

Annual Total Return Comparison by Investment Asset Class

| 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|------------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|-------------------------------|------------------------------|------------------------------|-----------------------------|------------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|
| Real Estate 37.04% | Large-Cap Stocks 33.35% | Large-Cap Stocks 28.58% | Commodities 40.92% | Commodities 49.74% | Real Estate 12.36% | Commodities 32.07% | Small-Cap Stocks 47.25% | Real Estate 33.14% | Commodities 25.55% | Real Estate 35.99% | Commodities 32.67% | U.S. Gov't Bonds 12.39% | Mid-Cap Stocks 40.47% | Real Estate 28.60% | Real Estate 9.24% | Real Estate 17.59% | Small-Cap Stocks 38.82% | Real Estate 31.78% | Real Estate 4.23% | Small-Cap Stocks 21.31% |
| Commodities 33.92% | Mid-Cap Stocks 29.02% | Foreign Stocks 19.93% | Foreign Stocks 27.03% | Real Estate 31.04% | Corporate Bonds 10.40% | Foreign Bonds 21.99% | Mid-Cap Stocks 40.08% | Foreign Stocks 20.25% | Real Estate 13.82% | Foreign Stocks 26.36% | Foreign Bonds 11.47% | Foreign Bonds 10.10% | Foreign Stocks 31.78% | Small-Cap Stocks 26.85% | U.S. Gov't Bonds 9.01% | Foreign Stocks 17.32% | Mid-Cap Stocks 34.76% | Large-Cap Stocks 13.69% | Large-Cap Stocks 1.38% | Mid-Cap Stocks 13.80% |
| Large-Cap Stocks 22.95% | Small-Cap Stocks 22.37% | Foreign Bonds 17.79% | Small-Cap Stocks 21.26% | U.S. Gov't Bonds 13.24% | U.S. Gov't Bonds 7.23% | U.S. Gov't Bonds 11.50% | Foreign Stocks 38.59% | Mid-Cap Stocks 20.23% | Foreign Stocks 13.54% | Small-Cap Stocks 18.35% | Foreign Stocks 11.18% | Treasury Bills 2.08% | Real Estate 28.61% | Mid-Cap Stocks 25.49% | Corporate Bonds 8.35% | Mid-Cap Stocks 17.26% | Large-Cap Stocks 32.39% | Mid-Cap Stocks 13.22% | U.S. Gov't Bonds 0.86% | Large-Cap Stocks 11.96% |
| Mid-Cap Stocks 19.00% | Real Estate 19.66% | Mid-Cap Bonds 10.09% | Large-Cap Stocks 21.04% | Corporate Bonds 9.39% | Treasury Bills 3.67% | Corporate Bonds 10.52% | Real Estate 36.18% | Small-Cap Stocks 18.32% | Mid-Cap Stocks 12.65% | Large-Cap Stocks 15.80% | U.S. Gov't Bonds 8.66% | Corporate Bonds -3.08% | Small-Cap Stocks 27.19% | Large-Cap Stocks 15.05% | Foreign Bonds 5.17% | Small-Cap Stocks 16.35% | Foreign Stocks 22.78% | Corporate Bonds 7.53% | Treasury Bills 0.08% | Commodities 11.37% |
| Small-Cap Stocks 16.51% | Balanced Portfolio 12.94% | Balanced Portfolio 9.93% | Mid-Cap Stocks 18.23% | Mid-Cap Stocks 8.26% | Small-Cap Stocks 2.49% | Real Estate 3.60% | Large-Cap Stocks 28.67% | Commodities 17.28% | Balanced Portfolio 7.33% | Mid-Cap Stocks 15.27% | Balanced Portfolio 6.17% | Balanced Portfolio -24.06% | Large-Cap Stocks 26.45% | Balanced Portfolio 12.80% | Large-Cap Stocks 2.12% | Large-Cap Stocks 15.98% | Balanced Portfolio 14.02% | Balanced Portfolio 5.43% | Corporate Bonds -0.77% | Real Estate 7.24% |
| Balanced Portfolio 14.08% | Corporate Bonds 10.23% | U.S. Gov't Bonds 9.85% | Balanced Portfolio 12.54% | Treasury Bills 6.31% | Foreign Bonds -3.55% | Treasury Bills 1.68% | Balanced Portfolio 25.42% | Balanced Portfolio 14.61% | Large-Cap Stocks 4.91% | Balanced Portfolio 14.57% | Mid-Cap Stocks 5.59% | Small-Cap Stocks -33.80% | Balanced Portfolio 20.75% | Commodities 9.02% | Balanced Portfolio 0.99% | Balanced Portfolio 11.55% | Real Estate 1.86% | U.S. Gov't Bonds 4.92% | Foreign Stocks -0.81% | Balanced Portfolio 6.60% |
| Foreign Stocks 6.05% | U.S. Gov't Bonds 9.59% | Corporate Bonds 8.57% | Treasury Bills 4.87% | Balanced Portfolio 4.36% | Balanced Portfolio -5.11% | Balanced Portfolio -2.87% | Commodities 20.72% | Foreign Bonds 12.13% | Small-Cap Stocks 4.56% | Foreign Bonds 6.97% | Large-Cap Stocks 5.50% | Large-Cap Stocks -37.00% | Corporate Bonds 16.05% | Corporate Bonds 8.24% | Treasury Bills 0.06% | Corporate Bonds 9.39% | Treasury Bills 0.10% | Small-Cap Stocks 4.89% | Balanced Portfolio -1.96% | Corporate Bonds 5.63% |
| Treasury Bills 5.26% | Treasury Bills 5.32% | Treasury Bills 5.01% | Corporate Bonds -1.96% | Foreign Bonds -2.64% | Mid-Cap Stocks -5.63% | Foreign Stocks -15.94% | Foreign Bonds 18.53% | Large-Cap Stocks 10.88% | Treasury Bills 3.34% | Treasury Bills 5.05% | Corporate Bonds 5.11% | Real Estate -39.20% | Commodities 13.48% | Foreign Stocks 7.76% | Commodities -1.18% | U.S. Gov't Bonds 2.01% | Commodities -1.22% | Treasury Bills 0.03% | Mid-Cap Stocks -2.44% | Foreign Bonds 1.81% |
| Foreign Bonds 4.09% | Foreign Stocks 1.78% | Small-Cap Stocks -2.56% | Real Estate -2.57% | Small-Cap Stocks -3.03% | Large-Cap Stocks -11.88% | Mid-Cap Stocks -16.19% | Corporate Bonds 7.70% | Corporate Bonds 5.24% | U.S. Gov't Bonds 2.65% | Corporate Bonds 4.26% | Treasury Bills 4.99% | Mid-Cap Stocks -41.46% | Foreign Bonds 4.37% | U.S. Gov't Bonds 5.53% | Mid-Cap Stocks -1.73% | Foreign Bonds 1.50% | Corporate Bonds -2.01% | Foreign Bonds -2.68% | Small-Cap Stocks -4.41% | U.S. Gov't Bonds 1.05% |
| Corporate Bonds 3.28% | Foreign Bonds -4.26% | Real Estate -17.00% | U.S. Gov't Bonds -2.23% | Large-Cap Stocks -9.10% | Foreign Stocks -21.43% | Small-Cap Stocks -20.48% | U.S. Gov't Bonds 2.36% | U.S. Gov't Bonds 3.48% | Corporate Bonds 1.96% | U.S. Gov't Bonds 3.48% | Small-Cap Stocks -1.55% | Foreign Stocks -43.39% | Treasury Bills 0.24% | Foreign Bonds 5.21% | Small-Cap Stocks -4.17% | Treasury Bills 0.11% | U.S. Gov't Bonds -2.61% | Foreign Stocks -4.90% | Foreign Bonds -5.54% | Foreign Stocks 1.00% |
| U.S. Gov't Bonds 2.77% | Commodities -14.07% | Commodities -35.75% | Foreign Bonds -5.08% | Foreign Stocks -14.19% | Commodities -31.93% | Large-Cap Stocks -22.09% | Treasury Bills 1.05% | Treasury Bills 1.43% | Foreign Bonds -9.20% | Commodities -15.10% | Real Estate -17.56% | Commodities -46.49% | U.S. Gov't Bonds -2.19% | Treasury Bills 0.13% | Foreign Stocks -12.13% | Commodities 0.06% | Foreign Bonds -4.00% | Commodities -33.06% | Commodities -32.86% | Treasury Bills 0.34% |
| Inflation (CPI) 3.3% | Inflation (CPI) 1.7% | Inflation (CPI) 1.6% | Inflation (CPI) 2.7% | Inflation (CPI) 3.4% | Inflation (CPI) 1.6% | Inflation (CPI) 2.4% | Inflation (CPI) 1.9% | Inflation (CPI) 3.3% | Inflation (CPI) 3.4% | Inflation (CPI) 2.5% | Inflation (CPI) 4.1% | Inflation (CPI) 0.1% | Inflation (CPI) 2.7% | Inflation (CPI) 1.5% | Inflation (CPI) 3.0% | Inflation (CPI) 1.7% | Inflation (CPI) 1.5% | Inflation (CPI) 0.8% | Inflation (CPI) 0.7% | Inflation (CPI) - |

Disclosures. Asset classes are represented by the following indices: Large-Cap Stocks - Standard & Poor's 500; Mid-Cap Stocks - Russell MidCap; Small-Cap Stocks - Russell 2000; Foreign Stock - MSCI-EAFE (in U.S. \$); Foreign Bonds - Citi Non-\$ World Gov't Bond; Corporate Bonds - Barclays Capital U.S. Credit; U.S. Gov't Bonds - Barclays Capital U.S. Gov't; Treasury Bills - BofAML 3-Month Treasury; Real Estate - Dow Jones Wilshire REIT; Commodities - S&P Goldman Sachs Commodity; Inflation - Annual change in the Consumer Price Index for Urban Consumers (CPI-U), as calculated by the U.S. Bureau of Labor Statistics; Balanced Portfolio - Annually rebalanced allocation of 17.5% large-cap stocks, 7.5% mid-cap stocks, 5.0% small-cap stocks, 20.0% foreign stocks, 8.0% foreign bonds, 11.0% corporate bonds, 13.0% U.S. government bonds, 3.0% treasury bills, 10.0% real estate and 5.0% commodities. Index performance is provided as a benchmark but is not illustrative of any particular investment. An investment cannot be made in an index. Market indexes do not include expenses, which are deducted from fund returns. Sources: Morningstar, U.S. Bureau of Labor Statistics. **The performance data shown represents past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so that investors' shares, when sold, may be worth more or less than their original cost.**