

<p>Balanced Index is a hypothetical combination of unmanaged indices. This internally calculated index combines the total returns from the S&P 500® Index (55%) and the Barclays U.S. Aggregate Bond Index (45%). Prior to 7/2/09, the index was calculated using the Barclays U.S. Government/Credit Bond Index instead of the Barclays U.S. Aggregate Bond Index.</p>
<p>Barclays 1-3 Year U.S. Government/Credit Index is composed of all bonds of investment grade with a maturity between one and three years.</p>
<p>Barclays Global Aggregate Bond Index provides a broad-based measure of the global investment grade fixed-rate debt markets. It is comprised of the U.S. Aggregate, Pan-European Aggregate, and the Asian-Pacific Aggregate Indexes. It also includes a wide range of standard and customized subindices by liquidity constraint, sector, quality and maturity.</p>
<p>Barclays Global Aggregate Corporate Bond Index is the corporate component of the Barclays Global Aggregate Bond Index.</p>
<p>Barclays Global High-Yield Index provides a broad-based measure of the global high-yield fixed income markets. It is comprised of the Barclays U.S. High-Yield, Pan-European High-Yield, U.S. Emerging Markets High-Yield and Pan-European Emerging Markets High-Yield indices.</p>
<p>Barclays Long Government/Credit Index is composed of all bonds that are of investment grade with at least ten years until maturity.</p>
<p>Barclays U.S. Aggregate Bond Index is made up of the Barclays U.S. Government/Corporate Bond Index, Mortgage-Backed Securities Index, and Asset-Backed Securities Index, including securities that are of investment grade quality or better, have at least one year to maturity, and have an outstanding par value of at least \$100 million.</p>
<p>Barclays U.S. Corporate High-Yield Bond Index is composed of fixed-rate, publicly issued, non-investment grade debt.</p>
<p>Barclays U.S. Government/Credit Bond Index is composed of all bonds that are of investment grade with at least one year until maturity.</p>
<p>The Barclays US Government Inflation-Linked Bond Index also known as the Barclays US TIPS Index measures the performance of the US Treasury Inflation Protected Securities ("TIPS") market. The index includes TIPS with one or more years remaining maturity with total outstanding issue size of \$500m or more.</p>
<p>Barclays 1-5 Year US Inflation-Linked Treasury Index also known as Barclays US 1-5 Year TIPS Index is an unmanaged index comprised of U.S. Treasury Inflation Protected Securities with at least \$1 billion in outstanding face value and a remaining term to final maturity of at least 1 year and less than 5 years.</p>
<p>Barclays U.S. Municipal Bond Index is composed of approximately 1,100 bonds; 60% of which are revenue bonds and 40% of which are state government obligations.</p>
<p>CAC 40 Index is a capitalization weighted index and the principal French stock index covering 40 French Equities.</p>
<p>Case-Shiller Home Price Indices are constant-quality house price indices for the United States. There are multiple Case-Shiller home price indices: A national home price index, a 20-city composite index, a 10-city composite index, and twenty individual metro area indices.</p>
<p>Citigroup 3-Month U.S. Treasury Bill Index tracks the performance of short-term U.S. government debt securities.</p>
<p>Conservative Allocation Index is an internally calculated, hypothetical combination of unmanaged indices that combines the total returns from the Barclays U.S. Aggregate Bond Index (60%), the Dow Jones Wilshire 5000 Index (28%) and the MSCI EAFE® Index (12%).</p>
<p>The Consumer Price Index is an unmanaged index representing the rate of inflation of the U.S. consumer prices as determined by the U.S. Department of Labor Statistics.</p>
<p>Core Growth Index is an internally calculated, hypothetical combination of unmanaged indices that combines total returns from the Russell 1000® Growth Index (50%) and the S&P 500® Index (50%).</p>
<p>CSFB Leveraged Loan Index is a market value-weighted index designed to represent the investable universe of the U.S. dollar-denominated leveraged loan market.</p>
<p>DAX is the Deutsche Boerse's blue-chip index containing the 30 largest German issues admitted to the Official Market or the Regulated Market at the Frankfurt Stock Exchange.</p>
<p>Dow Jones Industrial Average (DJIA) is a price-weighted average of 30 actively traded Blue-Chip Stocks.</p>

Dow Jones-UBS Commodity Index (DJ-UBSCI) is a broadly diversified index of futures contracts on physical commodities.
Dow Jones Wilshire 5000 Index is an index that measures the performance of all U.S. headquartered equity securities with readily available price data. Over 5,000 capitalization-weighted security returns are used and the Dow Jones Wilshire 5000 Index is considered one of the premier measures of the entire U.S. stock market.
The EURO STOXX 50® Index provides a blue-chip representation of supersector leaders in the euro zone. The index covers 50 stocks from 12 euro zone countries: Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal and Spain.
FTSE 100 Index is an index of the 100 largest companies (by market capitalization) in the United Kingdom.
FTSE EPRA/NAREIT Developed Index (formerly named FTSE EPRA/NAREIT Global Real Estate Index) is a global market capitalization weighted index composed of listed real estate securities from developed market countries in North America, Europe, and Asia.
FTSE EPRA/NAREIT Global Index is a global market capitalization weighted index composed of listed real estate securities in the North American, European, Asian and South American real estate markets including both developed and emerging markets.
The FTSE NAREIT All REITs Index is designed to present investors with a comprehensive family of REITs that spans the commercial real estate space across the US economy. The index series provides investors with exposure to all investment and property sectors.
FTSE NAREIT Equity REIT Index is an unmanaged index reflecting performance of the U.S. real estate investment trust market.
Global Conservative Allocation Index is an internally-calculated, hypothetical combination of total returns from the Barclays Global Aggregate Bond Index (60%) and the MSCI All Country World Index SM (40%).
Global Moderate Allocation Index is an internally-calculated, hypothetical combination of total returns from the MSCI All Country World Index SM (60%) and the Barclays Global Aggregate Bond Index (40%).
Global Growth Allocation Index is an internally-calculated, hypothetical combination of total returns from the MSCI All Country World Index SM (80%) and the Barclays Global Aggregate Bond Index (20%).
J.P.Morgan Emerging Markets Bond Index Global (EMBI Global) tracks total returns for traded external debt instruments in the emerging markets
KOSPI (Korean Composite Stock Price Index) is a market capitalization weighted index used to measure the performance of stocks on the Korea Exchange.
LIBOR (London Interbank Offered Rate) is a short-term interest rate that banks charge one another and that is generally representative of the most competitive and current cash rates available.
MSCI All Country Asia ex-Japan Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of Asia, excluding Japan.
MSCI All Country Far East ex-Japan Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of the Far East, excluding Japan.
MSCI All Country World ex-U.S. Index SM is an unmanaged, free float-adjusted, market capitalization weighted index composed of stocks of companies located in countries throughout the world, excluding the United States. It is designed to measure equity market performance in global developed and emerging markets outside the United States. The index includes reinvestment of dividends, net of foreign withholding taxes.
MSCI All Country World Index SM is an unmanaged, free float-adjusted market capitalization weighted index composed of stocks of companies located in countries throughout the world. It is designed to measure equity market performance in global developed and emerging markets. The index includes reinvestment of dividends, net of foreign withholding taxes.
MSCI BRIC Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of the following four emerging market country indices: Brazil, Russia, India and China.

<p>MSCI China Index is a free float-adjusted index, in which every listed security in the market is identified, classified in accordance with the Global Industry Classification Standard (GICS(R)), and screened by size, liquidity and minimum free float.</p>
<p>MSCI Developed World Gross Index is a free float-adjusted market capitalization index that is designed to measure global developed market equity performance.</p>
<p>MSCI EAFE® (Europe, Australasia, Far East) Growth Index is a subset of the Morgan Stanley Capital International EAFE Index and contains constituents of the Morgan Stanley Capital International EAFE Index which are categorized as growth securities. The index includes reinvestment of dividends, net of foreign withholding taxes.</p>
<p>MSCI EAFE® (Europe, Australasia, Far East) Index is a free float-adjusted market capitalization weighted index designed to measure developed market equity performance. The MSCI EAFE® Index is composed of companies representative of the market structure of Developed Market countries. The index includes reinvestment of dividends, net of foreign withholding taxes.</p>
<p>MSCI Emerging Markets Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of emerging markets.</p>
<p>MSCI Europe Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of the developed markets in Europe. It consists of the following 16 developed market country indices: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, and the United Kingdom.</p>
<p>The MSCI India Index is designed to measure the performance of the large and mid cap segments of the Indian market.</p>
<p>MSCI Frontier Markets Index is a free float-adjusted market capitalization index that is designed to measure equity market performance of frontier markets. It is designed to track the performance of a range of equity markets and achieve a broad representation of the investment opportunity set while taking into consideration investability requirements within each market.</p>
<p>MSCI Mexico Index is a free float-adjusted index, in which every listed security in the market is identified, classified in accordance with the Global Industry Classification Standard (GICS(R)), and screened by size, liquidity and minimum free float.</p>
<p>MSCI Russia Index is a free float-adjusted index, in which every listed security in the market is identified, classified in accordance with the Global Industry Classification Standard (GICS(R)), and screened by size, liquidity and minimum free float.</p>
<p>MSCI USA Index is a free float-adjusted, market capitalization-weighted index designed to measure equity market performance in the U.S.</p>
<p>MSCI US REIT Index is a free float-adjusted market capitalization weighted index that is comprised of equity REITs that are included in the MSCI US Investable Market 2500 Index, with the exception of specialty equity REITs that do not generate a majority of their revenue and income from real estate rental and leasing operations. The index represents approximately 85% of the US REIT universe.</p>
<p>MSCI World Growth Index measures the performance of growth stocks in developed countries throughout the world. The index includes reinvestment of dividends, net of foreign withholding taxes.</p>
<p>MSCI World Health Care Index is a capitalization weighted index that monitors the performance of health care stocks from developed market countries in North America, Europe and the Asia/Pacific Region. The index includes reinvestment of dividends, net of foreign withholding taxes.</p>
<p>MSCI World High Dividend Yield Index is designed to reflect the performance of the high dividend yield securities contained within the broader MSCI World Index. MSCI World High Dividend Yield Index includes large and mid cap stocks from developed markets across the Americas, Asia-Pacific and Europe.</p>
<p>MSCI World IndexSM is a market capitalization weighted index composed of companies representative of the market structure of Developed Market countries in North America, Europe and the Asia/Pacific Region. The index includes reinvestment of dividends, net of foreign withholding taxes.</p>
<p>MSCI World Information Technology Index is a capitalization weighted index that monitors the performance of information technology stocks from developed market countries in North America, Europe and the Asia/Pacific Region. The index includes reinvestment of dividends, net of foreign withholding taxes.</p>
<p>National Association of Securities Dealers Automated Quotation System (NASDAQ) is a nationwide computerized quotation system for over 5,500 over-the-counter stocks. The index is compiled of more than 4,800 stocks that are traded via this system.</p>

Nikkei 225 Index is composed of the 225 largest stocks on the Tokyo Stock Exchange.
The Preservation Series – Growth Blended Index is an internally calculated, hypothetical combination of unmanaged indices that combines total returns from the Russell 1000® Growth Index (60%) and the Citigroup 3-Month U.S. Treasury Bill Index (40%).
The Preservation Series – Global Blended Index is an internally calculated, hypothetical combination of unmanaged indices that combines total returns from the MSCI World Index (60%) and the Citigroup 3-Month U.S. Treasury Bill Index (40%).
Russell 1000® Growth Index measures the performance of those Russell 1000® companies with higher price-to-book ratios and higher forecasted growth values.
Russell 1000® Index measures the performance of the 1,000 largest companies in the Russell 3000® Index.
Russell 1000® Value Index measures the performance of those Russell 1000® companies with lower price-to-book ratios and lower forecasted growth values.
Russell 2000® Growth Index measures the performance of those Russell 2000® companies with higher price-to-book ratios and higher forecasted growth values.
Russell 2000® Index is an index that measures the performance of the 2,000 smallest companies in the Russell 3000® Index.
Russell 2000® Value Index measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.
Russell 2500™ Growth Index measures the performance of those Russell 2500™ companies with higher price-to-book ratios and higher forecasted growth values.
Russell 2500™ Index offers investors access to the small to mid-cap segment of the U.S. equity universe, commonly referred to as "smid" cap. The Russell 2500™ includes the smallest 2500 securities in the Russell 3000®
Russell 2500™ Value Index measures the performance of the small to mid-cap value segment of the U.S. equity universe. It includes those Russell 2500™ companies with lower price-to-book ratios and lower forecasted growth values.
Russell 3000® Growth Index measures the performance of those Russell 3000® Index companies with higher price-to-book ratios and higher forecasted growth values. The stocks in this index are also members of either the Russell 1000® Growth or the Russell 2000® Growth indexes
Russell 3000® Index measures the performance of the largest 3000 U.S. companies representing approximately 98% of the investable U.S. equity market.
Russell 3000® Value Index measures the performance of the broad value segment of the U.S. equity universe. It includes those Russell 3000 companies with lower price-to-book ratios and lower forecasted growth values.
Russell Midcap® Growth Index measures the performance of those Russell Midcap® companies with higher price-to-book ratios and higher forecasted growth values.
Russell Midcap® Index measures the performance of the 800 smallest companies in the Russell 1000® Index.
Russell Midcap® Value Index measures the performance of those Russell Midcap® companies with lower price-to-book ratios and lower forecasted growth rates.
S&P 500/BARRA Value Index measures the performance of those S&P 500® securities categorized as "value" companies based on their lower price-to-book ratios.
S&P 500® Index is a commonly recognized, market capitalization weighted index of 500 widely held equity securities, designed to measure broad U.S. equity performance.
S&P MidCap 400 Index is an unmanaged group of 400 domestic stocks chosen for their market size, liquidity and industry group representation.
The Thomson Reuters/University of Michigan Consumer Sentiment Index is a barometer of the U.S. economy based on a monthly survey of consumers' attitudes about present conditions and expectations of future economic activity.
TWSE (Taiwan Stock Exchange) Index is a market capitalization weighted index used to measure the performance of stocks on the Taiwan Stock Exchange.
Value Income Index is a hypothetical internally-calculated index which combines the total returns from the Russell 1000® Value Index (50%) and the Barclays U.S. Aggregate Bond Index (50%).
The Chicago Board of Options Exchange (CBOE) Volatility Index ("VIX") shows the market's expectation of 30-day volatility. It is constructed using the implied volatilities of a wide range of S&P 500 index options and is a widely used measure of market risk and is often referred to as the "investor fear" gauge.