

# Allocation Strategies - Performance Summary

As of 12/31/11

Investment Strategy	Total Returns					
	1 Mo.	3 Mos.	YTD	1 Yr	3 Yrs*	5 Yrs*
<b>Money Market Strategy</b>	0.01%	0.04%	0.18%	0.18%	0.24%	1.60%
<b>Income Allocation Strategy <sup>1</sup></b>	0.98%	1.56%	4.80%	4.80%	8.24%	4.83%
<b>100% Barclays Agg Bond</b>	1.10%	1.12%	7.84%	7.84%	6.77%	6.50%
<b>Conservative Allocation Strategy <sup>1</sup></b>	0.45%	3.88%	2.30%	2.30%	10.79%	3.95%
<b>30% S&amp;P 500 / 70% Barclays Agg Bond</b>	1.08%	3.93%	6.18%	6.18%	9.27%	4.98%
<b>Moderate Allocation Strategy <sup>1</sup></b>	-0.12%	6.60%	-0.84%	-0.84%	12.64%	1.93%
<b>65% S&amp;P 500 / 35% Barclays Agg Bond</b>	1.05%	7.61%	4.18%	4.18%	11.86%	2.67%
<b>Passive Moderate Allocation Strategy</b>	0.32%	7.27%	1.33%	1.33%	12.35%	2.63%
<b>Aggressive Allocation Strategy <sup>1</sup></b>	-0.54%	8.76%	-3.62%	-3.62%	12.74%	-0.23%
<b>95% S&amp;P 500 / 5% Barclays Agg Bond</b>	1.03%	11.18%	2.41%	2.41%	13.81%	0.21%

\*Annualized

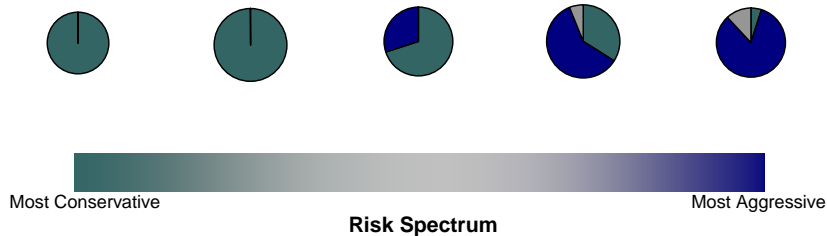
<sup>1</sup>Returns prior to 7/31/10 are based on the previously utilized investment pools.

The Asset Allocation Strategies performance represents model returns of each investment objective. Model performance assumes semi-annual rebalancing and is reported net of mutual fund fees. Past performance is not a guarantee of future results which may be higher or lower.

# Allocation Strategies – Asset Allocation Summary

TCF Asset Allocation Strategies*						
Strategy	Actively Managed Strategies					Index Strategy
	Money Market	Income	Conservative	Moderate	Aggressive	Passive Moderate
Cash	100.0%	3.0%	3.0%	3.0%	2.5%	3.0%
Fixed Income	0.0%	97.0%	67.0%	30.8%	2.5%	32.0%
<b>Total Cash &amp; Fixed Income</b>	<b>100.0%</b>	<b>100.0%</b>	<b>70.0%</b>	<b>33.8%</b>	<b>5.0%</b>	<b>35.0%</b>
Large Capitalization Equity	0.0%	0.0%	16.2%	32.5%	44.6%	33.0%
Mid Capitalization Equity	0.0%	0.0%	6.2%	12.5%	17.2%	13.0%
Small Capitalization Equity	0.0%	0.0%	2.5%	5.0%	6.9%	6.7%
International Equity	0.0%	0.0%	3.1%	6.1%	8.4%	6.2%
Emerging Markets	0.0%	0.0%	2.0%	4.1%	5.6%	6.2%
<b>Total Equity</b>	<b>0.0%</b>	<b>0.0%</b>	<b>30.0%</b>	<b>60.2%</b>	<b>82.7%</b>	<b>65.1%</b>
Alternative Investments	0.0%	0.0%	0.0%	6.0%	12.0%	0.0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>99.7%</b>	<b>100.1%</b>

Fixed Income & Cash  
Equity  
Alternatives



\*Underlying holdings and asset allocation subject to change based on market conditions and other factors.

## Strategy Objectives:

Money Market – To preserve capital and maintain liquidity.

Income – To preserve capital and generate income when there is limited need for growth of assets.

Conservative – To have adequate current income with some opportunity to experience growth of future income with moderate exposure to equity assets.

Moderate - To have the opportunity for growth with exposure to equity assets when there is also a need for some current income.

Aggressive – To experience maximum growth with the highest exposure to equity assets when there is not a need for current income.

Passive Moderate – To have the opportunity for growth with exposure to equity assets when there is also a need for some current income. Invest only in index or passively managed funds or strategies.