

April 2010 Retirement Income Investments
1004 Retirement Income Investment v1.2.xls

Risk Grade 61	Returns to 3/31/10				
	1 Month	YTD	6 Month	1 Year	3 Year
Lowly Analyst	5.2%	4.2%	7.7%	39.0%	19.2%
Wilshire Total Market	6.1%	6.5%	12.7%	51.9%	-10.9%
Vanguard Total World Stock Index	6.7%	3.3%	7.7%	56.2%	NA

Recommendations: RAFI US 1000 4%, RAFI US 1500 5%, Nuveen Floating Rate Income 11%, PowerShares Listed Private Equity 8%, PowerShares Preferreds 6%, Market Vectors Steel 5%, iShares S&P GSGI Commodity 11%, Wisdom Tree Emerging Market 10%, DJ US Realty 10%, Absolute Strategies 8%, Fidelity Capital and Income 11%, Artio US Microcap 11%

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401(k) Funds		NAV 3/31/10	1 Mo	3 Mo	1 Year	Price/Earnings Ratio	Monthly Standard Deviation	RiskGrade (Total World Stock 93)	Sup-Prime 10/11/07-3/6/09	Sep 11 9/10/01 9/21/01	3 Years per Year	5 years per Year
SLX	Market Vectors Steel ETF	\$68.35	15%	11%	154%	16.4	12%	161	-70%	NA	9%	NA
JMCAX	Artio US Microcap	\$9.74	11%	15%	103%	NA	8%	70	-65%	NA	-3%	NA
ICF	Cohen & Steers US Realty Index	\$57.28	11%	10%	115%	21.5	10%	100	-52%	-6%	-15%	2%
VNQ	Vanguard REIT Index	\$48.81	10%	10%	107%	87.6	10%	98	-70%	NA	-11%	4%
IYR	iShares Dow Jones US Real Estate	\$49.78	10%	9%	104%	19.4	9%	94	-71%	-8%	-13%	1%
MXI	S&P Global Value	\$63.59	9%	2%	72%	-6.4	8%	121	NA	NA	2%	NA
CUT	Claymore/Clear Global Timber Index	\$18.63	9%	4%	100%	19.6	12%	101	-69%	NA	NA	NA
REZ	iShares FTSE NAREIT Residential	\$33.24	9%	8%	91%	NA	7%	90	NA	NA	NA	NA
IWM	iShares Russell 2000 Index	\$67.80	8%	9%	63%	84.5	6%	83	-57%	-14%	-4%	3%
EEM	iShares Emerging Markets Index	\$42.12	8%	1%	73%	78.6	8%	105	-58%	NA	4%	15%
IWC	iShares Russell Microcap Index	\$42.93	8%	10%	64%	53.4	6%	84	-63%	NA	-9%	NA
PRFZ	FTSE RAFI US 1500	\$55.76	8%	10%	105%	13.1	9%	93	-60%	NA	1%	NA
PSP	PowerShares Listed Private Equity	\$9.90	8%	10%	88%	8.1	8%	93	-85%	NA	-26%	NA
DSG	Wilshire Small Cap Growth	\$91.44	8%	9%	75%	-5.3	7%	89	-59%	-16%	-1%	5%
EWZ	iShare MSCI Brazil Index	\$73.64	8%	-1%	103%	-0.2	10%	132	-54%	-17%	21%	27%
EMG	SPDR Mid Cap Growth	\$63.58	7%	7%	72%	-4.0	6%	81	NA	NA	1%	NA
DEM	WisdomTr Emerg Mkts Hi-Yield Eq	\$52.41	7%	6%	74%	12.0	6%	95	-46%	NA	NA	NA
PXH	FTSE RAFI Emerging Markets	\$22.96	7%	0%	74%	NA	8%	112	NA	NA	NA	NA
ILF	S&P Latin America 40 Index	\$48.27	7%	1%	92%	80.6	9%	118	-53%	NA	16%	24%
DSV	Wilshire Small Cap Value	\$62.36	7%	10%	78%	45.0	7%	77	-59%	-13%	-2%	4%
PRF	FTSE RAFI US 1000	\$51.67	7%	9%	80%	14.1	7%	76	-60%	NA	-3%	NA
EEB	BRIC (Brazil, Russia, India, China)	\$42.70	7%	1%	84%	NA	9%	116	-58%	NA	15%	NA
VEU	Vanguard FTSE All-World ex-US	\$44.44	7%	2%	61%	NA	6%	85	NA	NA	-4%	NA
VT	Vanguard Total World Stock Index	\$44.52	7%	3%	56%	14.9	5%	77	NA	NA	NA	NA
SLV	iShares Silver Trust	\$17.14	7%	4%	34%	7.7	11%	161	-3%	NA	7%	NA
EFA	iShares MSCI EFAE Index	\$55.98	6%	1%	53%	58.7	6%	89	-40%	-12%	-8%	3%
IWV	iShares Russell 3000 Index	\$68.81	6%	6%	53%	59.8	4%	64	-34%	-12%	-5%	2%
TMW	SPDR Wilshire Total Market	\$87.29	6%	7%	52%	58.4	4%	77	-54%	-10%	-4%	2%
ELG	SPDR Wilshire Large Cap Growth	\$51.67	6%	5%	53%	151.9	4%	63	-51%	-13%	-1%	3%
SDY	SPDR S&P Dividend	\$49.31	5%	7%	51%	19.0	5%	56	NA	NA	-4%	NA
JFR	Nuveen Floating Rate Income	\$11.94	5%	17%	116%	16.4	5%	68	-53%	NA	3%	4%
PID	PowerShares Intl Dividend Achievers	\$14.30	5%	3%	68%	-1.4	6%	74	-55%	-12%	-43%	-26%
MOO	Market Vectors Global Agribusiness	\$45.10	4%	3%	61%	16.5	8%	96	-47%	NA	NA	NA
FAGIX	Fidelity Capital & Income	\$8.92	4%	4%	73%	NA	4%	25	-36%	-6%	7%	9%
JNK	SPDR Barclays High Yield Bond	\$39.46	3%	4%	54%	NA	4%	41	NA	NA	NA	NA
PCY	Emerging Mkts Sovereign Debt	\$26.20	3%	4%	31%	-5.0	3%	24	NA	NA	NA	NA
IYH	iShares DJ US Healthcare	\$66.32	3%	4%	36%	-3.9	3%	56	-37%	-8%	1%	4%
IGE	North Amer Natural Resources	\$34.45	3%	0%	48%	130.6	7%	114	-52%	NA	0%	8%
WIP	SPDR Intl Govt Infl-Protected Bond	\$55.40	2%	-1%	20%	NA	3%	42	NA	NA	NA	NA
LSC	Managed Commodities	\$8.46	2%	-9%	-15%	-1.9	4%	70	NA	NA	NA	NA
PGX	PowerShares Preferreds	\$13.95	1%	5%	56%	NA	5%	26	NA	NA	NA	NA
PBP	PowerShares S&P 500 BuyWrite	\$21.64	1%	1%	28%	-1.2	3%	NA	NA	NA	NA	NA
IEO	US Oil & Gas Exprtn & Production	\$54.32	1%	1%	59%	-2.4	8%	119	-30%	NA	2%	NA
ASFIX	Absolute Strategies	\$10.66	1%	2%	23%	NA	2%	9	-20%	NA	3%	NA
GSG	iShares S&P GSGI Commodity Index	\$31.16	1%	-2%	24%	-1.3	7%	105	-49%	NA	-9%	NA
TIP	iShares Barclays TIPS	\$103.46	0%	0%	4%	24.1	2%	21	-7%	NA	5%	3%
BWX	SPDR Barclays Intl Treasury Bond	\$55.96	0%	-1%	10%	-6.6	3%	39	-3%	NA	NA	NA
DBC	PowerShares DB Commodity Index	\$23.52	0%	-4%	18%	15.3	6%	93	-17%	NA	-1%	NA
DBA	PowerShares DB Agriculture	\$24.22	-5%	-8%	-1%	NA	5%	70	-17%	NA	-1%	NA
PHX	Panhandle Oil and Gas	\$23.63	-13%	-9%	40%	1138.6	15%	196	-44%	-5%	7%	14%

