Customized Portfolio performance benchmarks

The benchmarks for the Portfolios in the Age-Based and Static Investment Options represent customized composites of market indices for the available underlying investments weighted by the relative target allocation for such Portfolio. Investors cannot directly invest in the compilation of the benchmark indices.

	S&P 500	Russell 1000 Value	Russell 1000 Growth	S&P Completion	Russell 2000	Russell 2000 Growth	MSCI US Investable Real Estate 25/50	MSCI ACWI ex USA (Net)	FTSE Non-USD World Gov't Bond Index (Hedged to USD)	BBgBarc U.S. Agg Bond TR USD	BBgBarc U.S. Govt/ Credit 1-5 Yr TR USD	BBgBarc U.S. Treasury TIPS 0-5Y TR USD	FTSE 3-Month T-Bill
Age-Based Investment Options													
AGGRESSIVE													
0-2	38.00%	11.50%	11.50%	2.00%	4.25%	4.25%	5.25%	23.25%					
3-5	36.00%	11.00%	11.00%	2.00%	4.00%	4.00%	5.00%	22.00%		5.00%			
6-8	32.00%	10.00%	10.00%	2.00%	3.00%	3.00%	5.00%	20.00%	2.00%	13.00%			
9-10	27.00%	9.50%	9.50%	1.50%	2.75%	2.75%	4.50%	17.50%	2.50%	17.50%	3.00%		2.00%
11-12	22.00%	9.00%	9.00%	1.00%	2.50%	2.50%	4.00%	15.00%	3.00%	22.00%	6.00%		4.00%
13-14	18.00%	8.00%	8.00%	1.00%	2.00%	2.00%	3.50%	12.50%	3.50%	23.50%	9.50%		8.50%
15-16	14.00%	7.00%	7.00%	1.00%	1.50%	1.50%	3.00%	10.00%	4.00%	25.00%	13.00%		13.00%
17-18	13.00%	4.50%	4.50%	1.00%	1.00%	1.00%	2.50%	7.50%	4.00%	26.50%	15.00%	2.50%	17.00%
19+	12.00%	2.00%	2.00%	1.00%	0.50%	0.50%	2.00%	5.00%	4.00%	28.00%	17.00%	5.00%	21.00%
GROWTH													
0-2	32.00%	10.00%	10.00%	2.00%	3.00%	3.00%	5.00%	20.00%	2.00%	13.00%			
3-5	27.00%	9.50%	9.50%	1.50%	2.75%	2.75%	4.50%	17.50%	2.50%	17.50%	3.00%		2.00%
6-8	22.00%	9.00%	9.00%	1.00%	2.50%	2.50%	4.00%	15.00%	3.00%	22.00%	6.00%		4.00%
9-10	18.00%	8.00%	8.00%	1.00%	2.00%	2.00%	3.50%	12.50%	3.50%	23.50%	9.50%		8.50%
11-12	14.00%	7.00%	7.00%	1.00%	1.50%	1.50%	3.00%	10.00%	4.00%	25.00%	13.00%		13.00%
13-14	13.00%	4.50%	4.50%	1.00%	1.00%	1.00%	2.50%	7.50%	4.00%	26.50%	15.00%	2.50%	17.00%
15-16	12.00%	2.00%	2.00%	1.00%	0.50%	0.50%	2.00%	5.00%	4.00%	28.00%	17.00%	5.00%	21.00%
17-18	10.00%			1.00%			1.00%	3.00%	3.00%	25.00%	15.00%	9.00%	33.00%
19+	4.00%							1.00%	2.00%	15.00%	18.00%	5.00%	55.00%
INDEX													
0-2	40.00%			6.00%			4.00%	15.00%	3.00%	22.00%	6.00%		4.00%
3-5	34.00%			5.00%			3.50%	12.50%	3.50%	23.50%	9.50%		8.50%
6-8	28.00%			4.00%			3.00%	10.00%	4.00%	25.00%	13.00%		13.00%
9-10	22.00%			3.00%			2.50%	7.50%	4.00%	26.50%	15.00%	2.50%	17.00%
11-12	16.00%			2.00%			2.00%	5.00%	4.00%	28.00%	17.00%	5.00%	21.00%
13-14	10.00%			1.00%			1.00%	3.00%	3.00%	25.00%	15.00%	9.00%	33.00%
15-16	4.00%							1.00%	2.00%	15.00%	18.00%	5.00%	55.00%
17-18													100.00%
19+													100.00%
Static Investment Options													
ALL EQUITY													
	38.00%	11.50%	11.50%	2.00%	4.25%	4.25%	5.25%	23.25%					
GROWTH													
	32.00%	10.00%	10.00%	2.00%	3.00%	3.00%	5.00%	20.00%	2.00%	13.00%			
MODERATE GROWTH													
	22.00%	9.00%	9.00%	1.00%	2.50%	2.50%	4.00%	15.00%	3.00%	22.00%	6.00%		4.00%
BALANCED													
	18.00%	8.00%	8.00%	1.00%	2.00%	2.00%	3.50%	12.50%	3.50%	23.50%	9.50%		8.50%
CONSERVATIVE													
	12.00%	2.00%	2.00%	1.00%	0.50%	0.50%	2.00%	5.00%	4.00%	28.00%	17.00%	5.00%	21.00%
BANK SAVINGS													
													100.00%