

UPAL Non-Pension Investment Model Performance
As of May 31, 2010

Investor Allocation Model	1 Mo.	YTD	1 Yr.	3 Yrs.*	5 Yrs.*
<i>Conservative Model</i>	-1.73%	4.05%	17.21%	-0.26%	2.81%
<i>Balanced Model</i>	-5.10%	1.30%	20.40%	-3.91%	2.77%
<i>Balanced Tax-Exempt Model</i>	-5.03%	-0.03%	16.45%	-2.60%	3.40%
<i>Growth Model</i>	-7.23%	-0.63%	21.79%	-6.44%	2.46%
<i>Aggressive Growth Model</i>	-8.26%	-1.94%	21.42%	-7.45%	2.62%
Index	1 Mo.	YTD	1 Yr.	3 Yrs.*	5 Yrs.*
<i>S&P 500 (Large Cap)</i>	-7.99%	-1.50%	20.99%	-8.69%	0.31%
<i>S&P 600 (Small Cap)</i>	-7.22%	6.66%	34.95%	-5.87%	2.96%
<i>MSCI EAFE (International)</i>	-11.17%	-11.89%	7.07%	-12.55%	1.87%
<i>Barclays Intermediate Index (Fixed Income)</i>	0.71%	3.15%	7.33%	6.50%	5.06%
<i>Barclays Intermediate Muni Index (Fixed Income)</i>	0.69%	2.14%	6.31%	6.58%	4.89%

* Annualized

Note: Past performance is not indicative of future returns. All information is taken from sources believed to be reliable.

Model performance assumes that the fund allocation within each model has been held constant for the stated time periods

Personal/IRA Investment Self Directed Option Funds

As of May 31, 2010

Portfolio	% MTD	% YTD	% Trailing 12 Mos.	% Trailing 3 Yrs.	% Trailing 5 Yrs.
Caval Hill Cash Management	0.00	0.00	0.04	1.55	2.59
Caval Hill Intermediate Bond	1.19	8.25	18.22	2.16	2.76
Caval Hill Bond	1.14	7.11	17.05	3.34	3.31
Caval Hill Intermediate Tax Free	0.90	2.34	5.02	5.29	4.02
Caval Hill Short-Term Income	-0.04	5.17	15.29	1.34	2.41
T. Rowe Price Growth Stock Fund	-7.87	-2.14	22.20	-6.60	2.01
American Beacon Large Cap Value Fund	-8.40	-0.81	23.43	-10.33	0.42
Dodge & Cox Stock Fund	-9.36	-2.14	22.54	-12.51	-1.13
Franklin Small-Mid Cap Growth (Adv)	-7.17	3.25	30.29	-5.95	3.26
Royce Premier Fund Inv	-6.26	4.72	26.80	-1.03	8.32
Neuberger Berman Genesis Trust	-6.33	2.25	24.95	-2.08	5.08
American Beacon International Equity (I)	-11.62	-12.01	6.78	-12.16	1.50
American Century International Growth Fund (Inst)	-10.90	-10.44	10.14	-10.97	2.61