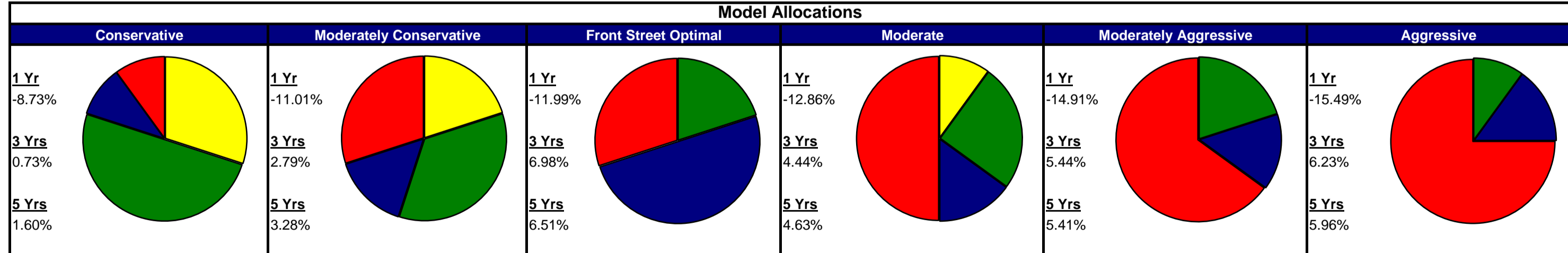


ISIN/Ticker	Name	Category	Morningstar Overall Rating	YTD	Ann. Return 1 Yr	Ann. Return 3 Yr	Ann. Return 5 Yr	Ann. Return 10 Yr	Since Inception	Inception	Assets in Millions	Expense Ratio
IE00B19Z6R17	Legg Mason WA US Govt Lqdy A \$	USD Money Market - Short Term	N/A	0.26%	0.26%	0.28%	0.73%	0.40%	0.62%	May-07	882	0.07
		Benchmark: FTSE Treasury Bill 1 Mon USD		0.40%	0.42%	0.50%	1.05%	0.60%				
LU0551246555	Franklin US Low Duration	USD Diversified Bond - Short Term	3 Stars	-5.05%	-5.62%	-0.66%	0.18%	0.59%	0.75%	Dec-10	276	1.15
		Benchmark: Bloomberg US Govt/Credit 1-3 Yr TR USD		-3.36%	-3.98%	-0.02%	0.92%	0.94%				
IE0007471927	Vanguard U.S. Govt Bd Idx \$ Acc	USD Government Bond	3 Stars	-9.84%	-10.77%	-2.36%	0.16%	0.67%	3.07%	Jan-02	5,689	0.12
		Benchmark: Bloomberg US Gov Float Adj TR USD		-9.87%	-10.70%	-2.20%	0.33%	0.85%				
Fund B	Front Street Fixed Income	USD Diversified Bond	N/A	-7.55%	-7.92%	-0.10%	0.76%		0.65%	Apr-16	22	1.05
		Benchmark: Bloomberg US Agg Bond TR USD		-10.75%	-11.52%	-2.00%	0.52%	1.35%				
IE0032125126	Vanguard Euro Government Bd Idx	EUR Government Bond	3 Stars	-23.31%	-27.43%	-8.19%	-4.54%		-1.61%	Mar-15	4,229	0.12
		Benchmark: Bloomberg GA EUR Govt Float Adj TR EUR		-23.29%	-27.38%	-8.13%	-4.43%	-0.60%				
IE00B50WV524	Legg Mason WA Glb MltStrat F USD	Global Flexible Bond	4 Stars	-10.84%	-12.08%	-0.79%	0.41%	1.87%	2.88%	Feb-10	245	0.75
		Benchmark: ICE BofA USD 3M Dep OR CM TR USD		0.27%	0.30%	0.75%	1.31%					
LU0035377810	MFS Meridian Global High Yield A1	Global High Yield Bond	3 Stars	-11.59%	-12.27%	-0.98%	0.87%	2.80%	3.73%	Jul-97	237	1.40
		Benchmark: ICE BofA Gbl HY Constnd TR HUSD		-12.04%	-12.71%	-0.07%	1.92%	4.49%				
LU0125948108	MFS Meridian Emerging Mkts Dbt	Global Emerging Markets Bond	4 Stars	-17.22%	-19.75%	-4.19%	-1.53%	0.90%	6.79%	Jan-01	2,039	1.51
		Benchmark: JPM EMBI Global Diversified TR USD		-18.78%	-20.82%	-5.24%	-1.33%	1.91%				
Fund A	Front Street Balanced	US Asset Allocation	N/A	-12.82%	-11.70%	8.95%	7.84%	7.68%	6.40%	Mar-93	46	1.45
		Benchmark: 70% S&P 500 - 30% BBgBarc US Agg Bond		-14.59%	-11.35%	7.86%	8.23%	9.20%				
LU0125979160	MFS Meridian US Value A1 USD	US Large-Cap Value Equity	3 Stars	-11.34%	-8.26%	6.64%	6.09%	8.93%	6.46%	Feb-02	2,166	1.90
		Benchmark: Russell 1000 Value TR USD		-9.85%	-6.23%	8.87%	7.86%	10.52%				
IE0002639775	Vanguard U.S. 500 Stk Idx \$ Acc	US Large-Cap Blend Equity	4 Stars	-16.45%	-11.69%	11.76%	11.14%	12.30%	6.67%	Nov-98	9,244	0.10
		Benchmark: S&P 500 NR USD		-16.41%	-11.63%	11.84%	11.23%	12.42%				
Fund C	Front Street Equity	US Equity Large Cap	N/A	-15.82%	-15.19%	8.43%	8.12%	9.62%	7.09%	Sep-96	39	1.65
		Benchmark: S&P 500 NR USD		-16.41%	-11.63%	11.84%	11.23%	12.42%				
IE00B03HD209	Vanguard Glb Stk Idx \$ Acc	Global Large-Cap Blend Equity	4 Stars	-17.82%	-15.13%	8.71%	7.75%	9.31%	5.58%	Aug-98	12,850	0.18
		Benchmark: MSCI World NR USD		-17.78%	-15.08%	8.77%	7.85%	9.47%				
LU0219441069	MFS Meridian Global Equity A1	Global Large-Cap Blend Equity	3 Stars	-20.89%	-20.25%	3.57%	4.73%	7.80%	6.56%	Sep-05	3,157	1.88
		Benchmark: MSCI World NR USD		-17.78%	-15.08%	8.77%	7.85%	9.47%				
LU0219440764	MFS Meridian European Value A1	Europe Large-Cap Blend Equity	5 Stars	-26.30%	-25.98%	1.47%	3.19%	6.45%	6.12%	Sep-05	3,930	1.89
		Benchmark: MSCI Europe NR USD		-22.05%	-21.57%	2.22%	1.23%	4.70%				
LU0219441226	MFS Meridian Asia Ex-Japan A1	Asia ex-Japan Equity	3 Stars	-17.94%	-20.90%	1.83%	0.57%	3.87%	5.29%	Jun-00	46	1.98
		Benchmark: MSCI AC Asia Ex Japan NR USD		-17.30%	-21.73%	3.84%	1.51%	5.16%				
IE00B03HCY54	Vanguard US Opportunities Ins	US Flex-Cap Equity	5 Stars	-17.86%	-17.30%	9.23%	8.97%	14.12%	12.66%	Apr-02	1,255	0.85
		Benchmark: Russell 3000 NR USD		-17.16%	-13.65%	11.38%	10.73%	12.16%				
IE00B42LF923	Vanguard Global Small-Cap Idx	Global Small/Mid-Cap Equity	4 Stars	-18.26%	-19.09%	6.99%	5.30%	8.82%	9.00%	Dec-09	3,120	0.29
		Benchmark: MSCI World Small Cap NR USD		-18.26%	-19.04%	7.12%	5.46%	9.04%				
IE0031786928	Vanguard Emerg Mkts Stk Idx Inv	Global Emerging Markets Equity	4 Stars	-17.71%	-22.07%	2.38%	0.26%	2.56%	3.14%	Nov-06	10,614	0.23
		Benchmark: MSCI EM NR USD		-17.49%	-21.80%	2.74%	0.59%	2.92%				
		Average		-14.65%	-14.90%	2.79%	3.21%	5.80%				0.98



Money Market Funds
Bond Funds
Balanced Funds
Stock Funds

Information compiled by:



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Name	1 Yr	3 Yr	5 Yr	Percent of Portfolio					
				Conservative	Moderately Conservative	Front Street Optimal	Moderate	Moderately Aggressive	Aggressive
Legg Mason WA US Govt Lqdy A \$ Acc	0.26%	0.28%	0.73%	30%	20%	0%	10%	0%	0%
Franklin US Low Duration A(acc)USD	-5.62%	-0.66%	0.18%	9%	5%	0%	3%	2%	0%
Vanguard U.S. Govt Bd Idx \$ Acc	-10.77%	-2.36%	0.16%	9%	5%	0%	3%	2%	1%
Front Street Fixed Income	-7.92%	-0.10%	0.76%	12%	8%	20%	6%	5%	3%
Vanguard Euro Government Bd Idx USD Acc	-27.43%	-8.19%	-4.54%	5%	5%	0%	3%	2%	1%
Legg Mason WA Glb MltStrat F USD Acc	-12.08%	-0.79%	0.41%	5%	5%	0%	4%	3%	2%
¹ MFS Meridian Global High Yield A1 USD	-12.27%	-0.98%	0.87%	5%	4%	0%	3%	3%	1%
MFS Meridian Emerging Mkts Dbt A1 USD	-19.75%	-4.19%	-1.53%	5%	3%	0%	3%	3%	2%
Front Street Balanced	-11.70%	8.95%	7.84%	10%	15%	50%	15%	15%	15%
MFS Meridian US Value A1 USD	-8.26%	6.64%	6.09%	1%	4%	0%	8%	9%	10%
Vanguard U.S. 500 Stk Idx \$ Acc	-11.69%	11.76%	11.14%	1%	4%	0%	8%	9%	10%
Front Street Equity	-15.19%	8.43%	8.12%	3%	8%	30%	10%	12%	12%
Vanguard Glb Stk Idx \$ Acc	-15.13%	8.71%	7.75%	1%	3%	0%	5%	7%	8%
MFS Meridian Global Equity A1 USD	-20.25%	3.57%	4.73%	1%	3%	0%	5%	7%	8%
MFS Meridian European Value A1 USD	-25.98%	1.47%	3.19%	1%	3%	0%	5%	6%	7%
MFS Meridian Asia Ex-Japan A1 USD	-20.90%	1.83%	0.57%	0%	1%	0%	1%	3%	4%
Vanguard US Opportunities Ins USD Acc	-17.30%	9.23%	8.97%	1%	2%	0%	3%	4%	5%
Vanguard Global Small-Cap Idx USD Acc	-19.09%	6.99%	5.30%	1%	2%	0%	4%	6%	8%
Vanguard Emerg Mkts Stk Idx Inv USD Acc	-22.07%	2.38%	0.26%	0%	0%	0%	1%	2%	3%
Avg.	-14.90%	2.79%	3.21%	100%	100%	100%	100%	100%	100%

¹ Benchmark returns have been used where fund returns are not available.

Conservative			Moderately Conservative			Front Street Optimal			Moderate			Moderately Aggressive			Aggressive		
1 Yr	3 Yr	5 Yr	1 Yr	3 Yr	5 Yr	1 Yr	3 Yr	5 Yr	1 Yr	3 Yr	5 Yr	1 Yr	3 Yr	5 Yr	1 Yr	3 Yr	5 Yr
-8.73%	0.73%	1.60%	-11.01%	2.79%	3.28%	-11.99%	6.98%	6.51%	-12.86%	4.44%	4.63%	-14.91%	5.44%	5.41%	-15.49%	6.23%	5.96%
30%			20%			0%			10%			0%			0%		
50%			35%			20%			25%			20%			10%		
10%			15%			50%			15%			15%			15%		
10%			30%			30%			50%			65%			75%		

