Yield Information

Treasury Spot Rate: 1-, 3- and 6-Month, 1 through 30-Year Yields. Expressed as continuously compounded rate.

Treasury Par Yield: 1-, 3- and 6-Month, 1 through 30-Year Yields. Expressed as semi-annual coupon rate.

Return Information

Int Govt Bonds: 5- to 10-Year Treasury Bonds

Long Inv Corp Bonds: 10- to 30-Year A and BBB Corporate Bonds

Money Market: 3-Month A Corporate Bonds

Short Govt Bonds: 1- to 5-Year Treasury Bonds

Long Govt Bonds: 10- to 30-Year Treasury Bonds

Short Inv Corp Bonds: 1- to 5-Year A and BBB Corporate Bonds

High Yield Corp Bonds: 1- to 10-Year BB Corporate Bonds

Int Inv Corp Bonds: 5- to 10-Year A and BBB Corporate Bonds

Large Cap: S&P 500

Mid Cap: Russel Midcap

Small Cap: Russell 2000

Aggressive US Equity: NASDAQ

International Diversified Equity: MSCI Europe, Australasia and Far East (EAFE)

Aggressive Foreign Equity: MSCI Emerging Market

*****Additional columns below added to provide one-to-one mapping from the AIRG to GEMS*****

Aggressive Equity: 1/3 * **Aggressive US Equity** + 2/3 * **Aggressive Foreign Equity**

Diversified Fixed Income: 65% * **Int Govt Bonds** + 35% * **Long Inv Corp Bonds**

Diversified Balance Allocation: 60% * **Large Cap** + 26% * **Int Govt Bonds** + 14% * **Long Inv Corp Bonds**

All of the return information is split between Price and Income. For Total, simply add Price and Income together. For quarterly and annual, the Price returns are accumulated across the appropriate months. The Income returns are calculated so that the difference between the accumulated Total return and Price return.