

<b>Asset Class Returns: 2001-2010</b>											<b>Value \$1 invested 1/01/2001-</b>	<b>Compound Return</b>
<b>Asset Class</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>12/31/10</b>	<b>2001-2010</b>
<b>Emg. Val.</b>	-0.99	-1.7	76.22	39.53	30.8	37.92	45.64	-53.94	92.28	22.06	6.80	21.12%
<b>Energy</b>	-2.55	-0.63	33.79	36.65	44.6	19.67	45.53	-42.87	24.71	11.76	3.55	13.51%
<b>Int'l Sm.Val.</b>	-4.59	5.8	66.49	34.77	23.22	28.39	2.94	-41.68	39.51	18.1	3.54	13.49%
<b>Us Sm. Val.</b>	22.65	-9.28	59.41	25.39	7.66	21.56	-10.74	-36.79	33.62	29.01	2.83	10.97%
<b>REIT</b>	12.35	3.76	35.65	30.77	10.69	35.08	-16.46	-37.05	28.17	28.67	2.68	10.37%
<b>US Microcap</b>	22.77	-13.27	60.71	18.39	5.69	16.17	-5.23	-36.72	28.06	31.29	2.51	9.63%
<b>Int'l Lg. Val.</b>	-15.26	-8.52	49.36	28.79	15.39	34.14	10.23	-40.8	39.45	10.57	2.32	8.79%
<b>Holland*</b>	0.4	-9.2	43.53	21.75	13.31	20.64	3.99	-38.40	36.94	19.53	2.28	8.61%
<b>US SP Midcap</b>	-0.84	-14.53	34.95	15.92	12.35	9.53	7.22	-36.44	37.03	25.95	1.92	6.73%
<b>US Long Bd.</b>	8.18	14.34	5.5	8.41	7.12	2.67	9.93	31.06	-22.3	9.01	1.90	6.62%
<b>US Lg. Val.</b>	3.84	-14.92	34.43	18.25	10.24	20.19	-2.76	-40.80	30.19	20.17	1.68	5.30%
<b>Health</b>	-6.87	-11.37	26.59	9.5	15.41	10.8	12.45	-18.45	22.56	1.85	1.67	5.29%
<b>US Cash</b>	3.83	1.65	1.02	1.2	2.86	4.76	4.66	1.80	.08	.13	1.24	2.19%
<b>SP 500</b>	-12.03	-22.14	28.5	10.73	4.77	15.64	5.38	-37.02	26.36	14.58	1.13	1.27%
<b>Nasdaq 100</b>	-33.18	-37.36	49.67	10.51	1.41	6.96	19.58	-41.73	54.76	19.93	0.97	-0.29%
<b>Int'l REIT</b>	-	-	-	-	-	-	-	-51.92	37.02	18.09	-	-

\* 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