

Sample Custom Account (using SSgA Common Trust Funds) 3rd Quarter 2010

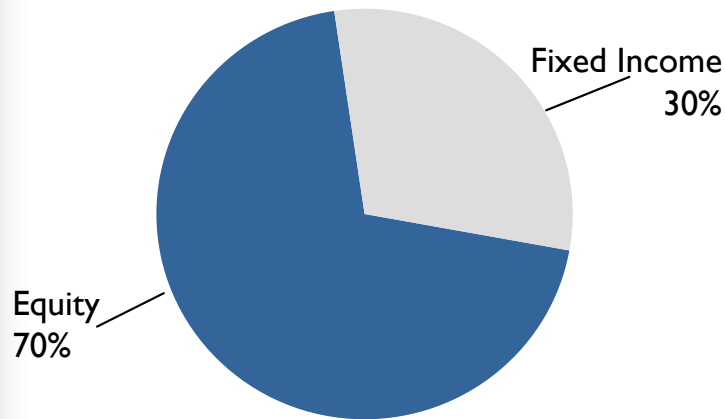
70/30 Equities/Fixed Income
60/40 Equities/Fixed Income
50/50 Equities/Fixed Income
0/100 Equities/Fixed Income
70/30 Equities/Fixed Income (socially screened)
60/40 Equities/Fixed Income (socially screened)
50/50 Equities/Fixed Income (socially screened)

Endowment Management Services



Sample Custom Account (using SSgA Common Trust Funds) Target Asset Allocation (70% Equity/30% Fixed Income)

Target Asset Allocation



Asset Allocation is a method of diversification which positions assets among major investment categories. This tool may be used in an effort to manage risk and enhance returns. It does not, however, guarantee a profit or protect against loss.

US Large Cap Equity (40%) Index Plus Strategy	40%
US Mid Cap Equity (5%) Mid Cap Index Strategy	5%
US Small Cap Equity (5%) Small Cap Index Plus Strategy	5%
International Equity (20%) International Alpha Select Strategy Daily Active Emerging Markets Strategy	15% 5%
Fixed Income (30%) Passive Bond Market Strategy TIPS Strategy	25% 5%

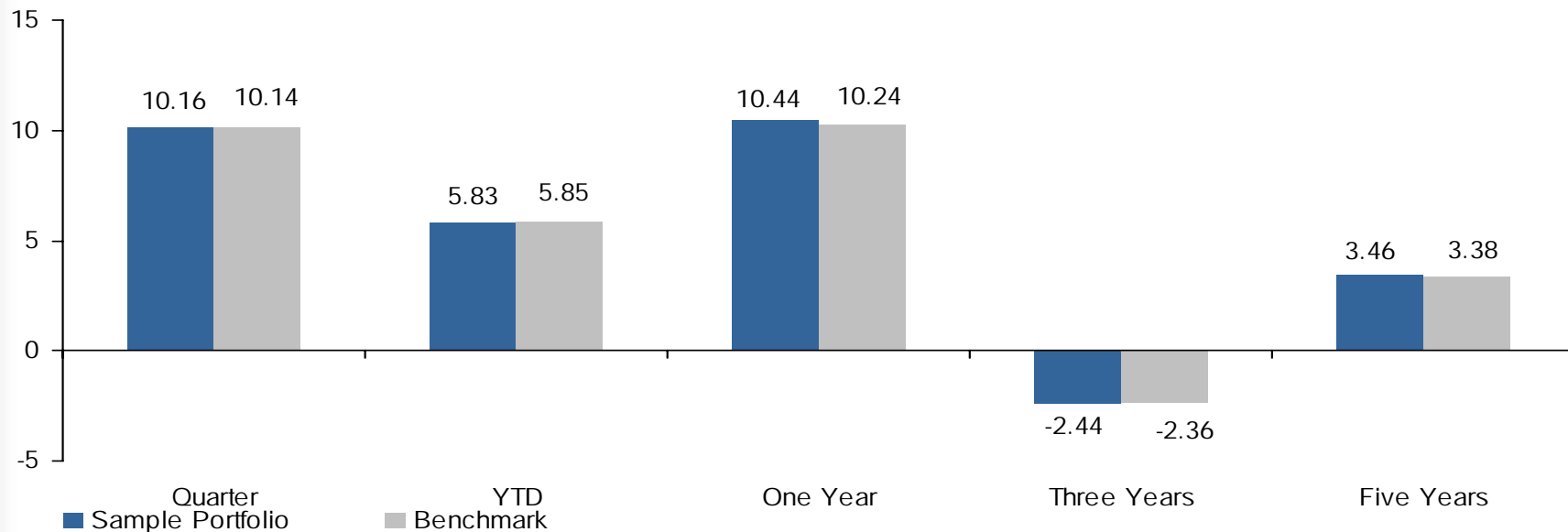
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Sample Performance (70% Equity/30% Fixed Income) as of September 30, 2010

*Annualized returns for periods ending September 30, 2010

	Qtr	YTD	1 Year	3 Years	5 Years
Sample Portfolio	10.16%	5.83%	10.44%	-2.44%	3.46%
Benchmark	<u>10.14%</u>	<u>5.85%</u>	<u>10.24%</u>	<u>-2.36%</u>	<u>3.38%</u>
Value Added	0.02%	-0.02%	0.20%	-0.12%	0.08%



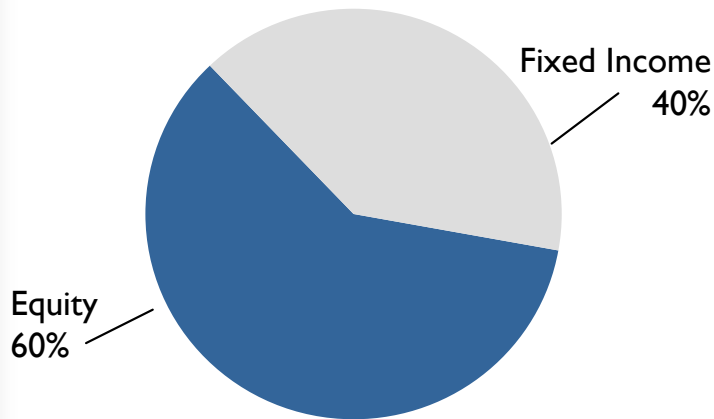
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Sample Custom Account (using SSgA Common Trust Funds)

Target Asset Allocation (60% Equity/40% Fixed Income)

Target Asset Allocation



Asset Allocation is a method of diversification which positions assets among major investment categories. This tool may be used in an effort to manage risk and enhance returns. It does not, however, guarantee a profit or protect against loss.

US Large Cap Equity (35%)	
Index Plus Strategy	35%
US Mid Cap Equity (5%)	
Mid Cap Index Strategy	5%
US Small Cap Equity (5%)	
Small Cap Index Plus Strategy	5%
International Equity (15%)	
International Alpha Select Strategy	10%
Daily Active Emerging Markets Strategy	5%
Fixed Income (40%)	
Passive Bond Market Strategy	35%
TIPS Strategy	5%

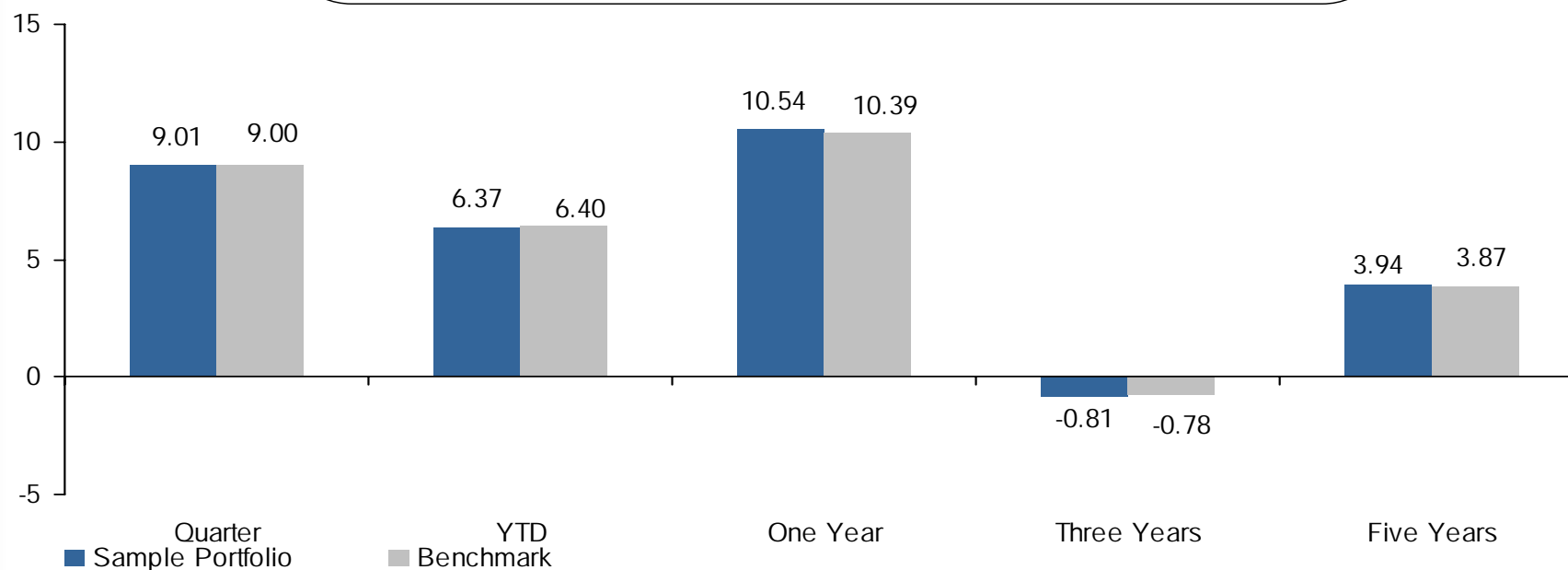
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Sample Performance (60% Equity/40% Fixed Income) as of September 30, 2010

***Annualized returns for periods ending September 30, 2010**

	Qtr	YTD	1 Year	3 Years	5 Years
Sample Portfolio	9.01%	6.37%	10.54%	-0.81%	3.94%
Benchmark	<u>9.00%</u>	<u>6.40%</u>	<u>10.39%</u>	<u>-0.78%</u>	<u>3.87%</u>
Value Added	0.01%	-0.03%	0.15%	-0.03%	0.07%



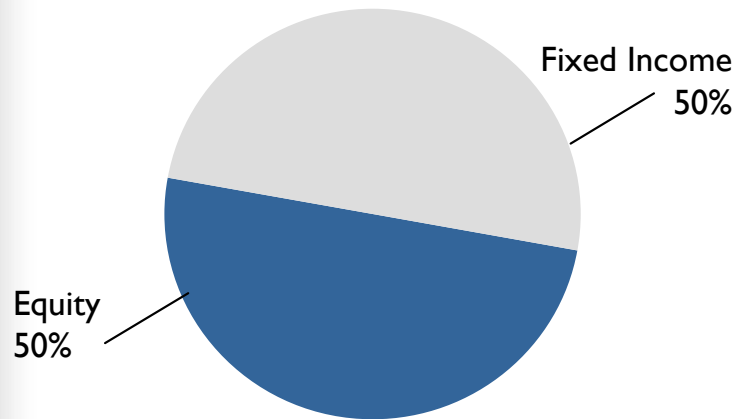
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Sample Custom Account (using SSgA Common Trust Funds)

Target Asset Allocation (50% Equity/50% Fixed Income)

Target Asset Allocation



Asset Allocation is a method of diversification which positions assets among major investment categories. This tool may be used in an effort to manage risk and enhance returns. It does not, however, guarantee a profit or protect against loss.

US Large Cap Equity (25%)

Index Plus Strategy 25%

US Mid Cap Equity (5%)

Mid Cap Index Strategy 5%

US Small Cap Equity (5%)

Small Cap Index Plus Strategy 5%

International Equity (15%)

International Alpha Select Strategy 12%

Daily Active Emerging Markets Strategy 3%

Fixed Income (50%)

Passive Bond Market Strategy 40%

TIPS Strategy 10%

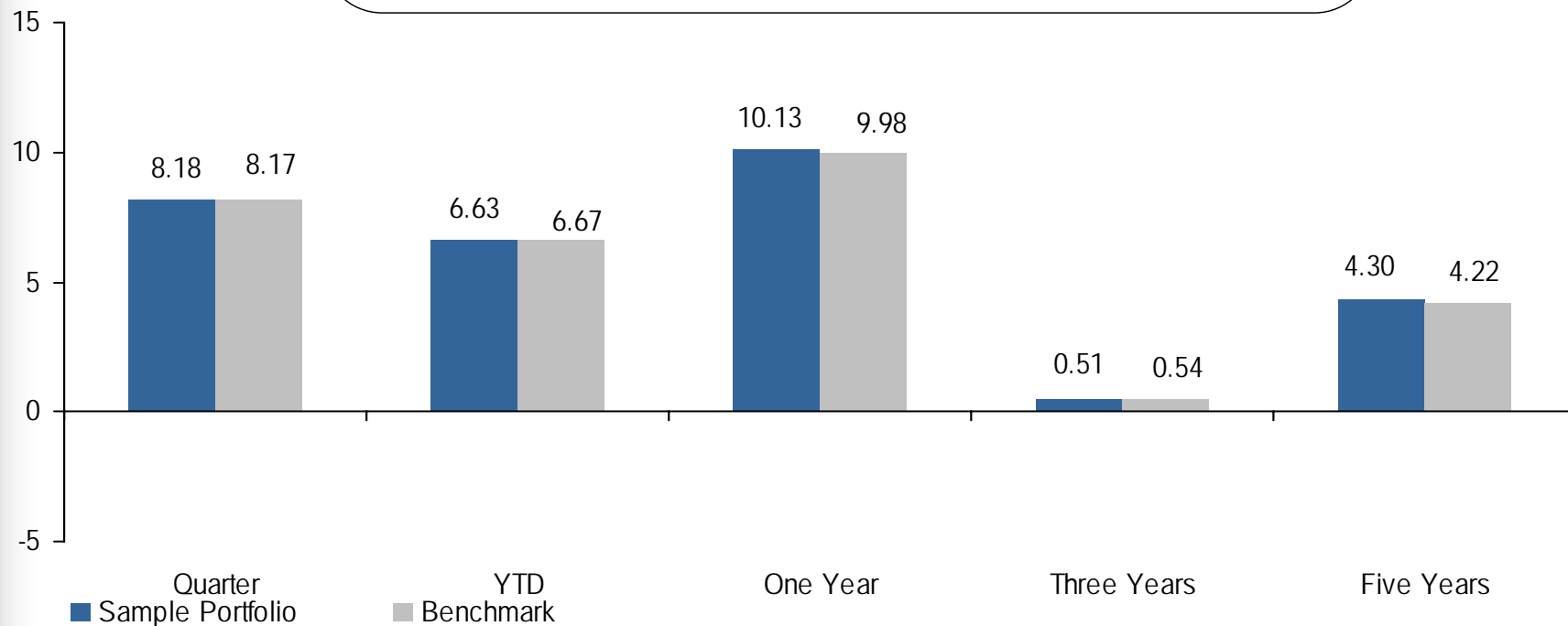
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Sample Performance (50% Equity/50% Fixed Income) as of September 30, 2010

***Annualized returns for periods ending September 30, 2010**

	Qtr	YTD	1 Year	3 Years	5 Years
Sample Portfolio	8.18%	6.63%	10.13%	0.51%	4.30%
Benchmark	<u>8.17%</u>	<u>6.67%</u>	<u>9.68%</u>	<u>0.54%</u>	<u>4.22%</u>
Value Added	0.01%	-0.04%	0.45%	-0.03%	0.08%

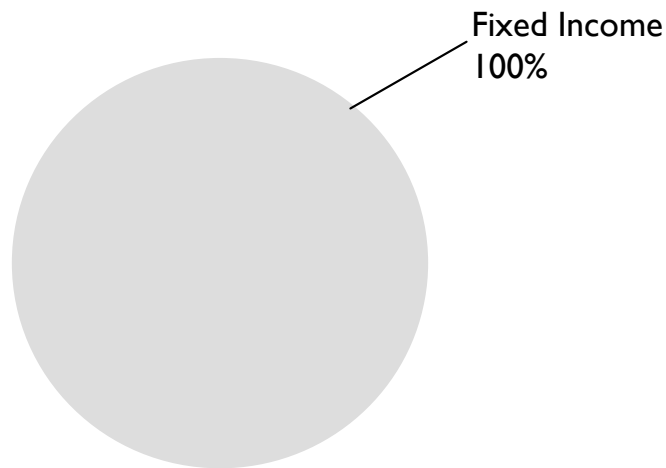


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Sample Custom Account (100% Fixed Income)

Target Asset Allocation



Fixed Income (100%)	
Passive Bond Market Strategy	85%
TIPS Strategy	15%

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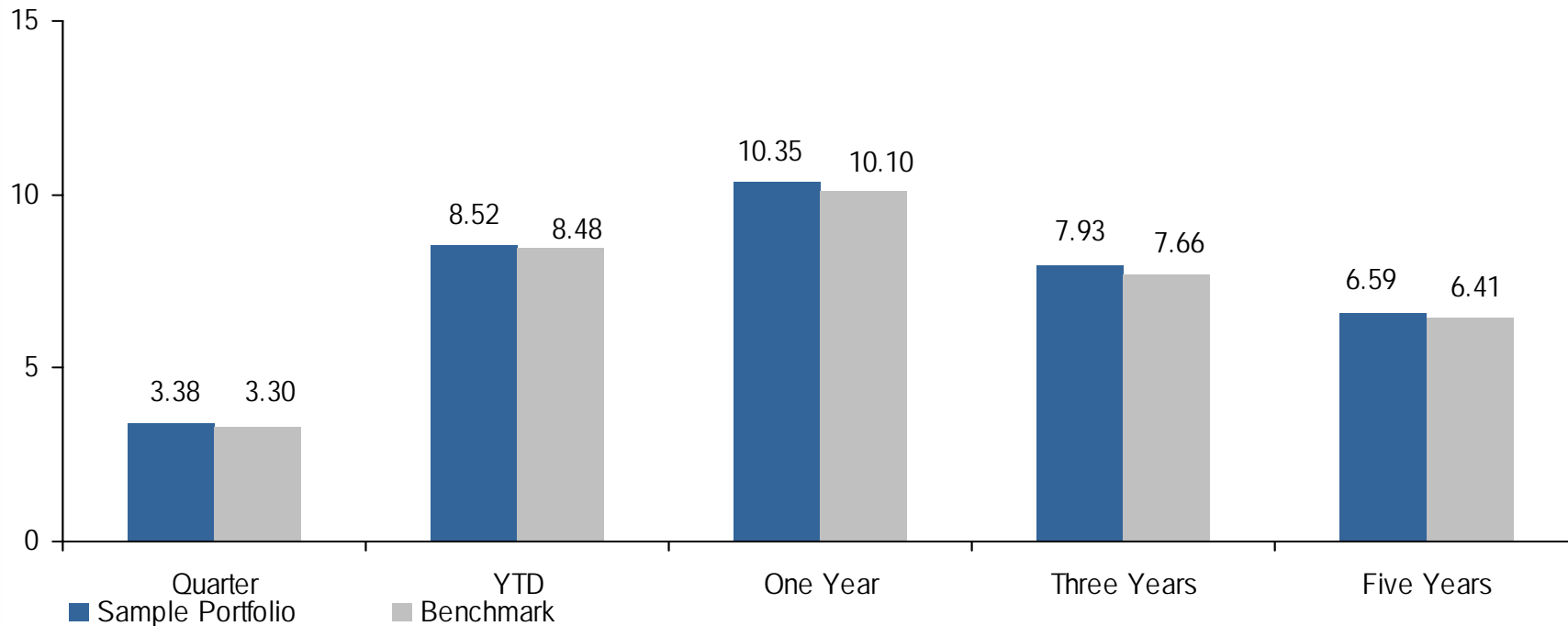
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Sample Performance (100% Fixed Income) as of September 30, 2010

***Annualized returns for periods ending September 30, 2010**

	Qtr	YTD	1 Year	3 Years	5 Years
Sample Portfolio	3.38%	8.52%	10.35%	7.93%	6.59%
Benchmark	<u>3.30%</u>	<u>8.48%</u>	<u>10.10%</u>	<u>7.66%</u>	<u>6.41%</u>
Value Added	0.08%	0.04%	0.25%	0.27%	0.18%

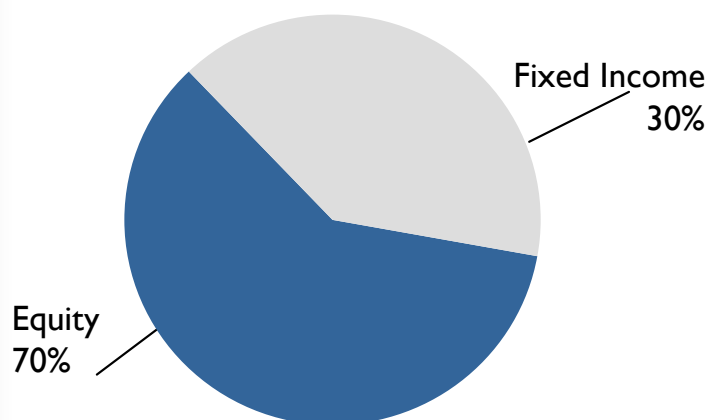


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Sample Custom Account (using SSgA Common Trust Funds) Socially Screened Target Asset Allocation (70% Equity/30% Fixed Income)

Target Asset Allocation



Asset Allocation is a method of diversification which positions assets among major investment categories. This tool may be used in an effort to manage risk and enhance returns. It does not, however, guarantee a profit or protect against loss.

Investment Fund Implementation

US Equity (50%)

Russell 3000 Socially Screened Strategy 50%

International Equity (20%)

MSCI EAFE Index Strategy 15%

MSCI Emerging Markets Index Strategy 5%

Fixed Income (30%)

Socially Responsible Passive Credit Strategy 15%

Passive Intermediate Government Strategy 15%

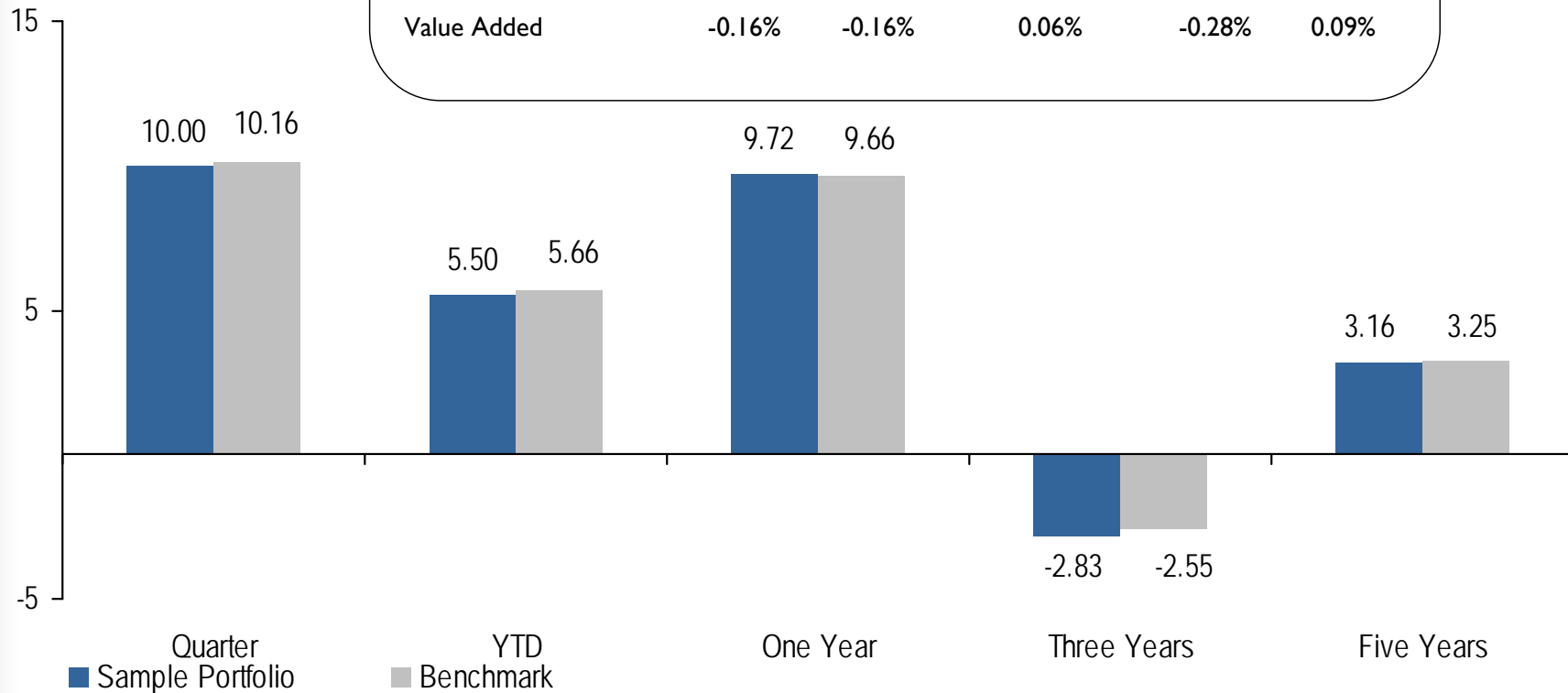
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Socially Screened Sample Performance (70% Equity/30% Fixed Income) as of September 30, 2010

***Annualized returns for periods ending September 30, 2010**

	Qtr	YTD	1 Year	3 Years	5 Years
Sample Portfolio	10.00%	5.50%	9.72%	-2.83%	3.16%
Benchmark	<u>10.16%</u>	<u>5.66%</u>	<u>9.66%</u>	<u>-2.55%</u>	<u>3.25%</u>
Value Added	-0.16%	-0.16%	0.06%	-0.28%	0.09%

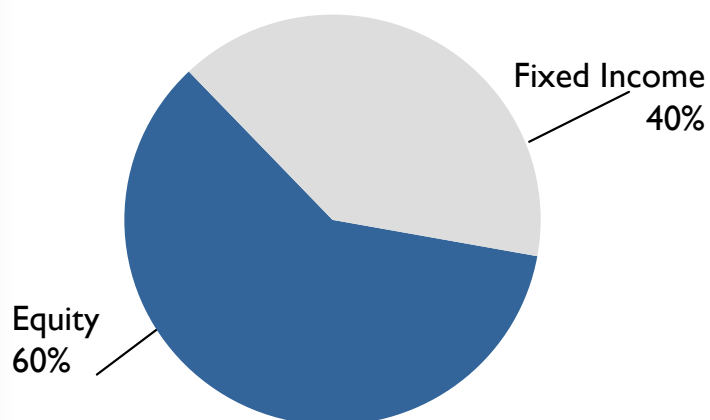


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Sample Custom Account (using SSgA Common Trust Funds) Socially Screened Target Asset Allocation (60% Equity/40% Fixed Income)

Target Asset Allocation



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Investment Fund Implementation

US Equity (45%)

Russell 3000 Socially Screened Strategy 45%

International Equity (15%)

MSCI EAFE Index Strategy 10%

MSCI Emerging Markets Index Strategy 5%

Fixed Income (40%)

Socially Responsible Passive Credit Strategy 20%

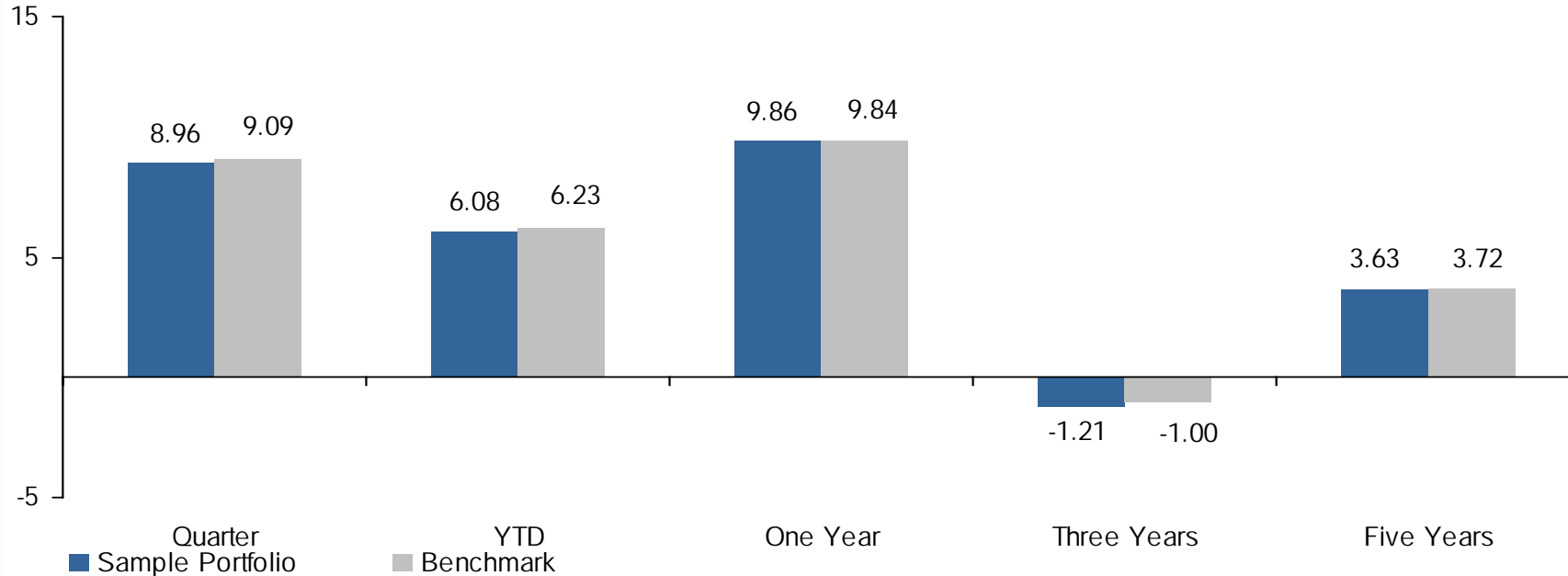
Passive Intermediate Government Strategy 20%



Socially Screened Sample Performance (60% Equity/40% Fixed Income) as of Septemebr 30, 2010

*Annualized returns for periods ending September 30, 2010

	Qtr	YTD	1 Year	3 Years	5 Years
Sample Portfolio	8.96%	6.08%	9.86%	-1.21%	3.63%
Benchmark	<u>9.09%</u>	<u>6.23%</u>	<u>9.84%</u>	<u>-1.00%</u>	<u>3.72%</u>
Value Added	-0.13%	-0.15%	0.02%	-0.21%	-0.09%

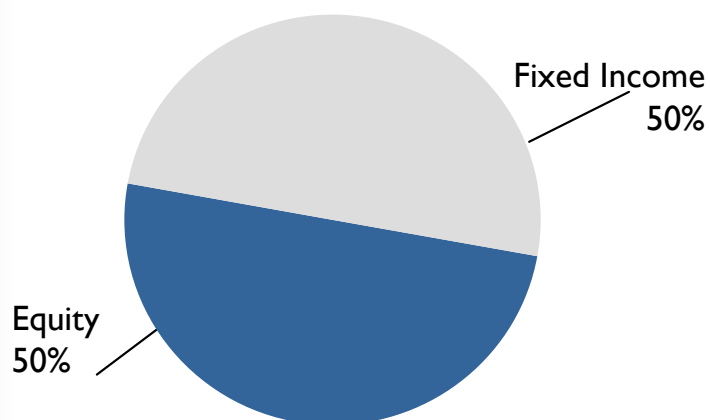


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Sample Custom Account (using SSgA Common Trust Funds) Socially Screened Target Asset Allocation (50% Equity/50% Fixed Income)

Target Asset Allocation



Asset Allocation is a method of diversification which positions assets among major investment categories. This tool may be used in an effort to manage risk and enhance returns. It does not, however, guarantee a profit or protect against loss.

Investment Fund Implementation

US Equity (35%)

Russell 3000 Socially Screened Strategy 35%

International Equity (15%)

MSCI EAFE Index Strategy 12%

MSCI Emerging Markets Index Strategy 3%

Fixed Income (50%)

Socially Responsible Passive Credit Strategy 25%

Passive Intermediate Government Strategy 25%

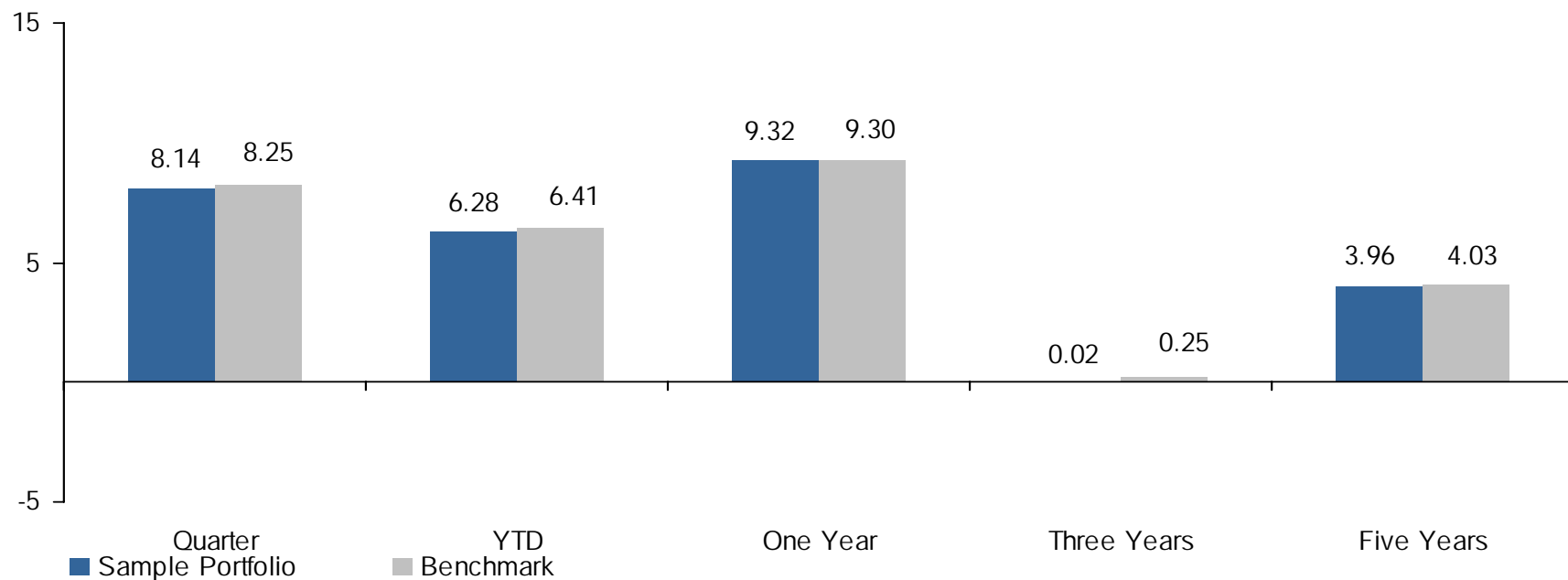
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Socially Screened Sample Performance (50% Equity/50% Fixed Income) as of September 30, 2010

*Annualized returns for periods ending September 30, 2010

	Qtr	YTD	1 Year	3 Years	5 Years
Sample Portfolio	8.14%	6.28%	9.32%	0.02%	3.96%
Benchmark	<u>8.25%</u>	<u>6.41%</u>	<u>9.30%</u>	<u>-0.25%</u>	<u>4.03%</u>
Value Added	-0.11%	-0.13%	0.02%	-0.23%	0.07%



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Fund Performance as of September 30, 2010

	Calendar				
	Qtr	YTD	1 Year	3 Years	5 Years
US Large Cap Equity					
Large Cap Index Strategy	11.30	3.93	10.20	-7.13	0.67
Standard & Poor's 500 Index	11.29	3.89	10.16	-7.16	0.64
US MidCap Equity					
Mid Cap Index Strategy	13.13	11.61	17.81	-1.62	3.81
Standard & Poor's 400 Index	13.12	11.57	17.78	-1.67	3.77
US Small Cap Equity					
Small Cap Index Plus Strategy	11.28	9.12	13.33	-4.28	1.60
Russell 2000 Index	11.29	9.12	13.35	-4.29	1.60
International Equity					
International Alpha Select Strategy	16.41	0.81	3.94	-10.72	2.08
MSCI EAFE Index	16.48	1.07	3.27	-9.51	1.97
Daily Active Emerging Mkts Strategy	18.95	10.96	20.44	-4.61	11.77
MSCI Emerging Markets Free Custom Index	18.03	10.75	20.22	-1.48	12.74
Fixed Income					
Passive Bond Market Index Strategy	2.42	7.83	8.06	7.45	6.20
Barclays Capital Aggregate Bond Index	2.48	7.94	8.16	7.42	6.20
Treasury Inflation Protected Securities Index Strategy	2.48	6.98	8.84	6.85	5.44
Barclays Capital U.S. TIPS Index	2.48	7.00	8.89	6.91	5.49
HIGH YIELD CTF - CMN1	7.42	12.17	20.50	10.60	9.18
BARCLAYS CAPITAL US HIGH YIELD 2 ISSUER CAP INDEX	6.61	11.35	18.24	9.04	8.04
INTERMEDIATE CREDIT INDEX NL CTF	4.03	9.00	10.71	8.14	6.52
BARCLAYS CAPITAL U.S. INTERMEDIATE CREDIT INDEX	4.07	9.09	10.84	7.90	6.38

Performance quoted represents past performance, which is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Average annual total return and total return are historical and include change in share value and reinvestment of dividends and capital gains, if any. Index returns are unmanaged and do not reflect the deduction of any fees or expenses. Index returns reflect all items of income, gain and loss and the reinvestment of dividends and other income. Investors cannot invest directly in an index. Shares of the SSgA® funds are not insured by the FDIC or by another governmental agency: they are not obligations of the FDIC nor are they deposits or obligations of or guaranteed by State Street Bank and Trust Company. The SSgA funds pay State Street Bank and Trust Company for its services as custodian, transfer agent and shareholder servicing agent and pays SSgA Funds Management, Inc., an affiliate of State Street Bank and Trust Company, for investment advisory services. State Street Global Markets, LLC, member FINRA, SIPC, is distributor for all SSgA® Funds and SPDR products except for SPDR S&P 500®



Fund Performance (Socially Screened) as of September 30, 2010

	Calendar				
	Qtr	YTD	1 Year	3 Years	5 Years
US Large Cap Equity					
Russell 3000 Screened Index Strategy	11.27	4.62	10.98	-6.71	0.79
Russell 3000 Index	11.53	4.78	10.96	-6.59	0.92
International Equity					
International Alpha Select Index Strategy	16.41	0.81	3.94	-10.72	2.08
MSCI EAFE Index	16.48	1.07	3.27	-9.51	1.97
Daily Active Emerging Markets Free Index Strategy	17.89	10.29	19.97	-1.69	12.45
MSCI Emerging Markets Index	18.03	10.75	20.22	-1.48	12.74
Fixed Income					
Socially Responsible Corporate Bond Index Strategy	2.11	6.59	6.13	6.56	5.81
Barclays Capital US Corporate Index	2.13	6.63	6.19	6.65	5.87
Passive Intermediate Govt. Index Strategy	4.63	10.44	11.48	8.25	6.42
Barclays Capital Intermediate Index	4.65	10.53	11.67	8.30	6.48

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