

Index	Dec. 2012	QTD	YTD	High	Low	Description
S&P 500	0.9%	-1.1%	11.5%	1419	1257	US Largest 500 Company stocks
DJIA	0.6%	-2.5%	7.3%	13332	12190	Large-cap stocks
Russell 2000	3.3%	1.4%	14.6%	864	737	Small-cap stocks
MSCI EAFE	3.8 %	6.3%	25.0%	56.9	45.5	Europe, Australasia & Far East (EFA)
MSCI Emerg. Mkts.	5.3%	6.4%	10.3%	44.2	36.3	Emerging Markets stocks (EEM)
Barclays Agg. Bond	0.3%	0.7%	4.9%	111.5	107.6	Total US Bond index (AGG)
Barclays H/Y Bond	1.5%	1.2%	11.0%	40.2	38.3	High-yield Corporate Bonds (JNK)
Gold	-4.0%	-6.7%	8.3%	1781	1598	Gold Spot Price
Silver	-12.6%	-13.6%	6.3%	37.2	28.8	Silver Spot Price
US T-Bill	0.0%	0.0%	0.0%			3-month T-bill

All returns are estimates through Dec 31, 2012. Return numbers are inclusive of dividends. High and Low columns reflect closing prices from the period 1-01-2012 to 12-31-2012 for the commensurate Index, exchange traded fund or spot price.