

## Asset Class Returns: 2000-2010

Asset Class	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Value \$1 invested 1/01/2000- 12/31/09	Compound Return 2000-2009
<b>Energy</b>	36.43	-2.55	-0.63	33.79	36.65	44.6	19.67	45.53	-42.87	24.71	4.33	15.79%
<b>Emg. Val.</b>	-34.15	-0.99	-1.7	76.22	39.53	30.8	37.92	45.64	-53.94	92.28	3.67	13.88%
<b>Int'l Sm.Val.</b>	-3.08	-4.59	5.8	66.49	34.77	23.22	28.39	2.94	-41.68	39.51	2.91	11.27%
<b>Health</b>	60.56	-6.87	-11.37	26.59	9.5	15.41	10.8	12.45	-18.45	22.56	2.64	10.20%
<b>REIT</b>	26.35	12.35	3.76	35.65	30.77	10.69	35.08	-16.46	-37.05	28.17	2.63	10.17%
<b>Us Sm. Val.</b>	9.01	22.65	-9.28	59.41	25.39	7.66	21.56	-10.74	-36.79	33.62	2.39	9.11%
<b>Int'l Lg. Val.</b>	-0.15	-15.26	-8.52	49.36	28.79	15.39	34.14	10.23	-40.8	39.45	2.10	7.69%
<b>US Long Bd.</b>	16.64	8.18	14.34	5.5	8.41	7.12	2.67	9.93	31.06	-22.3	2.03	7.35%
<b>Holland*</b>	0.78	0.4	-9.2	43.53	21.75	13.31	20.64	3.99	-38.40	36.94	1.93	6.77%
<b>US Microcap</b>	-3.61	22.77	-13.27	60.71	18.39	5.69	16.17	-5.23	-36.72	28.06	1.84	6.30%
<b>US SP Midcap</b>	16.75	-1.02	-15.02	34.95	15.92	12.35	9.53	-3.42	-36.44	37.03	1.59	4.75%
<b>US Lg. Val.</b>	10.22	3.84	-14.91	34.43	18.25	10.24	20.19	-2.75	-40.80	30.19	1.54	4.40%
<b>US Cash</b>	5.89	3.83	1.65	1.02	1.2	2.86	4.76	4.66	1.80	.08	1.31	2.76%
<b>SP 500</b>	-9.06	-12.03	-22.14	28.5	10.73	4.77	15.64	5.38	-37.02	26.36	0.90	-1.04%
<b>Nasdaq 100</b>	-36.13	-33.18	-37.36	49.67	10.51	1.41	6.96	19.58	-41.73	54.76	0.52	-6.38%
<b>Int'l REIT</b>	-	-	-	-	-	-	-	-	-51.92	37.02	-	-

\* 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