3Q08

ECONOMIC REVIEW AND MARKET COMMENTARY

ECONOMIC REVIEW

- In response to the recent credit crisis and market turmoil, Congress passed the Emergency Economic Stabilization Act of 2008 on October 3rd. The central part of the act, the Troubled Asset Relief Program (TARP), dedicates $700 billion to the purchase of bad assets, mostly related to the housing market, from U.S. banks. A portion of the $700 billion was used to directly inject capital into large U.S. banks. In addition, the act expands the FDIC insured deposit limit up to $250,000 and includes various tax-relief programs.
- Gross Domestic Product decreased at a 0.3% annualized rate during the third quarter, the largest decline since the end of 2001. Consumer spending fell 3.1%, its first decline in 17 years and the largest drop in 28 years, while residential investment continued to fall, dropping 19.1%.
- The Federal Reserve made no changes to the target federal funds rate, keeping the rate at 2% during the quarter. Since the end of the third quarter, it has lowered its target to 1.0% and announced a plan to lend directly to corporations through the purchase of commercial paper in an attempt to reestablish short term lending practices.
- Inflationary pressures eased during the third quarter, resulting in a drop in the Seasonally Adjusted Annual Rate to 4.5% in September from 5.5% in June. The drop in inflation was aided by a substantial decline in energy costs. A slowing global economy decreased the demand for energy, causing prices to drop significantly.
- The unemployment rate was 6.1% in September, an increase of 1.4% from a year ago. Nonfarm payroll employment fell by 159,000 in September, totaling a 760,000 decrease year-to-date.
- Housing prices in 20 major U.S. cities have dropped a record 16.6% from August 2007 to August 2008, according to the S&P/Case-Shiller Composite-20. Phoenix and Las Vegas have seen the largest declines with prices dropping over 30% in the past year.

INTERNATIONAL EQUITY

- Overseas equity markets were volatile during the quarter, especially in the month of September, as collapsing financial firms and fears of a global economic recession unnerved investors. Against this backdrop, the MSCI EAFE Index fell 20.5%.
- Although both value and growth stocks tumbled during the period, a reversal was seen with value stocks outperforming their growth counterparts for the first calendar quarter since the end of 2006. Small cap issues continued to lag their larger counterparts, as they had during the prior three month period.
- All sectors experienced significant losses with materials (-39.4%) and energy (-30.5%) faring the worst due to declining crude oil and commodity prices. The financial sector (-17.1%) experienced further declines as credit and mortgage turmoil continued. Traditionally defensive sectors, including healthcare (-8.1%) and consumer staples (-9.1%) held up the best during the quarter.
- The MSCI Europe Index suffered a 20.7% loss, with the majority of the European markets falling in double digits. The U.K., Germany and France sank 11.8%, 10.9% and 9.0%, respectively. Ireland (-35.1%) posted the largest decline while Switzerland (-4.5%) held up best.
- Japan's equity market also declined by 17.5%, as the global drop in demand for imported goods took its toll on Japan's export-driven companies.
- Emerging equity markets were severely impacted by the weakening global economy, losing 26.9% with negative returns across all regions. Emerging Europe (-36.0%) struggled the most during the quarter. Latin America plummeted 32.6%, while emerging Asia fell 23.0%.

DOMESTIC EQUITY

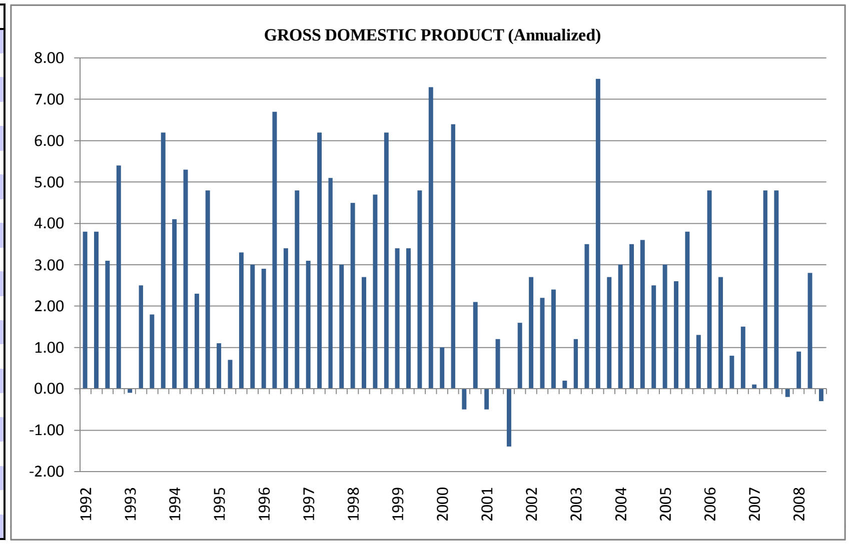
- U.S. economic growth slowed down markedly in the third quarter due to continued weakness in the housing market, rising unemployment and uncertainty in the financial sector. The housing market continued to remain under pressure as housing inventories remained high. Job losses accelerated during the third quarter, sending the unemployment rate to 6.1%. During the quarter, government sponsored entities Fannie Mae and Freddie Mac were placed on conservatorship administered by the Federal Housing Administration; the Fed provided AIG with an $85 billion two-year revolving credit facility; and Lehman Brothers declared bankruptcy.
- The Dow Jones fell 3.7%, the NAREIT Equity Index rose 5.6%, the S&P 500 declined 8.4% and the NASDAQ Composite declined 9.2% for the quarter.
- During the quarter, small capitalization stocks outperformed their large counterparts. The Russell 2000 Index lost 1.1% while the Russell 1000 Index lost 9.4%. Mid cap stocks lost 12.9%.
- Value stocks outperformed their growth counterparts. The Russell 1000 Value Index fell 6.1% and was down 18.9% for the year. On the flip side, the Russell 1000 Growth Index lost 12.3% for the quarter and was down 20.3% for the year.
- Consumer goods was the leading sector in the third quarter, with a 6.3% increase, followed by financial services, healthcare, consumer services and software. Energy, utilities and industrial materials were the laggards for the quarter.
- Energy stocks were the clear losers during the quarter, due to plummeting crude oil prices. The financial services sector, up 2.8%, has managed to outperform, despite the effects of lingering credit and banking issues.

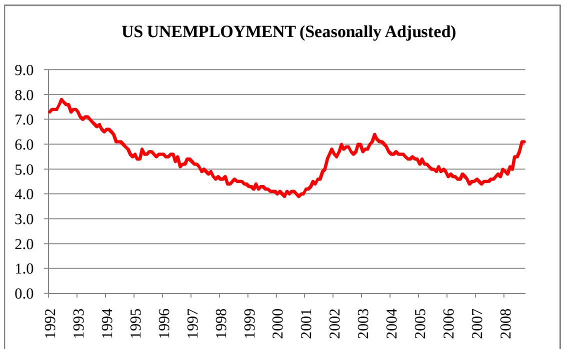
FIXED INCOME

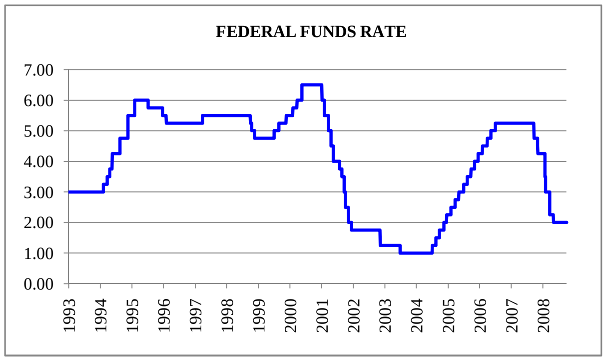
- Deteriorating economic fundamentals and deleveraging of balance sheets during the third quarter brought further declines in the prices of securitized assets. As several big banks and brokers failed, the Fed and other Central banks aggressively injected more liquidity into the banking system to stabilize the markets near the end of the quarter. Spreads widened for all types of agency, mortgage, municipal, and corporate credits. In a massive flight to quality, US Treasuries and agency MBS gained roughly 2%. Every other sector lost between 3% and 9%. The yield curve remained steep during the quarter.
- The Lehman Brothers Aggregate Index returned -0.49% due to its exposure to the best performing sectors: Treasuries, Agencies and MBS. The US Government/Credit Index's return of -1.64% was hampered by exposure to corporate markets. The Lehman's Treasury Sector returned 2.3% for the quarter.
- Municipals lost 3.2% as forced selling from money market funds and others pushed valuations lower.
- MBS and Agencies performed well, returning 1.87% and 1.08%, respectively, as their yield spreads tightened after the Government took over Fannie Mae and Freddie Mac. CMBS (-5.83%) and ABS (-3.72%) performed poorly, with disappointing returns across credit cards, auto loans and home equity loans.
- The spread sectors underperformed, led by corporates, which were down 7.8%, driven by a 14% fall in financials that comprise 40% of the Lehman US Investment Grade Corporate Index.
- The US High Yield sector was down 8.9%. Auto finance was one of the worst performing industries for the quarter, along with financials, gaming and autos. The strongest performance came from insurance and airlines.

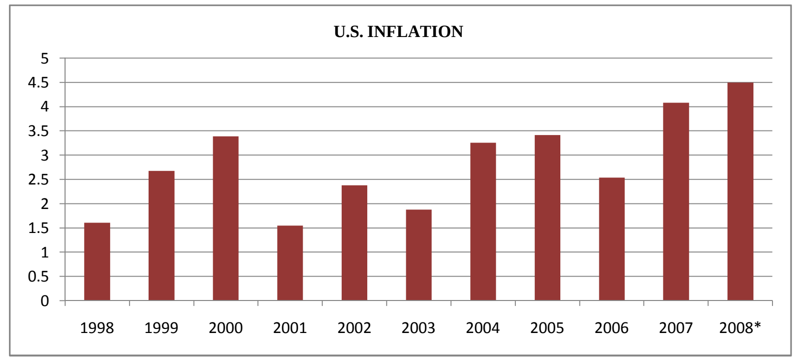
ECONOMIC REVIEW

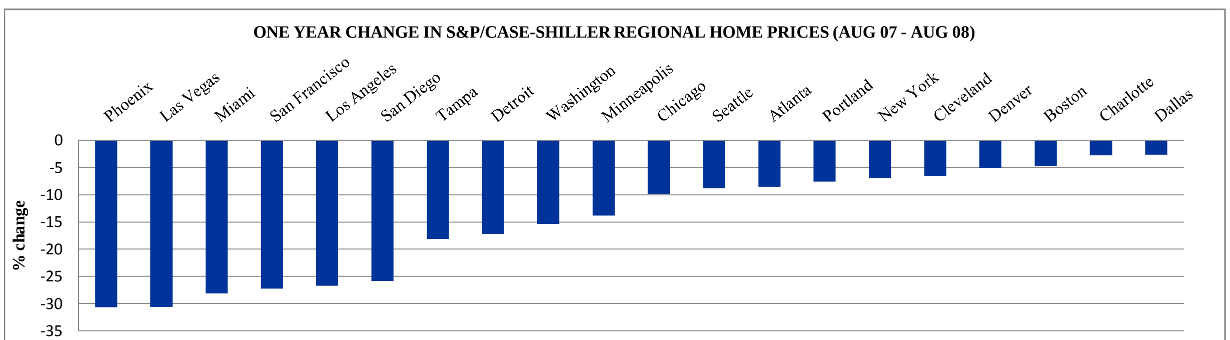
% Change From Preceding Period	2005			2006				2007				2008		
Seasonally Adjusted Annual Rates	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
GDP	2.6	3.8	1.3	4.8	2.7	0.8	1.5	0.1	4.8	4.8	(0.2)	0.9	2.8	(0.3)
PCE	3.6	3.7	1.4	4.3	2.8	2.2	3.7	3.9	2.0	2.0	1.0	0.9	1.2	(3.1)
Durable Goods	12.1	5.4	(11.7)	18.9	1.8	3.5	4.2	9.2	5.0	2.3	0.4	(4.3)	(2.8)	(14.1)
Nondurable Goods	4.2	3.0	4.7	4.4	3.1	2.3	3.1	3.5	1.9	1.2	0.3	(0.4)	3.9	(6.4)
Services	1.7	3.8	2.5	1.6	2.8	2.0	3.9	3.1	1.4	2.4	1.4	2.4	0.7	0.6
GPDI	(5.1)	4.0	12.2	6.2	(0.4)	(5.3)	(15.0)	(9.6)	6.2	3.5	(11.9)	(5.8)	(11.5)	(1.9)
Fixed Investment	7.6	5.3	2.3	8.3	(2.5)	(4.8)	(7.6)	(3.4)	3.0	(0.9)	(6.2)	(5.6)	(1.7)	(5.6)
Nonresidential	6.3	6.1	3.7	15.9	6.4	5.3	(1.0)	3.4	10.3	8.7	3.4	2.4	2.5	(1.0)
Structures	(1.3)	(9.2)	1.9	15.6	19.7	14.3	2.5	11.2	18.3	20.5	8.5	8.6	18.5	7.9
Equip & software	9.2	12.2	4.4	16.3	1.7	2.0	(2.4)	0.0	6.9	3.6	1.0	(0.6)	(5.0)	(5.5)
Residential	9.7	4.0	0.2	(3.6)	(16.6)	(21.4)	(19.5)	(16.2)	(11.5)	(20.6)	(27.0)	(25.1)	(13.3)	(19.1)
Exports	8.8	0.4	10.9	16.7	5.5	3.5	15.6	0.6	8.8	23.0	4.4	5.1	12.3	5.9
Goods	14.5	(0.8)	13.2	18.1	6.7	3.6	10.4	2.1	6.9	21.8	5.1	4.5	16.3	7.5
Services	(2.8)	3.2	5.7	13.4	2.7	3.2	28.6	(2.7)	13.3	25.9	2.7	6.4	3.8	2.3
Imports	0.6	0.8	15.3	10.3	0.1	3.1	2.0	7.7	(3.7)	3.0	(2.3)	(0.8)	(7.3)	(1.9)
Goods	0.7	1.1	17.0	9.0	0.5	3.8	(0.8)	8.4	(4.0)	2.4	(2.6)	(2.0)	(7.1)	(2.8)
Services	0.0	(1.0)	6.8	17.7	(2.0)	(0.3)	18.4	4.2	(2.0)	6.3	(0.9)	5.5	(8.0)	3.5
Government	0.9	3.4	(1.7)	3.9	1.2	1.7	1.6	0.9	3.9	3.8	0.8	1.9	3.9	5.8
Federal	1.1	9.7	(7.2)	10.0	(1.5)	1.9	1.8	(3.6)	6.7	7.2	(0.5)	5.8	6.6	13.8
State and Local	0.8	(0.1)	1.6	0.5	2.9	1.6	1.5	3.6	2.4	1.9	1.6	(0.3)	2.5	1.4











Percent Changes in CPI for All Urban Consumers (CPI - U)

	2001	2002	2003	2004	2005	2006	2007	2008*
Food and Beverages	2.8	1.5	3.5	2.6	2.3	2.2	4.8	7.2
Housing	2.9	2.4	2.2	3.0	4.0	3.3	3.0	3.5
Apparel	(3.2)	(1.8)	(2.1)	(0.2)	(1.1)	0.9	(0.3)	0.9
Transportation	(3.8)	3.8	0.3	6.5	4.8	1.6	8.3	7.2
Medical Care	4.7	5.0	3.7	4.2	4.3	3.6	5.2	2.6
Recreation	1.5	1.1	1.1	0.7	1.1	1.0	0.8	2.5
Education & Communication	3.2	2.2	1.6	1.5	2.4	2.3	3.0	3.9
Other Goods and Services	4.5	3.3	1.5	2.5	3.1	3.0	3.3	4.3
Energy Commodities	(24.5)	23.7	6.9	26.7	16.7	6.1	29.4	19.1
Energy Services	(1.5)	0.4	6.9	6.8	17.6	(0.6)	3.4	12.4
All Items Less Food & Energy	2.7	1.9	1.1	2.2	2.2	2.6	2.4	2.4

**Seasonally adjusted annual rate*

DOMESTIC EQUITY MARKET PERFORMANCE

Trailing Performance as of: September 30, 2008

(As exhibited by the Russell 1000, MidCap and 2000 stylized indices)

Quarter

	Value	Blend	Growth
Large	-6.11	-9.35	-12.33
Mid	-7.52	-12.91	-17.75
Small	4.96	-1.11	-6.99

Year To Date

	Value	Blend	Growth
Large	-18.85	-19.50	-20.27
Mid	-15.46	-19.50	-23.35
Small	-5.37	-10.38	-15.29

1 Year

	Value	Blend	Growth
Large	-23.56	-22.10	-20.88
Mid	-20.50	-22.36	-24.65
Small	-12.25	-14.48	-17.07

3 Years

	Value	Blend	Growth
Large	0.09	0.13	0.05
Mid	0.51	0.09	-0.75
Small	2.00	1.83	1.45

5 Years

	Value	Blend	Growth
Large	7.12	5.49	3.74
Mid	9.97	8.62	6.53
Small	9.45	8.15	6.64

10 Years

	Value	Blend	Growth
Large	5.55	3.49	0.59
Mid	9.19	8.34	5.51
Small	10.14	7.81	4.67

15 Years

	Value	Blend	Growth
Large	9.27	8.42	6.92
Mid	10.94	10.11	7.84
Small	10.67	8.23	5.18

20 Years

	Value	Blend	Growth
Large	10.57	10.03	8.98
Mid	11.94	11.52	9.98
Small	11.52	9.47	6.87

Top 3 performers

Bottom 3 performers

Sector Performance as of: September 30, 2008

Sector	Weight	3 Mos.	YTD	1 Year	3 Years	5 Years	10 Years
Consumer Goods	10.6	6.33	-7.19	-5.97	6.60	9.49	6.49
Financial Services	15.7	2.80	-27.03	-35.28	-7.19	0.32	4.38
Healthcare	13.1	1.17	-12.03	-10.93	1.82	4.88	3.74
Consumer Services	7.4	-0.14	-11.55	-16.63	-0.89	3.84	5.38
Software	4.0	-6.20	-19.10	-11.32	3.58	4.70	0.85
S&P 500 Index	-	-8.37	-19.29	-21.98	0.22	5.17	3.06
Media	2.7	-9.71	-21.39	-28.90	-6.60	-2.08	-1.46
Business Services	4.7	-12.35	-19.79	-17.83	4.04	9.17	4.42
Hardware	9.5	-12.85	-24.49	-26.92	-0.85	1.99	0.92
Telecommunications	3.1	-15.25	-30.35	-34.10	1.80	6.60	-4.56
Industrial Materials	12.2	-15.80	-26.01	-26.77	3.34	8.62	5.37
Utilities	3.5	-16.65	-20.57	-14.64	3.33	12.45	5.69
Energy	13.4	-27.27	-18.93	-13.90	8.44	23.02	13.19

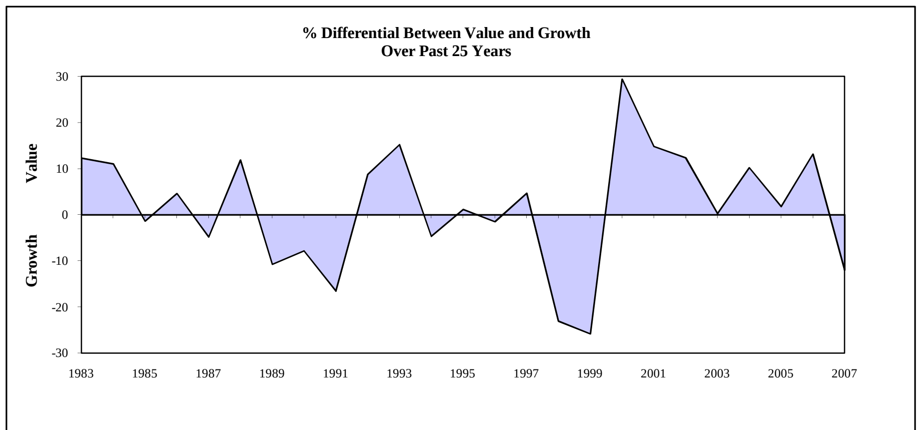
Other Market Indices Performance as of: September 30, 2008

Index	3 Mos.	YTD	1 Year	3 Years	5 Years	10 Years
S&P 500 Index	-8.37	-19.29	-21.98	0.22	5.17	3.06
NASDAQ Composite Index	-9.19	-21.49	-22.92	-1.09	3.11	2.09
Dow Jones Wilshire 5000 Index	-8.70	-18.70	-21.20	0.64	6.04	4.00
NAREIT - Equity	5.55	1.76	-11.14	5.57	13.46	12.49

Calendar Year Performance By Style Within Capitalization Category

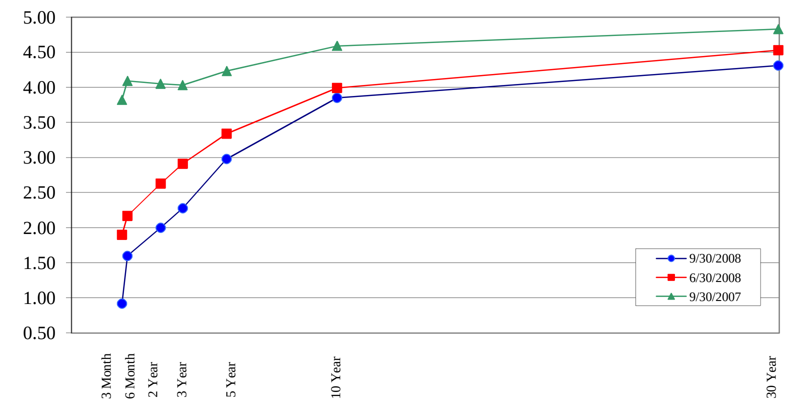
(As exhibited by the Russell 1000, MidCap and 2000 stylized indices)

	LARGE CAP		MID CAP		SMALL CAP		LARGE	MID	SMALL
	Russell 1000 V	Russell 1000 G	Russell MCV	Russell MCG	Russell 2000 V	Russell 2000 G	Russell 1000	Russell MC	Russell 2000
1983	28.28	15.98	-	-	38.64	20.13	22.13	23.82	29.13
1984	10.10	-0.95	-	-	2.27	-15.83	4.75	1.43	-7.30
1985	31.51	32.85	-	-	31.01	30.97	32.27	32.01	31.05
1986	19.98	15.36	17.87	17.55	7.41	3.58	17.87	18.20	5.68
1987	0.50	5.31	-2.19	2.76	-7.11	-10.48	2.94	0.23	-8.77
1988	23.16	11.27	24.61	12.92	29.47	20.37	17.23	19.80	24.89
1989	25.19	35.92	22.70	31.48	12.43	20.17	30.42	26.27	16.24
1990	-8.08	-0.26	-16.08	-5.13	-21.77	-17.41	-4.16	-11.50	-19.51
1991	24.61	41.16	37.92	47.03	41.70	51.19	33.03	41.51	46.05
1992	13.81	5.00	21.68	8.71	29.14	7.77	9.04	16.34	18.41
1993	18.12	2.90	15.62	11.19	23.84	13.36	10.15	14.30	18.91
1994	-1.99	2.66	-2.13	-2.16	-1.55	-2.43	0.38	-2.09	-1.82
1995	38.35	37.19	34.93	33.98	25.75	31.04	37.77	34.45	28.44
1996	21.64	23.12	20.26	17.48	21.37	11.26	22.45	19.00	16.49
1997	35.18	30.49	34.37	22.54	31.78	12.95	32.85	29.01	22.36
1998	15.63	38.71	5.08	17.86	-6.45	1.23	27.02	10.10	-2.55
1999	7.35	33.16	-0.11	51.29	-1.49	43.09	20.91	18.23	21.26
2000	7.01	-22.42	19.18	-11.75	22.83	-22.43	-7.79	8.25	-3.02
2001	-5.59	-20.42	2.33	-20.15	14.03	-9.23	-12.45	-5.62	2.49
2002	-15.52	-27.89	-9.65	-27.41	-11.43	-30.26	-21.65	-16.18	-20.48
2003	30.03	29.75	38.07	42.71	46.03	48.54	29.89	40.06	47.25
2004	16.49	6.30	23.71	15.48	22.25	14.31	11.40	20.22	18.33
2005	7.05	5.26	12.65	12.10	4.71	4.15	6.27	12.65	4.55
2006	22.25	9.07	20.22	10.66	23.48	13.35	15.46	15.26	18.37
2007	-0.17	11.81	-1.42	11.43	-9.78	7.05	5.77	5.60	-1.57

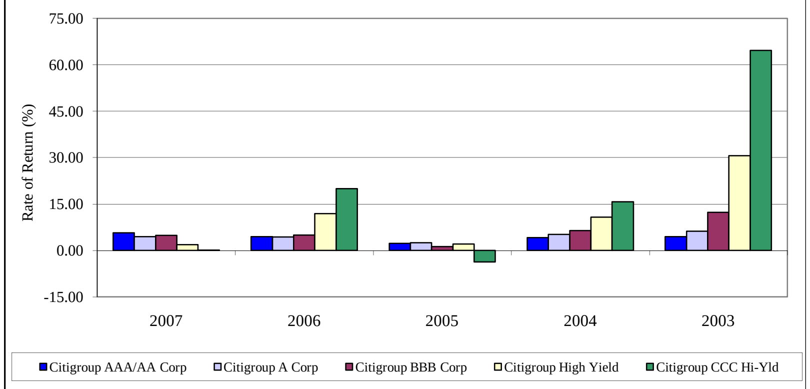


DOMESTIC FIXED INCOME MARKET PERFORMANCE

US Treasury Yield Curve



Credit Quality Performance



US Treasury Curve Yield Change (bps)

	3 Mos.	6 Mos.	2 Years	3 Years	5 Years	10 Years	30 Years
Trailing 3 Months	-98	-57	-63	-63	-36	-14	-22
Trailing 12-Months	-290	-249	-205	-175	-125	-74	-52

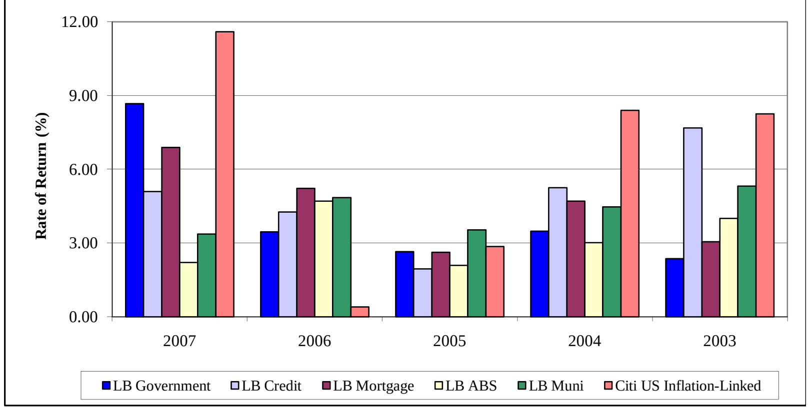
TRAILING PERFORMANCE as of 9/30/2008

Credit Quality	3 Mos.	6 Mos.	YTD	1 Year	3 Years	5 Years	10 Years
Citigroup AAA/AA Corp	-6.21	-7.78	-6.21	-4.07	1.37	1.96	4.55
Citigroup A Corp	-9.92	-10.82	-10.44	-8.63	-0.63	1.07	4.29
Citigroup BBB Corp	-5.29	-5.12	-5.87	-4.07	1.33	2.53	4.71
Citigroup High Yield	-9.15	-7.78	-10.51	-11.66	0.77	4.17	4.50
Citigroup CCC Hi-Yld	-13.95	-11.06	-16.19	-19.19	-0.66	4.10	4.65

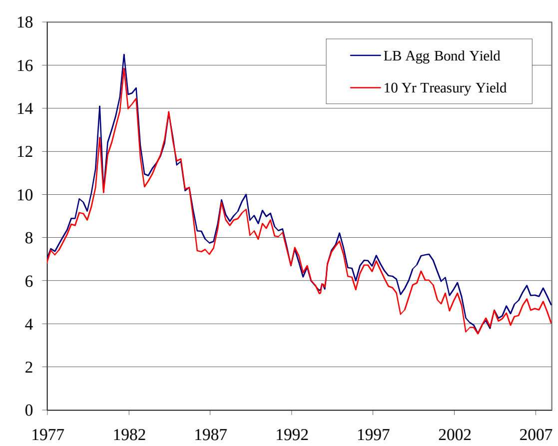
TRAILING PERFORMANCE as of 9/30/2008

	3 Mos.	6 Mos.	YTD	1 Year	3 Years	5 Years	10 Years
Citigroup US 3-Month T-Bill	0.43	0.83	1.54	2.55	3.98	3.09	3.39
ML 1-3 Year Treasury	1.66	0.79	3.80	6.28	5.26	3.54	4.51
LB Aggregate Bond Index	-0.49	-1.50	0.63	3.65	4.15	3.78	5.20
LBGC Intermediate	-1.19	-2.70	0.22	3.13	4.03	3.25	4.96
LBGC	-1.63	-3.12	-0.67	2.41	3.60	3.34	5.00
LBGC Long-Term	-3.40	-4.82	-4.08	-0.37	1.96	3.67	5.30

Sector Performance



LB Aggregate Bond Yield vs. 10 Yr. Treasury Yield (%)



LB Aggregate Bond Index Composition (%)	
US Treasury	22.94
US Agency	9.65
Total Government	**32.59**
Industrial	8.86
Utility	1.99
Finance	7.15
Non-Corporate	3.99
Total Credit	**21.99**
GNMA	4.38
FNMA	18.90
FHLMC	13.60
Total MBS	**36.88**
Credit Card	0.33
Auto	0.18
Home	0.12
Utility	0.09
Manufactured Housing	0.00
Total ABS	**0.72**
CMBS	**4.60**
Hybrid Arm	**3.22**

TRAILING PERFORMANCE as of 9/30/2008

Sector	3 Mos.	6 Mos.	YTD	1 Year	3 Years	5 Years	10 Years
LB Government	1.92	-0.03	4.02	7.90	5.59	4.34	5.34
LB Credit	-6.38	-7.23	-6.83	-4.79	0.86	1.94	4.50
LB Mortgage	1.87	1.37	3.84	7.02	5.52	4.84	5.68
LB ABS	-3.73	-4.50	-6.34	-7.04	0.27	1.12	4.00
LB Muni	-3.21	-2.60	-3.19	-1.87	1.86	2.84	4.24
Citi US Inflation-Linked	-3.51	-3.86	1.17	6.22	4.32	5.10	7.10

INTERNATIONAL EQUITY MARKET PERFORMANCE

As of 9/30/08 ($)	3 Mos.	YTD	1 Year	3 Years	5 Years	10 Years
BROAD INDEXES						
MSCI AC World	-16.51	-25.20	-26.47	1.79	8.53	4.78
MSCI AC World x US	-21.84	-29.54	-29.97	3.09	11.80	6.90
MSCI EAFE	-20.50	-28.91	-30.13	1.58	10.16	5.42
MSCI EAFE Growth	-21.88	-28.01	-28.19	2.51	9.59	3.29
MSCI EAFE Value	-19.07	-29.84	-32.11	0.56	10.63	7.37
MSCI EAFE Small Cap	-23.92	-31.67	-34.96	-3.54	9.56	-
MSCI Emerging Markets	-26.86	-35.37	-33.01	8.69	19.05	14.77
EPRA/NAREIT Global ex N. America	-20.33	-35.78	-41.38	0.13	12.71	12.21
REGIONAL INDEXES						
MSCI Europe	-20.73	-30.21	-30.50	3.04	11.50	5.22
MSCI Europe x UK	-20.62	-30.38	-30.02	4.74	13.09	6.08
MSCI Pacific Free	-19.99	-25.94	-29.33	-1.49	7.24	6.07
MSCI Pacific Free x Japan	-24.97	-33.48	-34.49	5.07	14.63	12.32
MSCI EM Latin America	-32.57	-26.22	-21.05	18.19	32.92	20.38
MSCI EM Europe	-35.99	-40.45	-32.98	3.00	19.92	18.35
MSCI EM Asia	-22.95	-39.83	-39.71	7.26	14.21	12.93
MSCI BRIC	-33.41	-42.72	-37.50	11.88	22.68	14.66

DEVELOPED MARKETS	MSCI EAFE WEIGHT	3 Mos.	YTD	1 Year	3 Years	5 Years	10 Years
MSCI Japan	22.1%	-17.47	-25.97	-32.46	-5.95	3.56	1.43
MSCI U.K.	21.7%	-11.76	-21.65	-21.71	-0.40	7.05	2.90
MSCI France	11.0%	-9.02	-25.11	-26.60	-1.34	8.27	4.91
MSCI Germany	9.0%	-10.89	-28.30	-26.70	4.72	12.44	3.14
MSCI Switzerland	7.9%	-4.46	-19.91	-23.88	0.87	8.00	3.63
MSCI Australia	6.3%	-10.24	-24.11	-26.52	4.17	12.89	10.10
MSCI Spain	4.3%	-6.88	-25.11	-21.04	4.09	13.95	7.71
MSCI Italy	3.7%	-12.56	-31.41	-32.78	-6.66	5.17	2.88
MSCI Netherlands	2.6%	-11.34	-29.63	-32.74	0.23	7.03	1.75
MSCI Sweden	2.1%	-10.50	-26.81	-36.20	-2.73	10.75	6.55
MSCI Hong Kong	2.1%	-23.26	-40.20	-35.69	2.39	9.70	9.44
MSCI Finland	1.4%	-18.42	-40.92	-43.74	-0.39	5.94	6.63
MSCI Singapore	1.2%	-18.11	-29.07	-33.54	5.91	11.38	11.72
MSCI Denmark	1.0%	-17.31	-23.68	-25.60	5.64	14.90	9.77
MSCI Belgium	0.9%	-23.51	-44.08	-48.84	-13.38	2.62	-0.99
MSCI Norway	0.9%	-31.07	-33.76	-34.01	0.70	19.42	11.91
MSCI Greece	0.7%	-11.83	-40.05	-38.01	-2.13	12.80	3.96
MSCI Austria	0.5%	-33.99	-41.75	-43.05	-11.34	11.48	8.11
MSCI Ireland	0.4%	-35.05	-50.76	-57.42	-20.33	-5.49	-4.39
MSCI Portugal	0.3%	-8.65	-36.24	-33.35	0.76	7.02	0.96
MSCI New Zealand	0.1%	-4.86	-29.42	-33.16	-7.46	3.25	5.43

MSCI EAFE SECTORS	3 Mos.	YTD	1 Year
Healthcare	-8.08	-11.85	-14.11
Consumer Staples	-9.13	-20.58	-16.28
Consumer Discretionary	-16.32	-30.79	-33.24
Utilities	-16.44	-21.37	-14.90
Telecommunication Services	-16.80	-30.17	-25.42
Financial	-17.10	-33.79	-37.21
Information Technology	-21.37	-31.81	-36.94
Industrials	-24.74	-32.22	-34.84
Energy	-30.50	-27.10	-24.67
Materials	-39.41	-35.98	-38.23