

Asset Class Returns: 1999-2008

Asset Class	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Value \$1 invested 1/01/99- 12/31/08	Compound Return 1999-2008
Energy	20.98	36.43	-2.55	-0.63	33.79	36.65	44.6	19.67	45.53	-42.87	4.20	15.44%
Emg. Val.	84.25	-34.15	-0.99	-1.7	76.22	39.53	30.8	37.92	45.64	-53.94	3.51	13.39%
Int'l Sm.Val.	19.05	-3.08	-4.59	5.8	66.49	34.77	23.22	28.39	2.94	-41.68	2.48	9.52%
US Long Bd.	-7.86	16.64	8.18	14.34	5.5	8.41	7.12	2.67	9.93	31.06	2.41	9.19%
Health	7.03	60.56	-6.87	-11.37	26.59	9.5	15.41	10.8	12.45	-18.45	2.31	8.71%
Us Sm. Val.	13.04	9.01	22.65	-9.28	59.41	25.39	7.66	21.56	-10.74	-36.79	2.02	7.30%
REIT	-4.04	26.35	12.35	3.76	35.65	30.77	10.69	35.08	-16.46	-37.05	1.97	7.02%
US Microcap	29.79	-3.61	22.77	-13.27	60.71	18.39	5.69	16.17	-5.23	-36.72	1.87	6.44%
Holland*	24.64	0.78	0.4	-9.2	43.53	21.75	13.31	20.64	3.99	-38.40	1.75	5.77%
Int'l Lg. Val.	16.3	-0.15	-15.26	-8.52	49.36	28.79	15.39	34.14	10.23	-40.8	1.75	5.75%
US Cash	4.68	5.89	3.83	1.65	1.02	1.2	2.86	4.76	4.66	1.80	1.37	3.22%
US SP Midcap	14.02	16.75	-1.02	-15.02	34.95	15.92	12.35	9.53	-3.42	-36.44	1.32	2.84%
US Lg. Val.	7.45	10.22	3.84	-14.91	34.43	18.25	10.24	20.19	-2.75	-40.80	1.27	2.41%
Ext. Mkt. Idx.	36.21	-15.51	-9.16	-18.06	43.42	18.71	10.28	14.27	4.33	-38.73	1.17	1.62%
SP 500	21.06	-9.06	-12.03	-22.14	28.5	10.73	4.77	15.64	5.38	-37.02	0.86	-1.47%
Nasdaq 100	102.48	-36.13	-33.18	-37.36	49.67	10.51	1.41	6.96	19.58	-41.73	0.68	-3.83%
Int'l REIT	-	-	-	-	-	-	-	-	-	-51.92	-	-

* Holland Aggressive Portfolio is net of .625% annual fee, and is based upon quarterly rebalancing thru 2006

Beginning in 2007 , the Holland Aggressive shown above is an annual rebalance