41	\$11.77	\$7.64	\$22.85	\$35.07	\$39.92	\$11.70	\$7.97
10/06/09	\$10.45	\$9.30	\$15.44	\$96.62	\$39.94	\$11.91	\$7.78	\$23.24	\$35.56	\$40.68	\$11.93	\$8.12
10/07/09	\$10.49	\$9.32	\$15.48	\$96.93	\$40.34	\$11.94	\$7.81	\$23.28	\$35.51	\$40.93	\$11.95	\$8.08
10/08/09	\$10.47	\$9.32	\$15.56	\$97.66	\$40.41	\$12.01	\$7.89	\$23.59	\$36.36	\$41.59	\$12.09	\$8.20
10/09/09	\$10.42	\$9.27	\$15.61	\$98.21	\$40.68	\$12.09	\$7.96	\$23.75	\$36.56	\$41.74	\$12.22	\$8.19
10/12/09	\$10.44	\$9.27	\$15.66	\$98.64	\$40.90	\$12.17	\$7.97	\$23.82	\$36.58	\$42.12	\$12.20	\$8.22
10/13/09	\$10.45	\$9.30	\$15.65	\$98.37	\$40.69	\$12.10	\$7.96	\$23.74	\$36.42	\$42.13	\$12.15	\$8.21
10/14/09	\$10.42	\$9.28	\$15.84	\$100.10	\$41.46	\$12.32	\$8.12	\$24.29	\$37.13	\$43.02	\$12.39	\$8.36
10/15/09	\$10.40	\$9.26	\$15.87	\$100.52	\$41.32	\$12.39	\$8.12	\$24.37	\$37.24	\$43.25	\$12.38	\$8.39
10/16/09	\$10.42	\$9.28	\$15.79	\$99.71	\$40.70	\$12.30	\$8.04	\$24.17	\$36.67	\$42.67	\$12.22	\$8.31
10/19/09	\$10.43	\$9.28	\$15.89	\$100.64	\$41.18	\$12.41	\$8.14	\$24.41	\$37.55	\$43.27	\$12.36	\$8.42
10/20/09	\$10.45	\$9.30	\$15.86	\$100.02	\$40.80	\$12.32	\$8.10	\$24.11	\$37.11	\$42.95	\$12.20	\$8.39
10/21/09	\$10.43	\$9.29	\$15.75	\$99.15	\$40.45	\$12.18	\$8.03	\$23.84	\$36.69	\$42.44	\$12.02	\$8.39
10/22/09	\$10.42	\$9.29	\$15.86	\$100.21	\$40.90	\$12.36	\$8.13	\$24.22	\$37.13	\$42.53	\$12.23	\$8.40
10/23/09	\$10.40	\$9.27	\$15.73	\$98.99	\$40.51	\$12.17	\$8.07	\$23.86	\$36.48	\$41.82	\$11.96	\$8.31
10/26/09	\$10.37	\$9.25	\$15.59	\$97.83	\$39.85	\$11.99	\$8.00	\$23.57	\$35.56	\$41.92	\$11.82	\$8.24
10/27/09	\$10.41	\$9.29	\$15.56	\$97.50	\$39.64	\$11.98	\$7.89	\$23.31	\$34.98	\$40.14	\$11.74	\$8.20
10/28/09	\$10.43	\$9.30	\$15.32	\$95.61	\$38.49	\$11.72	\$7.66	\$22.49	\$33.60	\$38.49	\$11.37	\$8.05
10/29/09	\$10.41	\$9.28	\$15.56	\$97.77	\$39.73	\$12.03	\$7.86	\$23.04	\$34.56	\$39.84	\$11.63	\$8.22
10/30/09	\$10.45	\$9.32	\$15.27	\$95.03	\$38.47	\$11.66	\$7.62	\$22.42	\$33.38	\$38.68	\$11.24	\$8.05
11/02/09	\$10.44	\$9.31	\$15.32	\$95.64	\$38.66	\$11.69	\$7.67	\$22.51	\$33.40	\$38.79	\$11.22	\$8.10
11/03/09	\$10.42	\$9.29	\$15.36	\$95.87	\$38.71	\$11.78	\$7.73	\$22.84	\$33.98	\$38.79	\$11.36	\$8.05
11/04/09	\$10.41	\$9.28	\$15.38	\$96.01	\$38.74	\$11.77	\$7.73	\$22.68	\$33.85	\$39.28	\$11.21	\$8.13
11/05/09	\$10.42	\$9.29	\$15.60	\$97.87	\$39.69	\$12.02	\$7.90	\$23.24	\$35.26	\$40.00	\$11.57	\$8.26
11/06/09	\$10.43	\$9.30	\$15.63	\$98.12	\$39.86	\$12.02	\$7.89	\$23.25	\$35.29	\$40.17	\$11.53	\$8.27
11/09/09	\$10.44	\$9.32	\$15.87	\$100.33	\$40.73	\$12.30	\$8.11	\$23.77	\$36.28	\$41.43	\$11.77	\$8.47
11/10/09	\$10.44	\$9.32	\$15.88	\$100.35	\$40.64	\$12.29	\$8.10	\$23.68	\$36.24	\$41.05	\$11.68	\$8.43
11/11/09	\$10.45	\$9.33	\$15.94	\$100.85	\$40.78	\$12.37	\$8.14	\$23.83	\$36.46	\$41.53	\$11.78	\$8.45
11/12/09	\$10.46	\$9.33	\$15.86	\$99.83	\$40.19	\$12.21	\$8.04	\$23.40	\$35.88	\$40.90	\$11.53	\$8.39
11/13/09	\$10.47	\$9.34	\$15.93	\$100.41	\$40.56	\$12.26	\$8.13	\$23.57	\$36.28	\$41.38	\$11.65	\$8.45
11/16/09	\$10.50	\$9.36	\$16.09	\$101.88	\$41.07	\$12.45	\$8.27	\$24.08	\$37.14	\$42.11	\$11.98	\$8.59
11/17/09	\$10.51	\$9.37	\$16.10	\$101.99	\$41.00	\$12.45	\$8.26	\$24.01	\$37.02	\$41.97	\$11.97	\$8.53
11/18/09	\$10.49	\$9.35	\$16.08	\$101.95	\$40.93	\$12.44	\$8.22	\$23.88	\$36.88	\$41.83	\$11.95	\$8.53
11/19/09	\$10.50	\$9.36	\$15.94	\$100.59	\$40.21	\$12.25	\$8.09	\$23.46	\$36.17	\$40.93	\$11.65	\$8.40
11/20/19	\$10.50	\$9.35	\$15.89	\$100.28	\$39.91	\$12.22	\$8.03	\$23.36	\$35.99	\$40.74	\$11.66	\$8.37
11/23/09	\$10.50	\$9.36	\$16.02	\$101.65	\$40.51	\$12.39	\$8.13	\$23.66	\$36.36	\$41.31	\$11.88	\$8.52
11/24/09	\$10.52	\$9.37	\$16.00	\$101.60	\$40.38	\$12.39	\$8.11	\$23.61	\$36.41	\$41.02	\$11.83	\$8.47
11/25/09	\$10.54	\$9.38	\$16.06	\$102.07	\$40.73	\$12.46	\$8.17	\$23.75	\$36.70	\$41.42	\$11.82	\$8.59
11/27/09	\$10.55	\$9.39	\$15.89	\$100.34	\$39.93	\$12.21	\$8.02	\$23.26	\$35.87	\$40.24	\$11.50	\$8.40
11/30/09	\$10.56	\$9.39	\$15.92	\$100.73	\$40.26	\$12.24	\$8.05	\$23.31	\$35.81	\$40.57	\$11.59	\$8.40
12/01/09	\$10.53	\$9.37	\$16.05	\$101.95	\$40.71	\$12.39	\$8.18	\$23.65	\$36.31	\$41.65	\$11.75	\$8.60
12/02/09	\$10.52	\$9.36	\$16.05	\$102.00	\$40.67	\$12.41	\$8.17	\$23.81	\$36.61	\$42.07	\$11.87	\$8.63
12/03/09	\$10.50	\$9.35	\$15.96	\$101.14	\$40.17	\$12.27	\$8.10	\$23.54	\$36.22	\$42.28	\$11.70	\$8.61
12/04/09	\$10.47	\$9.32	\$16.02	\$101.70	\$40.56	\$12.36	\$8.14	\$23.90	\$36.87	\$42.49	\$11.99	\$8.62
12/07/09	\$10.49	\$9.34	\$15.99	\$101.46	\$40.37	\$12.33	\$8.11	\$23.87	\$36.97	\$42.39	\$11.99	\$8.58
12/08/09	\$10.50	\$9.36	\$15.90	\$100.43	\$39.94	\$12.18	\$8.03	\$23.63	\$36.89	\$42.08	\$11.88	\$8.44
12/09/09	\$10.50	\$9.35	\$15.95	\$100.81	\$40.12	\$12.21	\$8.07	\$23.58	\$36.84	\$41.92	\$11.88	\$8.45
12/10/09	\$10.48	\$9.34	\$16.00	\$101.41	\$40.15	\$12.25	\$8.10	\$23.66	\$37.19	\$41.98	\$11.83	\$8.49
12/11/09	\$10.46	\$9.34	\$16.02	\$101.80	\$40.39	\$12.33	\$8.09	\$23.78	\$37.47	\$42.33	\$11.95	\$8.50
12/14/09	\$10.46	\$9.34	\$16.11	\$102.51	\$40.80	\$12.41	\$8.19	\$24.11	\$38.03	\$42.61	\$12.15	\$8.56
12/15/09	\$10.44	\$9.33	\$16.06	\$101.94	\$40.54	\$12.33	\$8.15	\$24.04	\$37.99	\$42.21	\$12.07	\$8.52
12/16/09	\$10.44	\$9.33	\$16.11	\$102.06	\$40.79	\$12.40	\$8.19	\$24.19	\$38.17	\$42.39	\$12.17	\$8.55
12/17/09	\$10.49	\$9.37	\$16.01	\$100.86	\$40.19	\$12.25	\$8.09	\$23.91	\$37.67	\$41.78	\$12.05	\$8.40
12/18/09	\$10.47	\$9.35	\$15.95	\$101.45	\$40.52	\$12.30	\$8.09	\$24.08	\$37.81	\$41.69	\$12.18	\$8.43
12/21/09	\$10.42	\$9.31	\$16.05	\$102.53	\$41.06	\$12.46	\$8.17	\$24.40	\$38.29	\$41.75	\$12.20	\$8.46
12/22/09	\$10.39	\$9.29	\$16.09	\$102.89	\$41.14	\$12.50	\$8.21	\$24.60	\$38.58	\$42.02	\$12.27	\$8.51
12/23/09	\$10.39	\$9.29	\$16.12	\$103.16	\$41.42	\$12.52	\$8.27	\$24.85	\$38.89	\$42.39	\$12.40	\$8.55
12/24/09	\$10.36	\$9.27	\$16.17	\$103.70	\$41.64	\$12.58	\$8.33	\$24.96	\$39.11	\$42.56	\$12.46	\$8.59
12/28/09	\$10.35	\$9.26	\$16.16	\$103.11	\$41.74	\$12.58	\$8.34	\$24.98	\$38.93	\$42.60	\$12.47	\$8.61
12/29/09	\$10.36	\$9.27	\$16.15	\$102.99	\$41.52	\$12.55	\$8.31	\$24.96	\$38.98	\$42.63	\$12.46	\$8.62
12/30/09	\$10.37	\$9.28	\$16.16	\$103.02	\$41.51	\$12.28	\$8.34	\$24.92	\$38.94	\$42.60	\$12.48	\$8.62
12/31/09	\$10.35	\$9.27	\$16.06	\$101.98	\$41.06	\$12.16	\$8.26	\$24.68	\$38.56	\$42.52	\$12.29	\$8.61

¹Fidelity Puritan Fund declared a distribution of \$.102 payable October 2, 2009, to shareholders of record on October 1, 2009, using a share value of \$15.12. Puritan also declared a distribution of \$.115 payable December 18, 2009, to shareholders of record on December 17, 2009, using a share value of \$15.95.

²Vanguard Inst. Index Fund declared a distribution of \$0.721 payable December 28, 2009, to shareholders of record on December 24, 2009, using a share value of \$103.11.

³LSV Value Equity Fund declared a distribution of \$0.2824 payable December 30, 2009, to shareholders of record on December 29, 2009, using a share value of \$12.28.

⁴Columbia Acorn Fund (Z) declared a distribution of \$0.0493 payable December 09, 2009, to shareholders of record on December 08, 2009, using a share value of \$23.58.

⁵Ariel Fund declared a distribution of \$0.00634 payable December 29, 2009, to shareholders of record on December 28, 2009, using a share value of \$38.98.

⁶Janus Overseas Fund (I) declared a distribution of \$0.17382599 payable December 22, 2009, to shareholders of record on December 21, 2009, using a share value of \$42.02.

⁷Northern Small Cap Value Fund declared a distribution of \$0.098259 payable December 21, 2009, to shareholders of record on December 18, 2009, using a share value of \$12.20.

Fund	Div.	Rein. Date	Price
Retirement 2005	\$0.32	12/18/09	\$10.39
Retirement 2010	\$0.39	12/18/09	\$13.85
Retirement 2015	\$0.23	12/18/09	\$10.57
Retirement 2020	\$0.31	12/18/09	\$14.43
Retirement 2025	\$0.21	12/18/09	\$10.47
Retirement 2030	\$0.28	12/18/09	\$14.91
Retirement 2035	\$0.18	12/18/09	\$10.49
Retirement 2040	\$0.26	12/18/09	\$14.92
Retirement 2045	\$0.16	12/18/09	\$ 9.95
Retirement 2050	\$0.13	12/18/09	\$8.36
Retirement 2055	\$0.14	12/18/09	\$8.26