

## Mutual Fund Quarterly Performance Summary for period ending December 31, 2009

Asset Category		Inception	Ticker	Average Annual Total Returns (NAV*)							Fund Expense Ratio (1)			
Fund Name	Benchmark/Index			YTD	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year	Inception	Gross	Net	As of
<b>Bonds - Fixed Income</b>														
PIMCO Total Return A LW		Jan-97	PTTAX	13.33	-0.90	0.88	13.33	8.68	6.35	7.15	6.95	1.08	1.08	Oct-09
	Barclays Capital Aggregate Bond Index (3)			5.93	-1.56	0.20	5.93	6.04	4.97	6.33				
PIMCO High Yield A LW		Jan-97	PHDAX	43.56	2.71	6.07	43.56	4.08	5.07	5.83	6.11	0.91	0.91	Oct-09
	Barclays Capital High Yield (3)			58.21	3.28	6.19	58.21	5.98	6.46	6.72				
Templeton Global Bond Fund A LW		Sep-86	TPINX	18.86	1.15	2.68	18.86	11.88	9.03	10.66	8.49	0.92	0.92	Jan-09
	Citi WGBI USD			2.55	-5.03	-1.93	2.55	8.06	4.51	6.63				
<b>Balanced</b>														
American Balanced A LW		Jul-75	ABALX	21.08	0.46	4.79	21.08	-1.40	2.02	5.68	10.76	0.67	0.67	Sep-09
	60% S&P 500 40% BC Aggregate Index (3)			18.39	0.53	3.71	18.39	-0.67	2.52	2.25				
<b>Equities - Large - Cap</b>														
Davis NY Venture A LW		Feb-69	NYVTX	32.06	2.74	6.68	32.06	-5.97	1.16	2.43	11.89	0.92	0.92	Dec-09
	Russell 1000 Value Index (3)			19.69	1.77	4.22	19.69	-8.96	-0.25	2.47				
American Funds Growth A LW		Dec-73	AGTHX	34.48	2.69	5.85	34.48	-3.13	2.87	2.34	13.76	0.75	0.75	Sep-09
	Russell 1000 Growth Index (3)			37.21	3.09	7.94	37.21	-1.89	1.63	-3.99				
Vanguard 500 Index		Sep-76	VFINX	26.49	1.95	6.03	26.49	-5.67	0.34	-1.03	10.49	0.18	0.18	Apr-09
	Standard & Poor's 500 Index (3)			26.46	1.93	6.04	26.46	-5.63	0.42	-0.95				
<b>Equities - Mid - Cap</b>														
CRM Mid Cap Value Inv		Sep-00	CRMMX	28.41	3.73	5.18	28.41	-2.83	2.94	12.10	9.55	1.09	1.09	Sep-09
	Russell Midcap Value Index (3)			34.21	5.23	5.21	34.21	-6.62	1.98	7.58				
T. Rowe Price Mid-Cap Growth Adv		Mar-00	PAMCX	45.16	5.17	4.79	45.16	0.85	4.60	5.46	4.59	1.03	1.03	Dec-08
	Russell Midcap Growth Index (3)			46.29	6.19	6.69	46.29	-3.18	2.40	-0.52				
Vanguard Mid Cap Index		May-98	VIMSX	40.22	6.17	6.52	40.22	-4.73	2.28	6.13	7.31	0.27	0.27	Apr-09
	Spliced Mid Cap Index** (3)			40.49	6.24	6.65	40.49	-4.60	2.39	3.77				
<b>Equities - Small - Cap</b>														
Aston/TAMRO Small Cap N		Nov-00	ATASX	32.32	9.22	4.05	32.32	-3.94	3.01	-	9.31	1.34	1.34	May-09
	Russell 2000 Value Index (3)			20.58	7.57	3.63	20.58	-8.22	-0.01	8.27				
<b>Equities - International</b>														
American Funds EuroPacific Growth A LW		Apr-84	AEPGX	39.10	1.17	3.40	39.10	-0.53	7.75	3.72	12.29	0.88	0.88	Sep-09
	MSCI AC World xUS Index (3)			41.45	2.11	3.74	41.45	-3.49	5.83	2.71				
<b>Equities - Real Estate</b>														
Natixis AEW Real Estate A LW		Dec-00	NRFAX	30.29	7.49	9.03	30.29	-13.45	-0.12	-	8.62	1.52	1.50	May-09
	FTSE NAREIT Equity Index (3)			27.99	7.15	9.39	27.99	-12.41	0.36	10.63				
<b>Target Retirement Date - Growth and Income</b>														
T. Rowe Price Rtmt 2010 Adv		Oct-03	PARAX	27.60	1.23	3.66	27.60	-0.24	3.45	-	5.37	0.89	0.89	Oct-09
	T. Rowe Price Broad Index 2010 (3)			19.64	0.99	3.18	19.64	-0.58	3.19	4.99				
T. Rowe Price Rtmt 2020 Adv		Oct-03	PARBX	33.81	1.88	4.61	33.81	-1.83	2.96	-	5.38	0.98	0.98	Oct-09
	T. Rowe Price Broad Index 2020 (3)			24.20	1.61	4.08	24.20	-2.25	2.58	4.81				
T. Rowe Price Rtmt 2030 Adv		Oct-03	PARCX	37.78	2.30	5.26	37.78	-3.08	2.62	-	5.42	1.03	1.03	Oct-09
	T. Rowe Price Broad Index 2030 (3)			27.43	2.09	4.73	27.43	-3.54	2.23	4.83				
T. Rowe Price Rtmt 2040 Adv		Oct-03	PARDX	38.84	2.43	5.47	38.84	-3.38	2.44	-	5.24	1.04	1.04	Oct-09
	T. Rowe Price Broad Index 2040 (3)			28.59	2.28	4.96	28.59	-3.85	2.06	4.69				
T. Rowe Price Rtmt 2050 Adv		Dec-06	PARFX	38.70	2.41	5.43	38.70	-3.39	-	-	-3.39	1.04	1.04	Oct-09
	T. Rowe Price Broad Index 2050 (3)			28.59	2.28	4.96	28.59	-3.91	-	-3.90				
<b>Stable Value Fund</b>														
MetLife Stable Value Fund GIC(2)	Net interest rate through 12-31-09 is 3.0%													

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Total return reflects performance without adjusting for sales charges, monthly administrative fees applicable to your plan or the effects of taxation, but is adjusted to reflect all ongoing fund expenses and assumes reinvestment of dividends and capital gains. The performance provided would be reduced: (A) if adjusted for sales charges and taxation applicable to shares purchased outside of this program; and (B) by the administrative fees applicable to each plan. Additionally, any administrative fees applicable to your plan would reduce the stable value funds' net interest rate.

Contributions in this program are made at Net Asset Value (NAV). Front-end sales charges are waived for group retirement plans. All Contingent Deferred Sales Charges (CDSC) are also waived on individual transfers and withdrawals. Load-waived (LW) A shares are a way to provide performance without the effects of front end charges. Most data points are exactly the same between the original A share class and the load-waived share class. Load-waived data better illustrates the investor experience for those fund shareholders who do not pay an up front sales charge, such as retirement plan participants. Mutual funds' shares are not deposits of any bank and are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The principal value and return on an investment in a mutual fund will fluctuate in value. When shares of a mutual fund are redeemed, they may be worth more or less than the original cost

(1) This is the percentage of fund assets paid for operating expenses and management fees. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. The Gross Expense Ratio does not reflect any potential reimbursement/waiver of expenses as stated in the most recent fund prospectus. The Net Expense Ratio reflects the reimbursement/waiver of expenses, if any as stated in the most recent fund prospectus. **Please Note:** Fund Expenses and Expense Reductions are subject to change. Expense Reductions may be voluntary or contractual. Investors should consult the most recent fund prospectus for more detailed information.

(2) MetLife GIC assets are held in separate accounts of Metropolitan Life Insurance Company. These separate accounts are protected from the claims of MetLife's general creditors, including other policyholders under New York State Insurance Law. The contract provides a fixed interest rate for a fixed period that will apply to the entire guaranteed value. MetLife credits this rate to the contract's guaranteed value. MetLife will periodically declare a new interest rate. Interest rates will reflect capital market developments, the performance of the separate account assets backing the contract, and the expected and actual contributions and withdrawals of all of the plans participating in the contract. MetLife guarantees that no interest rate will ever be less than 1.5%. Participant charges/plan expenses deducted from plan assets will reduce the gross return declared each year, in addition to the guaranteed rate. Your plan's Account Executive can provide specific information on how the interest rate is calculated.

(3) Index performance information is provided for comparison only. Indexes are unmanaged assume reinvestment of all distributions and do not account for fees or other charges. Securities in an actively managed fund do not necessarily match those in the indexes and fund performance may differ. It is not possible to invest directly in an index.

\*\* S&P Mid Cap 400 5-28 1998 to May 16 2003, MSCI US Mid Cap 450 Index thereafter.

For complete information, including charges, expenses, and risks, request a prospectus refer to telephone and Web site information in the table below. You may also obtain a current prospectus and fund fact sheets provided through **BPA's website (www.bpas.com)**. When accessing your account information, select the link "**Investment & Index Performance**" located to the left. You are able to view and/or print the fact sheet, performance summary, and prospectus for any or all funds offered in your plan.

Mutual Fund Name	Asset Class	Telephone #	Web Site www.
American Balanced A	Balanced	800-421-4120	americanfunds.com
The Growth Fund of America	Large-Cap	800-421-4120	americanfunds.com
American Funds Euro Pacific Growth A	Foreign	800-421-4120	americanfunds.com
ASTON/Tamro Small Cap N	Small-Cap	800 992-8151	astonfunds.com
CRM Mid-Cap Value Inv	Mid-Cap	800-276-2883	crmfunds.com
Davis NY Venture A	Large-Cap	800-279-0279	davisfunds.com
IXIS AEW Real Estate A	Specialty Real Estate	800-862-4863	funds.natixis.com
PIMCO High Yield A	High Yield Bond	800-927-4648	pimco.com
PIMCO Total Return A	Intermediate-term Bond	800-927-4648	pimco.com
Templeton Global Bond Fund A	Global Bond	800-632-2301	franklintempleton.com
T. Rowe Price Rtmt 2010,2020,2030,2040, 2050	Target Retirement Date	800-638-5660	troweprice.com
T. Rowe Price Mid Cap Growth Adv	Mid-Cap	800-638-5660	troweprice.com