

Notes

Domestic Equity Fund Benchmark: Since Inception through 12/31/2015: Wilshire 5000; 90% Russell 1000/10% Russell 2000 until 1/31/17, 65% Russell 1000/20% S&P Equal Weighted/10% Russell 2000/5% NAREIT Equity Index through 2/28/2019, 65% Russell 1000/ 15% S&P Equal Weighted/ 10% Russell 2000/ 10% NAREIT Equity Index through 1/31/2021, and gradually shifting to 70% Russell 1000/ 15% S&P Equal Weighted/ 10% Russell 2000/ 5% NAREIT Equity Index by 5/1/2021 and thereafter.

International Equity Fund Benchmark: 75% MSCI ACWI x US net/25% MSCI EAFE through 12/31/2011, 100% MSCI ACWI x US net Index through 6/30/16, 27% MSCI ACWI x US net/6% MSCI CanadaIMI/32%MSCI EAFE/10%MSCI EAFE Small Cap/25%MSCI Emerging Markets through 6/30/2018 and 33% MSCI ACWI x US net/ 32%MSCI EAFE/10%MSCI EAFE Small Cap/25%MSCI Emerging Markets through 2/28/2019, 33% MSCI World x US net/ 27%MSCI EAFE/10%MSCI EAFE Small Cap/30%MSCI Emerging Markets through 1/31/2021, gradually shifting to 33% MSCI World x US net/ 22%MSCIEAFE/10%MSCI EAFE Small Cap/35%MSCI Emerging Markets by 5/1/2021 and thereafter.

Core Bond Fund Index is comprised of 75%/25% Barclays Intermediate Aggregate and Barclays Aggregate Index through 12/31/2007, 100% Barclays Agg. Index through 10/31/2016, 95% Barclays Agg/5% Barclays US TIPS through 2/28/2017, 90% Barclays Agg/10% Barclays US TIPS through 4/30/2017, 85% Barclays Agg/15% Barclays US TIPS through 5/31/2017, 80%BarclaysAgg/20% Barclays US TIPS through 3/31/2020 and Barclay Aggregate Index thereafter.

High Yield Bond Fund Index includes Citi High Yield Cash Pay Capped Index through 3/31/15, 75% BofA ML US HY BB-B Constrained / 25% Credit Suisse Leveraged Loans through6/30/16, 66% BofA ML US HY BB-B Constrained / 34% Credit Suisse Leveraged Loans through 6/30/2018, 50% BofA ML US HY BB-B Constrained / 50% Credit Suisse Leveraged Loans through 3/31/2020 and 60% BofA ML US HY BB-B Constrained / 40% Credit Suisse Leveraged Loans thereafter.

Market Index Returns

	3 Mo	YTD	1 Yr	3 Yr	5 Yr	Return	Since
S&P 500	0.58%	15.92%	30.00%	15.99%	16.89%	7.43%	Nov-99
Russell 1000	0.21%	15.19%	30.96%	16.43%	17.11%	7.75%	Nov-99
Russell 2000	-4.36%	12.41%	47.68%	10.54%	13.45%	9.19%	Nov-99
MSCI ACWI ex USA	-2.99%	5.90%	23.91%	8.03%	8.94%	4.86%	Nov-99
MSCI EAFE	-0.45%	8.35%	25.73%	7.62%	8.81%	4.32%	Nov-99
MSCI Emerging Markets	-8.09%	-1.25%	18.20%	8.58%	9.23%	7.86%	Nov-99
Bloomberg Aggregate	0.05%	-1.55%	-0.90%	5.36%	2.94%	4.83%	Nov-99
ICE BofA BB-B US High Yield TR	0.93%	3.87%	9.82%	6.98%	6.21%	6.64%	Nov-99
Credit Suisse Lev. Loans	1.13%	4.65%	8.46%	4.09%	4.64%	4.73%	Nov-99