



MSNT General Accounts		3 Months	YTD	1 Year	Average Annualized		Inception Date	Since Inception
					3 Years	5 Years		

Taxable Portfolios		3 Months	YTD	1 Year	Average Annualized		Risk 3 Years	Income Yield
					3 Years	5 Years		
Capital Preservation		0.93%	-0.41%	0.48%	2.67%	2.50%	2.29%	3.39%
Blended Benchmark*		0.08%	-0.75%	-0.93%	0.45%	1.19%	2.18%	1.76%
Income		0.86%	-0.43%	1.38%	4.57%	3.31%	3.64%	2.43%
Blended Benchmark*		1.06%	1.62%	3.28%	4.03%	2.91%	3.04%	2.11%
Conservative		0.88%	-0.29%	2.09%	5.90%	4.13%	4.57%	2.39%
Blended Benchmark*		1.93%	2.81%	5.22%	6.07%	4.31%	4.13%	2.11%
Balanced		0.91%	-0.14%	2.83%	7.24%	4.95%	5.64%	2.04%
Blended Benchmark*		2.81%	3.99%	7.09%	8.07%	5.77%	5.49%	2.13%
Growth		0.93%	-0.10%	3.31%	8.18%	5.34%	6.75%	1.71%
Blended Benchmark*		3.47%	5.23%	9.16%	9.79%	6.64%	6.91%	2.14%

Tax-Efficient Portfolios		3 Months	YTD	1 Year	Average Annualized		Risk 3 Years	Income Yield
					3 Years	5 Years		
Capital Preservation		0.43%	0.69%	1.11%	2.69%	3.21%	2.23%	2.99%
Blended Benchmark*		0.29%	0.03%	0.35%	1.47%	2.29%	2.53%	1.87%
Income		0.58%	0.29%	1.83%	4.59%	3.80%	3.26%	2.15%
Blended Benchmark*		1.21%	2.51%	4.85%	5.01%	3.83%	3.29%	2.20%
Conservative		0.69%	0.19%	2.38%	5.90%	4.50%	4.26%	2.18%
Blended Benchmark*		2.05%	3.67%	6.90%	7.06%	5.16%	4.37%	2.18%
Balanced		0.79%	0.08%	2.93%	7.20%	5.18%	5.47%	1.89%
Blended Benchmark*		2.89%	4.82%	8.97%	9.12%	6.57%	5.75%	2.18%
Growth		0.89%	-0.07%	3.34%	8.14%	5.44%	6.75%	1.63%
Blended Benchmark*		2.96%	5.68%	10.75%	10.67%	7.26%	7.06%	2.18%

Market Indices	Style/Class	3 Months	YTD	1 Year	Average Annualized		Risk 3 Years	Income Yield
					3 Years	5 Years		
S&P 500	Large Cap	7.71%	10.87%	18.23%	16.59%	13.54%	10.47%	2.08%
Lipper Large Cap Core	Large Cap	7.36%	9.99%	17.62%	16.83%	12.71%	10.47%	-
Russell 2000	Small Cap	3.57%	11.50%	15.22%	17.12%	11.07%	15.11%	1.60%
Lipper Small Cap Core	Small Cap	3.92%	9.38%	13.96%	16.23%	10.62%	13.68%	-
Barcap Int Gov/Credit Bond	Taxable Bond	0.22%	-0.76%	-0.97%	0.83%	1.47%	2.01%	2.17%
Lipper Intm US Gov	Taxable Bond	-0.36%	-1.44%	-1.64%	0.24%	1.16%	2.40%	-
Barcap Muni Bond	Tax-Exempt Bond	0.07%	-0.65%	-0.13%	2.19%	3.42%	3.87%	2.30%
Lipper Intm Muni Debt	Tax-Exempt Bond	-0.11%	-0.19%	0.13%	1.51%	2.47%	2.75%	-
90-Day T-Bills	Money Market	0.50%	1.30%	1.58%	0.81%	0.50%	0.19%	0.14%

Mutual Funds	Style/Class	3 Months	YTD	1 Year	Average Annualized		Risk 3 Years	Income Yield
					3 Years	5 Years		
T. Rowe Price Growth Stock	Large Cap	4.87%	15.28%	22.26%	19.27%	16.11%	13.69%	0.02%
American Cent. Equity Growth	Large Cap	6.63%	10.23%	17.66%	15.15%	12.57%	10.71%	1.30%
American Beacon Lg Value	Large Cap	5.43%	4.77%	10.44%	13.96%	10.18%	12.36%	2.14%
Fidelity Low Priced Stock	Mid Cap	2.32%	3.22%	10.07%	11.25%	9.36%	8.88%	0.97%
Loomis Sayles Small Cap	Small Cap	2.00%	3.07%	6.22%	14.07%	10.92%	14.68%	0.53%
Harbor International	Foreign	-3.82%	-5.10%	-3.03%	6.35%	2.48%	12.05%	2.07%
Vanguard ST Inv Grade	Taxable Bond	0.62%	0.32%	0.27%	1.66%	1.77%	1.22%	1.94%
Federated Total Return	Taxable Bond	0.57%	-1.13%	-0.53%	2.33%	2.67%	2.63%	3.64%
Eaton Vance Floating Rate	Taxable Bond	1.93%	3.93%	4.67%	5.88%	4.12%	2.95%	4.05%
Pimco Long Term Credit	Taxable Bond	0.78%	-4.94%	-2.35%	N/A	N/A	N/A	4.08%
Vanguard Ltd Term Tax-Exempt	Tax Exempt Bond	0.00%	0.50%	-0.01%	0.91%	1.20%	1.56%	1.65%
Vanguard Interm Tax-Exempt	Tax Exempt Bond	-0.07%	-0.39%	-0.12%	1.87%	3.55%	2.99%	3.05%
Goldman Sachs FS Money Market	Money Market	0.47%	1.20%	1.45%	N/A	N/A	N/A	0.92%
AQR Managed Futures Strategy	Tactical	2.76%	-3.03%	1.71%	N/A	N/A	N/A	0.02%
Goldman Sachs Satellite Strategies	Tactical	-0.49%	-4.12%	-1.49%	5.63%	3.05%	7.62%	3.27%
American Century Strat. Inf.	Tactical	2.28%	5.73%	-1.15%	-1.31%	-2.00%	5.03%	0.92%
Voya Global Real Estate	Tactical	-0.67%	-2.71%	1.97%	3.77%	4.00%	11.08%	2.55%
Eaton Vance Global Macro	Tactical	-1.05%	-2.42%	-1.37%	N/A	N/A	N/A	3.42%
Vanguard REIT Index	Tactical	0.53%	0.53%	1.93%	N/A	N/A	N/A	3.94%
Driehaus Emerging Markets Growth	International	-3.87%	-9.55%	-2.78%	13.80%	5.21%	12.89%	0.59%
Vanguard Emerging Markets Fund	International	-1.75%	-8.83%	-3.10%	10.10%	2.98%	15.16%	2.31%

** The Blended Benchmarks are comprised of performance of the Lipper Large Cap, Small Cap, International, Intermediate US/Govt and Muni Index, HFRI Weighted Comp Index, and 90-Day Tbills. Allocation of the indexes is based on the Strategic Normal Mix of the asset and style classes represented.