

| October 2013 | ONE | ONE | | TWELVE | TWO | THREE | FOUR | FIVE | SIX | SEVEN | EIGHT | NINE | TEN |
|--|-------|---------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| EQUITY INDEXES: | MONTH | QUARTER | Y-T-D | MONTHS | YEARS | YEARS | YEARS | YEARS | YEARS | YEARS | YEARS | YEARS | YEARS |
| S&P 500 INDEX | 4.60 | 4.75 | 25.30 | 27.18 | 21.04 | 16.56 | 16.55 | 15.17 | 4.40 | 5.79 | 7.06 | 7.24 | 7.46 |
| S&P 400 MIDCAP INDEX | 3.72 | 5.03 | 27.81 | 33.48 | 22.33 | 17.55 | 20.00 | 19.63 | 7.66 | 8.95 | 9.50 | 10.37 | 10.44 |
| S&P 600 SMALL CAP INDEX | 3.61 | 7.38 | 33.30 | 39.08 | 25.31 | 20.18 | 21.67 | 18.27 | 7.73 | 8.27 | 9.21 | 9.87 | 10.54 |
| DJ U.S. Total Stock Market Index^ | 4.25 | 4.99 | 26.36 | 28.86 | 21.59 | 16.90 | 17.36 | 15.99 | 4.95 | 6.35 | 7.57 | 7.92 | 8.10 |
| DJ U.S. Completion Total Stock Market Index^ | 2.90 | 5.95 | 30.88 | 36.28 | 23.83 | 17.96 | 20.64 | 19.40 | 6.93 | 8.26 | 9.28 | 10.08 | 10.24 |
| WILSHIRE LARGE-CAP GROWTH^^ | 4.18 | 7.25 | 26.54 | 29.84 | 20.91 | 16.07 | 16.69 | 16.70 | 5.64 | 7.37 | 7.80 | 8.14 | 7.98 |
| WILSHIRE LARGE-CAP VALUE^^ | 4.25 | 2.74 | 24.42 | 25.93 | 21.24 | 16.58 | 16.26 | 13.54 | 3.12 | 4.41 | 6.39 | 6.79 | 7.33 |
| WILSHIRE MID-CAP^^ | 3.74 | 6.10 | 30.35 | 36.07 | 23.76 | 18.59 | 20.80 | 21.07 | 7.91 | 9.28 | 9.94 | 10.64 | 10.88 |
| WILSHIRE MID-CAP GROWTH^^ | 2.86 | 7.21 | 34.13 | 40.60 | 22.22 | 18.25 | 20.72 | 22.39 | 7.95 | 10.31 | 10.63 | 11.85 | 11.74 |
| WILSHIRE MID-CAP VALUE^^ | 4.84 | 4.81 | 26.81 | 32.33 | 23.67 | 17.73 | 20.07 | 18.35 | 7.16 | 7.39 | 8.53 | 8.78 | 9.40 |
| WILSHIRE SMALL-CAP GROWTH^^ | 1.97 | 6.67 | 36.14 | 42.17 | 24.72 | 20.06 | 22.59 | 22.43 | 8.43 | 9.90 | 10.83 | 11.29 | 11.24 |
| WILSHIRE SMALL-CAP VALUE^^ | 4.53 | 4.98 | 27.65 | 33.35 | 24.69 | 18.05 | 20.35 | 18.96 | 7.73 | 7.71 | 9.23 | 9.56 | 10.25 |
| RUSSELL 3000 INDEX | 4.25 | 5.10 | 26.45 | 28.99 | 21.66 | 16.89 | 17.25 | 15.94 | 4.84 | 6.17 | 7.40 | 7.75 | 7.92 |
| RUSSELL 1000 INDEX | 4.40 | 5.06 | 26.08 | 28.40 | 21.50 | 16.83 | 17.04 | 15.84 | 4.72 | 6.13 | 7.32 | 7.67 | 7.83 |
| RUSSELL 2000 INDEX | 2.51 | 5.59 | 30.90 | 36.28 | 23.59 | 17.69 | 19.85 | 17.04 | 6.34 | 6.75 | 8.32 | 8.73 | 9.03 |
| RUSSELL 2000 GROWTH INDEX | 1.82 | 6.78 | 34.89 | 39.84 | 23.86 | 19.00 | 21.34 | 19.27 | 6.99 | 8.33 | 9.38 | 9.55 | 9.14 |
| RUSSELL 2000 VALUE INDEX | 3.25 | 4.38 | 27.07 | 32.83 | 23.31 | 16.33 | 18.31 | 14.84 | 5.61 | 5.09 | 7.17 | 7.80 | 8.78 |
| S&P 500 GROWTH INDEX** | 4.81 | 6.33 | 25.18 | 26.18 | 19.90 | 16.65 | 16.88 | 16.77 | 6.14 | 7.44 | 8.04 | 7.95 | 7.60 |
| S&P 500 VALUE INDEX** | 4.37 | 3.11 | 25.43 | 28.36 | 22.40 | 16.53 | 16.28 | 13.49 | 2.59 | 4.09 | 6.02 | 6.47 | 7.24 |
| Dow Jones Industrial Avg. (TR) | 2.88 | 0.89 | 21.02 | 21.82 | 17.10 | 14.82 | 15.51 | 13.91 | 4.72 | 6.51 | 7.94 | 7.77 | 7.44 |
| MSCI KLD 400 Social Index | 4.58 | 5.17 | 29.22 | 31.80 | 21.58 | 16.27 | 16.05 | 15.29 | 5.10 | 6.13 | 7.30 | 7.39 | 7.57 |
| INTERNATIONAL EQUITY INDEXES: | | | | | | | | | | | | | |
| MSCI EAFE ND | 3.36 | 9.54 | 20.05 | 26.88 | 15.21 | 8.38 | 8.38 | 11.99 | -1.02 | 2.33 | 5.18 | 6.54 | 7.71 |
| MSCI EX-JAPAN EAFE INDEX | 4.29 | 10.50 | 18.99 | 25.15 | 15.58 | 8.44 | 8.66 | 12.98 | -1.02 | 3.03 | 6.20 | 7.32 | 8.70 |
| MSCI JAPAN INDEX | 0.00 | 6.02 | 24.31 | 34.00 | 13.84 | 8.18 | 7.32 | 8.58 | -0.97 | -0.16 | 1.79 | 3.87 | 4.37 |
| MSCI WORLD INDEX | 3.91 | 6.79 | 21.89 | 25.77 | 17.33 | 11.89 | 12.10 | 13.34 | 1.41 | 3.92 | 5.95 | 6.74 | 7.38 |
| MSCI EMERGING MARKETS ND | 4.86 | 9.76 | 0.29 | 6.53 | 4.56 | 0.30 | 5.66 | 15.39 | -1.87 | 5.95 | 9.21 | 11.70 | 12.41 |
| FTSE EPRA/NAREIT GL. R/E (USD) | 2.85 | 4.10 | 7.89 | 13.16 | 15.02 | 10.02 | 13.53 | 15.33 | -0.08 | 1.92 | 6.26 | 7.77 | 10.04 |

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.

The information in this report is obtained from sources believed to be reliable, but its accuracy and completeness are not guaranteed.

Any opinions expressed herein are subject to change at any time without notice. Any person relying upon this information shall be solely responsible for the consequences of such reliance. This report is provided for information purposes only and does not constitute an offer or solicitation to purchase or sell any security or commodity.

| October 2013 | ONE | ONE | | TWELVE | TWO | THREE | FOUR | FIVE | SIX | SEVEN | EIGHT | NINE | TEN |
|---|--------------|----------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| FIXED INCOME INDEXES: | MONTH | QUARTER | Y-T-D | MONTHS | YEARS | YEARS | YEARS | YEARS | YEARS | YEARS | YEARS | YEARS | YEARS |
| BC AGGREGATE INDEX | 0.81 | 1.24 | -1.10 | -1.08 | 2.04 | 3.02 | 4.24 | 6.09 | 5.10 | 5.14 | 5.15 | 4.69 | 4.78 |
| BC GOVERNMENT/CORPORATE INDEX | 0.87 | 1.00 | -1.47 | -1.45 | 2.16 | 3.18 | 4.48 | 6.43 | 5.14 | 5.18 | 5.14 | 4.65 | 4.74 |
| BC INTERM. GOV/CORP INDEX | 0.62 | 0.93 | -0.23 | -0.03 | 2.08 | 2.46 | 3.77 | 5.37 | 4.63 | 4.77 | 4.76 | 4.25 | 4.26 |
| BC ASSET BCKD. SEC. INDEX | 0.33 | 0.68 | -0.27 | -0.04 | 1.84 | 2.25 | 3.61 | 7.28 | 3.60 | 3.68 | 3.84 | 3.53 | 3.59 |
| BC MORTGAGE INDEX | 0.68 | 1.81 | -0.33 | -0.36 | 1.57 | 2.55 | 3.40 | 5.07 | 5.00 | 5.09 | 5.17 | 4.78 | 4.86 |
| BC COM'L MBS INDEX | 0.71 | 1.22 | 0.41 | 1.08 | 5.80 | 5.24 | 9.12 | 11.58 | 6.58 | 6.19 | 6.11 | 5.45 | 5.46 |
| BC CREDIT BOND INDEX | 1.44 | 1.46 | -1.50 | -1.58 | 3.91 | 4.59 | 6.19 | 10.16 | 6.24 | 6.01 | 5.93 | 5.33 | 5.45 |
| BC GOVERNMENT BOND INDEX | 0.47 | 0.69 | -1.45 | -1.37 | 1.05 | 2.32 | 3.44 | 4.15 | 4.59 | 4.77 | 4.75 | 4.32 | 4.37 |
| BC SHORT CORPORATE INDEX | 0.34 | 0.67 | 1.31 | 1.50 | 2.37 | 2.14 | 2.89 | 5.06 | 3.94 | 4.15 | 4.22 | 3.85 | 3.75 |
| BC SHORT GOVERNMENT INDEX | 0.11 | 0.24 | 0.41 | 0.53 | 0.52 | 0.70 | 1.18 | 1.71 | 2.45 | 2.92 | 3.09 | 2.82 | 2.73 |
| BC LONG CORPORATE INDEX | 2.48 | 1.58 | -5.76 | -6.55 | 3.60 | 6.76 | 8.19 | 14.32 | 7.59 | 7.00 | 6.93 | 6.36 | 6.78 |
| BC LONG GOVERNMENT INDEX | 1.31 | 0.94 | -8.61 | -9.20 | 0.15 | 5.20 | 6.58 | 7.54 | 7.04 | 6.76 | 6.57 | 6.24 | 6.58 |
| BC MUNI BOND 3 YR | 0.46 | 0.86 | 1.19 | 1.18 | 1.87 | 1.89 | 2.34 | 3.32 | 3.48 | 3.55 | 3.50 | 3.15 | 3.05 |
| BC MUNI BOND 5 YR | 1.06 | 1.32 | 1.03 | 0.78 | 3.07 | 3.06 | 4.01 | 5.12 | 4.82 | 4.68 | 4.58 | 4.11 | 4.03 |
| BC MUNI BOND 10 YR | 0.79 | 1.91 | -1.30 | -0.81 | 4.03 | 4.28 | 5.40 | 6.77 | 5.50 | 5.16 | 5.27 | 4.81 | 4.96 |
| BC HIGH YIELD CORPORATE INDEX | 2.51 | 2.89 | 6.33 | 8.87 | 11.21 | 9.16 | 11.62 | 18.12 | 9.31 | 8.94 | 9.11 | 8.54 | 8.91 |
| T-BILL INDEX | 0.00 | 0.01 | 0.05 | 0.09 | 0.08 | 0.10 | 0.10 | 0.14 | 0.57 | 1.21 | 1.63 | 1.75 | 1.69 |
| STATIC BALANCED BENCHMARKS: | | | | | | | | | | | | | |
| DOMESTIC INDEX | 2.62 | 3.20 | 13.47 | 14.71 | 12.32 | 10.39 | 11.15 | 11.21 | 5.01 | 5.80 | 6.47 | 6.49 | 6.59 |
| (55% WILSHIRE/35% AGGREGATE/10% T-BILLS) | | | | | | | | | | | | | |
| INTERNATIONAL INDEX | 2.53 | 3.64 | 12.91 | 14.56 | 11.77 | 9.60 | 10.32 | 10.86 | 4.45 | 5.44 | 6.28 | 6.40 | 6.59 |
| (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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