



TOTAL PORTFOLIO RETURNS
(As of December 31, 2011)
Based on Portfolio Model Universe

<i>Portfolio Model</i>	4th Quarter		Year to Date	
	Cadence	Index	Cadence	Index
Money Market	0.04%	0.00%	0.16%	0.11%
Capital Preservation	0.04%	0.00%	0.16%	0.11%
Current Income	1.41%	1.68%	4.92%	6.57%
Income & Growth	3.49%	4.04%	3.46%	4.73%
Conservative Growth	4.98%	5.46%	1.90%	2.80%
Moderate Growth	6.32%	6.67%	0.45%	1.01%
Growth	7.11%	7.39%	-1.15%	-0.63%
Aggressive Growth	8.01%	8.17%	-2.22%	-1.98%

Returns are gross-of-fees. Gross-of-fees performance returns are presented before trust management and custodial fees, but after all trading expenses. Past performance is not indicative of future results.

For comparison purposes, the above index returns reflect the appropriate weighting of each of the indices below according to the composition of each model.

	QTD Return	YTD Return
<i>ML US Treasury Bill 3 Month</i>	0.00%	0.11%
<i>ML US Treasury Bill 6 Month</i>	0.04%	0.27%
<i>BarCap US Corporate High Yield</i>	6.46%	4.98%
<i>BarCap Global Aggregate</i>	0.23%	5.64%
<i>BarCap US Aggregate Bond</i>	1.12%	7.84%
<i>BarCap US Treasury Tips</i>	2.69%	13.56%
<i>S&P 500/Citigroup Growth</i>	10.81%	4.65%
<i>S&P 500/Citigroup Value</i>	12.98%	-0.48%
<i>S&P Mid Cap 400/Citigroup Growth</i>	10.26%	-0.94%
<i>S&P Mid Cap 400/Citigroup Value</i>	15.88%	-2.43%
<i>Russell 2000 Growth</i>	14.99%	-2.91%
<i>Russell 2000 Value</i>	15.97%	-5.50%
<i>MSCI World ex US ID</i>	3.03%	-14.77%
<i>MSCI EAFE</i>	2.86%	-14.82%



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<i>Portfolio Model</i>	4th Quarter		Year to Date	
	Vanguard	Index	Vanguard	Index
Vanguard Target Retirement 2010	5.26%	5.23%	3.37%	3.20%
Vanguard Target Retirement 2015	6.07%	6.02%	1.71%	1.48%
Vanguard Target Retirement 2020	6.74%	6.81%	0.60%	0.94%
Vanguard Target Retirement 2025	7.38%	7.42%	-0.37%	0.02%
Vanguard Target Retirement 2030	8.05%	8.02%	-1.27%	-0.94%
Vanguard Target Retirement 2035	8.72%	8.61%	-2.24%	-1.91%
Vanguard Target Retirement 2040	8.79%	8.76%	-2.55%	-2.11%
Vanguard Target Retirement 2045	8.76%	8.76%	-2.51%	-2.11%
Vanguard Target Retirement 2050	8.80%	8.76%	-2.54%	-2.11%
Vanguard Target Retirement 2055	8.87%	8.76%	-2.27%	-2.11%

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For comparison purposes, the above index returns reflect the appropriate weighting of each of the indices described in the Indices below.

	QTD Return	YTD Return
<i>ML US Treasury Bill 3 Month</i>	0.00%	0.11%
<i>BarCap US Aggregate Bond</i>	1.12%	7.84%
<i>BarCap US Treasury Tips</i>	2.69%	13.56%
<i>MSCI US Broad Market</i>	11.49%	-0.89%
<i>MSCI EAFE</i>	2.86%	-14.82%
<i>MSCI Emerging Market</i>	4.08%	-20.41%
<i>MSCI Pacific Market</i>	-0.72%	-16.24%