

| February 2013 | ONE MONTH | ONE QUARTER | Y-T-D | TWELVE MONTHS | TWO YEARS | THREE YEARS | FOUR YEARS | FIVE YEARS | SIX YEARS | SEVEN YEARS | EIGHT YEARS | NINE YEARS | TEN YEARS |
|--|-----------|-------------|-------|---------------|-----------|-------------|------------|------------|-----------|-------------|-------------|------------|-----------|
| <u>EQUITY INDEXES:</u> | | | | | | | | | | | | | |
| S&P 500 INDEX | 1.36 | 7.58 | 6.61 | 13.46 | 9.21 | 13.50 | 22.42 | 4.94 | 3.47 | 4.64 | 5.11 | 5.31 | 8.24 |
| S&P 400 MIDCAP INDEX | 0.98 | 10.64 | 8.27 | 14.57 | 8.39 | 15.97 | 27.04 | 8.60 | 6.26 | 6.74 | 8.01 | 8.46 | 12.01 |
| S&P 600 SMALL CAP INDEX | 1.41 | 10.81 | 7.27 | 13.95 | 9.45 | 16.23 | 26.80 | 8.24 | 5.07 | 5.57 | 6.73 | 7.88 | 11.92 |
| DJ U.S. Total Stock Market Index^ | 1.28 | 8.17 | 6.87 | 13.56 | 8.95 | 13.91 | 23.26 | 5.50 | 3.84 | 4.99 | 5.69 | 5.91 | 9.10 |
| DJ U.S. Completion Total Stock Market Index^ | 0.97 | 10.83 | 8.01 | 13.80 | 7.63 | 15.49 | 27.01 | 7.46 | 5.06 | 6.09 | 7.50 | 7.79 | 12.06 |
| WILSHIRE LARGE-CAP GROWTH^^ | 0.91 | 6.11 | 5.46 | 10.18 | 7.63 | 12.48 | 21.93 | 5.83 | 4.86 | 5.26 | 5.99 | 5.75 | 8.49 |
| WILSHIRE LARGE-CAP VALUE^^ | 1.83 | 9.45 | 7.95 | 16.80 | 10.27 | 14.12 | 22.32 | 3.84 | 2.09 | 4.07 | 4.59 | 5.31 | 8.49 |
| WILSHIRE MID-CAP^^ | 1.50 | 11.24 | 8.94 | 14.84 | 8.98 | 16.54 | 28.84 | 8.68 | 6.13 | 7.03 | 8.25 | 8.66 | 12.43 |
| WILSHIRE MID-CAP GROWTH^^ | 0.38 | 11.25 | 8.54 | 10.10 | 5.45 | 15.21 | 27.63 | 8.21 | 6.62 | 7.21 | 8.86 | 9.38 | 13.42 |
| WILSHIRE MID-CAP VALUE^^ | 2.32 | 11.43 | 8.89 | 18.71 | 10.39 | 15.99 | 28.43 | 8.11 | 4.56 | 5.95 | 6.86 | 7.20 | 10.81 |
| WILSHIRE SMALL-CAP GROWTH^^ | 1.09 | 10.72 | 7.64 | 12.42 | 6.91 | 16.85 | 29.56 | 9.07 | 6.35 | 6.67 | 8.24 | 8.62 | 13.48 |
| WILSHIRE SMALL-CAP VALUE^^ | 1.66 | 11.90 | 8.13 | 18.92 | 8.81 | 15.54 | 29.47 | 8.88 | 5.06 | 6.31 | 7.42 | 7.86 | 12.38 |
| RUSSELL 3000 INDEX | 1.33 | 8.19 | 6.89 | 13.65 | 8.95 | 13.83 | 23.15 | 5.38 | 3.66 | 4.82 | 5.50 | 5.74 | 8.85 |
| RUSSELL 1000 INDEX | 1.34 | 7.95 | 6.84 | 13.62 | 9.15 | 13.75 | 22.96 | 5.21 | 3.66 | 4.84 | 5.46 | 5.68 | 8.67 |
| RUSSELL 2000 INDEX | 1.10 | 11.26 | 7.43 | 14.02 | 6.70 | 14.71 | 25.42 | 7.35 | 3.77 | 4.62 | 6.04 | 6.43 | 11.16 |
| RUSSELL 2000 GROWTH INDEX | 1.06 | 10.82 | 7.71 | 11.17 | 6.68 | 15.77 | 25.89 | 7.83 | 5.10 | 5.16 | 6.61 | 6.46 | 11.22 |
| RUSSELL 2000 VALUE INDEX | 1.14 | 11.68 | 7.17 | 16.89 | 6.64 | 13.59 | 24.87 | 6.73 | 2.33 | 3.96 | 5.35 | 6.24 | 10.96 |
| S&P 500 GROWTH INDEX** | 1.36 | 5.21 | 5.35 | 11.02 | 9.83 | 14.01 | 21.77 | 6.60 | 5.42 | 5.77 | 5.80 | 5.54 | 7.96 |
| S&P 500 VALUE INDEX** | 1.36 | 10.29 | 7.95 | 16.24 | 8.68 | 13.06 | 23.27 | 3.22 | 1.49 | 3.45 | 4.36 | 5.02 | 8.46 |
| Dow Jones Industrial Avg. (TR) | 1.76 | 8.62 | 7.77 | 11.51 | 10.16 | 13.85 | 22.10 | 5.72 | 5.14 | 6.40 | 6.16 | 5.91 | 8.69 |
| <u>INTERNATIONAL EQUITY INDEXES:</u> | | | | | | | | | | | | | |
| MSCI EAFE ND | -0.95 | 7.61 | 4.28 | 9.84 | 0.82 | 6.85 | 17.18 | -1.26 | -0.91 | 1.97 | 3.78 | 5.34 | 9.39 |
| MSCI EX-JAPAN EAFE INDEX | -1.84 | 6.52 | 3.73 | 11.18 | 1.85 | 7.81 | 19.28 | -0.99 | -0.04 | 3.33 | 4.54 | 6.18 | 10.37 |
| MSCI JAPAN INDEX | 2.67 | 12.07 | 6.44 | 4.87 | -2.93 | 3.39 | 10.33 | -2.27 | -4.02 | -2.51 | 1.17 | 2.50 | 5.96 |
| MSCI WORLD INDEX | 0.17 | 7.25 | 5.27 | 10.69 | 4.32 | 9.81 | 19.55 | 1.56 | 1.21 | 3.18 | 4.39 | 5.21 | 8.59 |
| MSCI EMERGING MARKETS ND | -1.26 | 5.00 | 0.11 | 0.28 | 0.08 | 6.60 | 23.43 | 0.34 | 5.20 | 6.81 | 10.14 | 11.84 | 16.91 |
| FTSE EPRA/NAREIT GL. R/E (USD) | 0.72 | 7.89 | 3.90 | 19.83 | 9.88 | 15.99 | 30.27 | 3.11 | -0.58 | 4.17 | 6.99 | 8.78 | 12.69 |

As of May 26, 2000, Northern uses the primary exchange close for equity prices.

^ Float-adjusted index since 8/1/04, "ex LP" since 6/1/07. "ex LP" removed as of 12/31/09

^^ These are Wilshire's "Broad/Style" indices. The "Target" indices (which formerly appeared here) were discontinued by DJ Wilshire, as of 7/31/06..

** These index returns reflect the performance of the S&P/Barra style indexes thru 12/16/05, and the S&P/Citigroup Style indexes, thereafter.

S&P officially changed from Barra's methodology to Citigroup's methodology as of 12/16/05.

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FIXED INCOME INDEXES:

| | ONE MONTH | ONE QUARTER | Y-T-D | TWELVE MONTHS | TWO YEARS | THREE YEARS | FOUR YEARS | FIVE YEARS | SIX YEARS | SEVEN YEARS | EIGHT YEARS | NINE YEARS | TEN YEARS |
|-------------------------------|--------------|----------------|-------|------------------|--------------|----------------|---------------|---------------|--------------|----------------|----------------|---------------|--------------|
| BC AGGREGATE INDEX | 0.50 | -0.34 | -0.20 | 3.12 | 5.71 | 5.45 | 6.41 | 5.52 | 5.82 | 5.78 | 5.39 | 5.06 | 5.01 |
| BC GOVERNMENT/CORPORATE INDEX | 0.59 | -0.50 | -0.22 | 3.60 | 6.48 | 5.96 | 6.73 | 5.48 | 5.93 | 5.85 | 5.42 | 5.04 | 5.04 |
| BC INTERM. GOV/CORP INDEX | 0.48 | 0.02 | 0.12 | 3.01 | 4.72 | 4.60 | 5.50 | 4.58 | 5.32 | 5.34 | 4.92 | 4.47 | 4.49 |
| BC ASSET BCKD. SEC. INDEX | 0.31 | -0.03 | 0.06 | 2.64 | 4.10 | 4.15 | 8.09 | 4.90 | 4.06 | 4.27 | 4.06 | 3.73 | 3.80 |
| BC MORTGAGE INDEX | 0.34 | -0.03 | -0.16 | 1.92 | 4.15 | 4.14 | 4.77 | 5.24 | 5.62 | 5.64 | 5.35 | 5.11 | 4.96 |
| BC COM'L MBS INDEX | 0.00 | 0.19 | -0.15 | 6.08 | 6.32 | 9.49 | 18.04 | 8.50 | 6.83 | 6.71 | 6.13 | 5.64 | 5.56 |
| BC CREDIT BOND INDEX | 0.70 | -0.26 | -0.18 | 6.15 | 8.26 | 7.96 | 10.94 | 7.31 | 6.84 | 6.73 | 6.13 | 5.79 | 5.97 |
| BC GOVERNMENT BOND INDEX | 0.51 | -0.65 | -0.25 | 1.98 | 5.36 | 4.75 | 4.17 | 4.48 | 5.50 | 5.42 | 5.08 | 4.66 | 4.49 |
| BC SHORT CORPORATE INDEX | 0.19 | 0.47 | 0.33 | 2.37 | 2.48 | 2.81 | 4.99 | 3.71 | 4.32 | 4.49 | 4.23 | 3.83 | 3.89 |
| BC SHORT GOVERNMENT INDEX | 0.09 | 0.13 | 0.10 | 0.58 | 1.04 | 1.20 | 1.55 | 1.97 | 3.09 | 3.34 | 3.20 | 2.85 | 2.80 |
| BC LONG CORPORATE INDEX | 0.91 | -1.76 | -1.35 | 7.65 | 13.67 | 12.29 | 15.76 | 10.36 | 8.46 | 8.09 | 7.39 | 7.41 | 7.72 |
| BC LONG GOVERNMENT INDEX | 1.25 | -4.07 | -2.19 | 3.58 | 15.02 | 11.72 | 8.53 | 8.49 | 8.81 | 8.16 | 7.78 | 7.50 | 7.11 |
| BC MUNI BOND 3 YR | 0.26 | 0.35 | 0.48 | 1.41 | 2.69 | 2.29 | 2.91 | 3.62 | 3.86 | 3.80 | 3.52 | 3.14 | 3.12 |
| BC MUNI BOND 5 YR | 0.38 | 0.21 | 0.86 | 2.33 | 5.22 | 4.16 | 4.93 | 5.47 | 5.29 | 5.05 | 4.65 | 4.18 | 4.22 |
| BC MUNI BOND 10 YR | 0.44 | -0.74 | 0.62 | 4.84 | 8.47 | 6.76 | 7.07 | 7.23 | 6.17 | 5.96 | 5.65 | 5.25 | 5.40 |
| BC HIGH YIELD CORPORATE INDEX | 0.51 | 3.46 | 1.86 | 11.83 | 9.36 | 12.01 | 21.73 | 11.34 | 8.76 | 9.23 | 8.52 | 8.77 | 10.33 |
| T-BILL INDEX | 0.00 | 0.02 | 0.00 | 0.11 | 0.10 | 0.11 | 0.13 | 0.39 | 1.12 | 1.67 | 1.88 | 1.84 | 1.76 |

STATIC BALANCED BENCHMARKS:

| | | | | | | | | | | | | | |
|---|------|------|------|------|------|------|-------|------|------|------|------|------|------|
| DOMESTIC INDEX | 0.88 | 4.34 | 3.69 | 8.59 | 7.19 | 9.83 | 15.07 | 5.49 | 4.70 | 5.32 | 5.55 | 5.53 | 7.23 |
| (55% WILSHIRE/35% AGGREGATE/10% T-BILLS) | | | | | | | | | | | | | |
| INTERNATIONAL INDEX | 0.66 | 4.29 | 3.44 | 8.29 | 6.41 | 9.18 | 14.55 | 4.85 | 4.26 | 5.06 | 5.40 | 5.51 | 7.30 |
| (45% WILSHIRE/10% EAFE/35% AGGREGATE/10% T-BILLS) | | | | | | | | | | | | | |

As of May 26, 2000, Northern uses the primary exchange close for equity prices.

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