

Performance Update

Portfolios	Inception Date	Before Maximum Advisory Fees						After Maximum Advisory Fees							
		3 MO	YTD	1 YR	3 YR	5 YR	10 YR	Since Inception	3 MO	YTD	1 YR	3 YR	5 YR	10 YR	Since Inception
Conservative I	10/1/09	0.97%	3.29%	8.32%	0.93%	3.82%	4.44%	5.39%	0.46%	2.26%	6.17%	-1.07%	1.76%	2.37%	3.30%
Mod. Con. II	10/1/09	0.72%	4.02%	9.59%	1.23%	5.05%	5.44%	6.82%	0.22%	2.98%	7.42%	-0.78%	2.96%	3.35%	4.70%
Balanced III	10/1/09	-0.03%	4.48%	10.86%	1.82%	6.70%	6.60%	8.23%	-0.53%	3.44%	8.66%	-0.21%	4.59%	4.48%	6.08%
Growth IV	10/1/09	-0.74%	5.38%	12.84%	2.22%	8.32%	7.61%	9.62%	-1.24%	4.32%	10.60%	0.19%	6.17%	5.48%	7.44%
Agg. Growth V	10/1/09	-0.93%	5.91%	13.34%	2.16%	9.10%	8.20%	10.36%	-1.43%	4.85%	11.09%	0.13%	6.94%	6.05%	8.17%

Financial Market Indices

	Cumulative Returns			Annualized Returns		
	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
3-Month Treasury Bills	1.37%	2.76%	5.64%	3.17%	2.22%	1.53%
Barclays Capital U.S. Aggregate Bond	0.07%	-0.71%	2.63%	-3.02%	-0.23%	1.35%
Standard & Poor's 500	4.28%	15.29%	24.56%	10.01%	15.05%	12.86%
NASDAQ Composite	8.47%	18.57%	29.61%	7.78%	18.21%	16.07%
Russell 2000	-3.28%	1.73%	10.06%	-2.58%	6.94%	7.00%
MSCI EAFE	-0.42%	5.34%	11.54%	2.89%	6.46%	4.33%

Current Elite Index Portfolio Allocations

Mutual Fund	I	II	III	IV	V
Vanguard Federal Money Market	2%	2%	2%	-	-
Fidelity Long-Term Treasuries Bond Index	4%	4%	4%	5%	3%
Vanguard High-Yield Corporate	7%	8%	8%	9%	3%
Vanguard Interm-Term Investment-Grade	18%	16%	14%	6%	-
Vanguard Intmdt-Term Treasuries Index	10%	8%	5%	-	-
Vanguard Short-Term Federal	15%	8%	3%	-	-
Vanguard Short-Term Investment-Grade	15%	14%	8%	-	-
Vanguard Total Bond Market Index	5%	3%	-	-	-
Fidelity Large Cap Growth Index	6%	8%	8%	10%	10%
Fidelity Mid Cap Index	-	-	-	-	-
Fidelity Small Cap Index	-	4%	4%	8%	8%
Vanguard Growth Index	-	-	-	-	-
Vanguard Mid-Cap Growth Index	-	2%	6%	7%	9%
Vanguard Mid-Cap Value Index	-	3%	6%	7%	9%
Vanguard Small Cap Growth Index	-	-	2%	7%	9%
Vanguard Small Cap Value Index	-	-	7%	13%	16%
Vanguard Value Index	12%	14%	14%	16%	16%
Vanguard Emerging Markets Stock Index	-	-	-	-	4%
Vanguard European Stock	2%	2%	2%	4%	4%
Vanguard Pacific Stock Index	-	-	2%	3%	4%
Vanguard Total International Stock Index	4%	4%	5%	5%	5%
Total	100%	100%	100%	100%	100%

Asset Class Breakdown

Money Market Funds	2%	2%	2%	-	-
Fixed-Income Funds	74%	61%	42%	20%	6%
Domestic Equity Funds	18%	31%	47%	68%	77%
Global/Foreign Equity Funds	6%	6%	9%	12%	17%

The PlanMember Portfolios



Conservative Portfolio I

Objective: Stability of principal and inflation protection

Typical composition: PlanMember

Conservative Portfolio I typically invests primarily in money market and/or bond funds. An allocation of stock funds also may be included to protect against inflation.



Moderate Conservative Portfolio II

Objective: Stability of principal and moderate long-term growth

Typical composition: PlanMember Moderate Conservative Portfolio II typically invests in money market and/or bond funds for stability, with allocations of large and small-company stock funds for growth and protection from inflation.



Balanced Portfolio III

Objective: Moderate long-term growth

Typical composition: PlanMember

Balanced Portfolio III typically invests in a combination of large and small-company stock funds, along with money market and/or bond funds.



Growth Portfolio IV

Objective: Long-term growth

Typical composition: PlanMember

Moderate Growth Portfolio IV typically invests in stock funds, with small investments in money market and/or bond funds. Equity allocations are typically split among small and large-company domestic stock funds, as well as international stock funds.



Aggressive Growth Portfolio V

Objective: Maximum long-term growth

Typical composition: PlanMember Aggressive Growth Portfolio V typically invests in an asset mix that is split among small and large-company domestic stock funds, as well as international stock funds.

For illustration purpose only. This applies to all pie charts.

See following page for disclosures

Elite Index Option Performance Update

The PlanMember Portfolio allocations were in effect at the end of the performance period reported and are published in this report to provide members with a sound basis to evaluate the PlanMember Portfolio returns provided in this report. Please see the latest PlanMember Asset Allocation Bulletin for the current mutual fund allocations.

PlanMember Asset Allocation Portfolios contain mutual funds and are thereby subject to two levels of fees; an advisory fee for portfolio management services as disclosed in the Advisory Agreement and Advisory Brochure and the management fees and expenses of the underlying funds as disclosed in the prospectus. Returns for periods longer than one year are annualized.

PlanMember has managed the program using a continuously similar process since 2005. However, due to modified reporting requirements found within the updated SEC Marketing Rule, the program reflects an inception date and returns since 2009. The performance represents the composite performance for all applicable discretionary accounts in a Portfolio. After fee returns assume an annual advisory fee of 2%.

Investors should consider the investment objectives, risks, charges and expenses of a mutual fund carefully before investing. This and other important information is contained in the prospectuses or summary prospectuses, which can be obtained from the financial professional for your plan and should be read carefully before investing. Mutual funds and money market funds are not insured by the Federal Deposit Insurance Corporation or any other government agency.

Asset allocation or the use of an investment advisor does not ensure a profit or guarantee against loss.

It is possible to lose money by investing in a money market fund. Although the fund seeks to preserve the value at \$1.00 per share, it cannot guarantee it will do so. The fund may impose a fee upon the sale of shares or may temporarily suspend sales of shares if its liquidity falls below required minimums because of market conditions or other factors. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide such support at any time.

Foreign securities pose additional risks that are not associated with U.S. domestic issues, such as changes in currency rates, and different governmental regulations, economic conditions and accounting standards. Small and mid-cap investment may have additional risk including greater price volatility. High-yield, high-risk bonds generally involve more credit risk. These securities may also be subject to greater market price fluctuations than lower-yielding, higher-rated debt securities.

Investors cannot invest directly in indexes. The performance of any index is not indicative of the performance of any investment and does not take into account the effects of inflation and the fees and expenses associated with investing.

Past performance is no guarantee of future results. Rates of return will vary over time, particularly for long-term investments. Actual results will vary. Shares, when sold, may be worth more or less than their original cost.

Index Descriptions

Citi 3-Month Treasury Bills:

An unmanaged index representative of three-month Treasury bills.

Bloomberg U.S. Aggregate Bond:

An unmanaged index considered representative of the U.S. investment-grade, fixed-rate bond market. Formerly known as the Barclays' US Aggregate Bond Index.

Standard and Poor's 500:

An unmanaged index considered representative of the U.S. large-cap stock market.

NASDAQ Composite:

A broad-based capitalization-weighted index of all NASDAQ National Market & Small-Cap stocks.

Russell 2000:

An unmanaged index considered representative of U.S. small-cap stocks.

MSCI EAFE:

An unmanaged index considered representative of stocks of Europe, Australasia and the Far East.

