



Annual Total Returns of Various Asset Classes 1998 – 2009

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
Best	Lg Cap 28.58%	EM 66.41%	Mid Cap 17.51%	Bond 8.42%	Bond 10.27%	EM 56.28%	EM 25.95%	EM 34.54%	EM 32.59%	EM 39.78%	Bond 5.24%	EM 79.02%	Best
	Int'l 20.33%	BMT Growth 30.40%	Bond 11.63%	High Yield 4.48%	Cash 1.80%	Small Cap 47.25%	Int'l 20.70%	Int'l 14.02%	Int'l 26.86%	BMT Growth 15.57%	Cash 2.06%	High Yield 57.51%	
	Mid Cap 19.10%	Int'l 27.30%	Cash 6.18%	Cash 4.42%	High Yield -1.89%	Int'l 39.17%	Small Cap 18.33%	Mid Cap 12.56%	Small Cap 18.37%	BMT Balanced 13.31%	BMT Balanced -22.71%	Mid Cap 37.38%	
	BMT Growth 17.01%	Small Cap 21.26%	BMT Balanced -2.21%	Small Cap 2.49%	EM -6.00%	Mid Cap 35.62%	Mid Cap 16.48%	BMT Growth 8.83%	BMT Growth 16.78%	Int'l 11.63%	High Yield -26.39%	International 32.46	
	BMT Balanced 15.55%	Lg Cap 21.04%	Small Cap -3.02%	Mid Cap -0.61%	BMT Balanced -8.65%	Lg Cap 28.68%	BMT Growth 11.61%	BMT Balanced 7.17%	Lg Cap 15.79%	Mid Cap 7.98%	BMT Growth -28.86%	Small Cap 27.17%	
	Bond 8.67%	BMT Balanced 21.01%	High Yield -5.12%	EM -2.37%	BMT Growth -14.53%	High Yield 28.15%	Lg Cap 10.88%	Lg Cap 4.91%	BMT Balanced 13.62%	Bond 6.96%	Small Cap -33.79%	Lg Cap 26.46%	
	Cash 5.23%	Mid Cap 14.72%	BMT Growth -7.25%	BMT Balanced -2.03%	Mid Cap -14.51%	BMT Growth 27.28%	High Yield 10.87%	Small Cap 4.55%	High Yield 11.77%	Lg Cap 5.49%	Mid Cap -36.23%	BMT Growth 26.11%	
	High Yield 2.95%	Cash 4.83%	Lg Cap -9.11%	BMT Growth -5.96%	Int'l -15.66%	BMT Balanced 21.55%	BMT Balanced 10.02%	Cash 3.07%	Mid Cap 10.32%	Cash 5.00%	Lg Cap -37.00%	BMT Balanced 23.93%	
	Small Cap -2.55%	High Yield 2.51%	Int'l -13.96%	Lg Cap -11.88%	Small Cap -20.48%	Bond 4.11%	Bond 4.34%	High Yield 2.74%	Cash 4.85%	High Yield 2.19%	Int'l -43.06%	Bond 5.93%	
Worst	EM -25.34%	Bond -0.83%	EM -30.61%	Int'l -21.21%	Lg Cap -22.10%	Cash 1.15%	Cash 1.33%	Bond 2.43%	Bond 4.33%	Small Cap -1.57%	EM -53.18%	Cash 0.21%	Worst

Source: Zephyr StyleAdvisor



Annual Total Returns of Various Asset Classes 1998 – 2009

Index Definitions

- Merrill Lynch 91-day Treasury Bill Index - Cash** - Measures the performance of 3-month U.S. Treasury Bills.
- Barclays Capital U.S. Aggregate - Bonds** - Index comprising of securities from Barclays Capital Govt/Corp Bond Index, Mortgage-Backed Securities Index, and Asset-Backed Securities Index.
- Merrill Lynch US High Yield Master II - High Yield** - Tracks the performance of the high yield sector (bonds with credit ratings below Investment Grade) of the U.S. corporate bond market.
- S&P 500 - Large Cap** - Market capitalization-weighted index which includes 500 companies in leading industries of the U.S. economy.
- S&P MidCap 400 - Mid Cap** - Market capitalization-weighted index that measures the performance of 400 U.S. equities with market cap between \$750 million to \$3.3 billion.
- Russell 2000 - Small Cap** - Designed to measure the small-cap universe of U.S. equities and consists of 2000 securities representing the smallest securities according to a combination of their market cap and current index membership of the Russell 3000 Index.
- MSCI Europe, Australasia, and Far East (EAFE) - Int'l** - Free float-adjusted market capitalization index designed to measure equity performance of developed countries outside of North America.
- MSCI Emerging Markets - EM** - Free float-adjusted market capitalization weighted index designed to measure equity performance of 26 emerging countries.
- BMTC Balanced Portfolio Blend - Balanced** - Simulated performance based off the appropriate index assigned to each asset class according to the percentages in the BMTC Balanced Model. See right.
- BMTC Growth Portfolio Blend - Growth** - Simulated performance based off the appropriate index assigned to each asset class according to the percentages in the BMTC Growth Model. See right.

BMTC Models

Asset Class	Cash	Fixed Income	Large Cap	Mid Cap	Small Cap	Int'l	EM
Growth	5%	20%	32%	10%	13%	15%	5%
Balanced	5%	35%	27%	9%	9%	10%	5%

Style Class	Current Model
Cash	Federated Prime Obligations Fund (PRSXX)
Fixed Income	Federated Total Return Bond (FTRFX)
High Yield	Principal High Yield I (PHYTX)
Large Cap	Federated Cap Appreciation Fund (FEDEX)
Mid Cap	Janus Orion (JORNX)
Small Cap	Fidelity Advisor Small Cap Instl (FSCIX)
Int'l	Templeton Inst Foreign Equity Fund (TFEQX)
EM	iShares MSCI EM Index Fund (EEM)

The Model portfolios represent a theoretical allocation for a Taxable Account consisting of mutual funds and/or ETFs which have been selected according to the BMTC proprietary fund selection process. The Investment Policy Committee (IPC) selects the specific funds from the Fund Focus list to be included in the individual models according to current economic conditions and/or market expectations. There is no guarantee that the funds will remain in the models for the entire period as the funds and their corresponding percentages may be changed at any time. The performance results are based on theoretical, computer simulations of model portfolios for the specified time periods shown and not the results of actual accounts.

Performance figures for the funds do not include any shareholder servicing fees or fees charged by BMTC. For more information regarding the fees charged by BMTC or for a copy of the fund prospectus, please ask your investment advisor. Performance calculations assume that all distributions are reinvested at the NAV (Net Asset Value).

Performance numbers may have been gathered from third-party resources such as Zephyr StyleAdvisor and have not been verified by BMTC for accuracy.

Different style classes may have additional risks. For information regarding risks of a particular style class or information regarding the benchmarks used for comparison, please ask your investment advisor.

FOR CLIENT PRESENTATION PURPOSES ONLY. The performance of the models represented above does not guarantee future returns. Performance results are theoretical and therefore may have substantial limitations. The returns are not indicative of actual returns for a portfolio that was invested during the periods indicated. Mutual funds and ETFs are:

- Not FDIC insured, have no bank guarantee, and are not insured by any federal government agency
- Subject to investment risks and may lose value.