

**Bank of America Agency Portfolio**  
Report as of December 31, 2010

Portfolio Indexed beginning June 3, 2008	Assets Market Value	% of Portfolio	% of Sector	{-----Quarter Ending-----}				Period Ending December 31, 2010				{--Inception--}	
				Mar-10	Jun-10	Sep-10	Dec-10	1 YR	3 YRS	5 YRS	10 YRS	Annual Return	Since
<b>Total Bank of America - Agency</b>	<b>\$4,446,026</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4.0%</b>	<b>-8.2%</b>	<b>8.5%</b>	<b>7.3%</b>	<b>11.1%</b>	<b>0.1%</b>	<b>3.9%</b>	<b>2.6%</b>	<b>7.0%</b>	<b>Dec-94</b>
50% Wilshire 5000/20% EAFE/30% BAGG	**Note			3.7%	-7.4%	9.9%	6.7%	12.7%	0.2%	4.2%	4.3%	8.4%	Dec-94
<b>Value Added or Lost</b>				<b>0.3%</b>	<b>-0.9%</b>	<b>-1.3%</b>	<b>0.6%</b>	<b>-1.5%</b>	<b>-0.1%</b>	<b>-0.3%</b>	<b>-1.6%</b>	<b>-1.4%</b>	<b>Dec-94</b>
Median US Balanced Manager				3.8%	-6.6%	8.7%	6.3%	11.9%	-0.1%	3.4%	3.4%	7.2%	Dec-94
CPI + 5% Spending				1.6%	1.4%	1.4%	1.4%	5.9%	6.3%	7.2%	7.4%	7.5%	Dec-94
Total US Equity	\$2,471,885	55.6%	100.0%	6.1%	-11.4%	11.6%	11.8%	17.4%	-2.3%	2.6%	1.3%	8.7%	Dec-94
Vanguard Total US Market ETF				6.1%	-11.4%	11.6%	11.8%	17.4%	#N/A	#N/A	#N/A	1.8%	Mar-08
Wilshire 5000 Index				6.0%	-11.3%	11.7%	11.6%	17.1%	-1.7%	3.1%	2.6%	8.7%	Dec-94
Median US Equity Manager				5.6%	-10.9%	11.3%	11.6%	16.9%	-1.6%	2.9%	3.0%	8.5%	Dec-94
Total Non US Equity	\$843,342	19.0%	100.0%	1.6%	-13.8%	16.6%	8.3%	10.6%	-4.8%	4.5%	#N/A	9.8%	Dec-02
Vanguard MSCI ACWI (ex US) ETF				1.6%	-13.8%	16.6%	8.3%	10.6%	#N/A	#N/A	#N/A	-1.9%	Mar-08
EAFE Index				0.9%	-13.8%	16.5%	6.6%	8.1%	-7.4%	2.2%	3.4%	5.0%	Dec-94
Median Non US Int'l Manager				1.1%	-13.5%	17.3%	6.9%	9.7%	-7.0%	2.3%	3.0%	5.6%	Dec-94
Total US Fixed Income	\$1,130,799	25.4%	100.0%	1.8%	3.8%	2.1%	-1.3%	6.5%	4.4%	4.5%	5.2%	6.0%	Dec-94
Barclays Aggregate Bond ETF	\$1,051,155	23.6%	93.0%	1.6%	3.9%	2.3%	-1.7%	6.2%	#N/A	#N/A	#N/A	4.5%	Mar-08
Money Market--Blackrock Temp Fund	\$79,644	1.8%	7.0%	0.0%	0.1%	0.0%	0.0%	0.2%	1.3%	2.9%	#N/A	3.0%	Mar-05
Barclays Agg. Bond Index				1.8%	3.5%	2.5%	-1.3%	6.6%	5.9%	5.8%	5.8%	6.8%	Dec-94
Median US Fixed Income Manager				2.3%	2.9%	3.2%	-1.0%	7.6%	5.5%	5.1%	5.2%	6.1%	Dec-94

\*\*Note-current benchmark in use since April 2007, prior to that a 55% Wilshire 5000 / 15% EAFE / 30% LBAGG benchmark was used. Prior to Jan 2003, a 70% Wilshire 5000 / 30% LBAGG benchmark was used and prior to July 2000, a 60% S&P / 40% LBAGG benchmark was used.