

**Marine Corps NAF 401(k) Returns October 2010**

		DATE	RATES			DATE	RATES
<b>LARGE CAP GROWTH</b>	Fidelity Capital Appreciation	10/10	5.16	<b>LIFESTYLE FUNDS</b>	Fidelity Freedom 2050	10/10	3.94
		YTD	12.13			YTD	8.21
		12 MTS	28.57			12 MTS	16.51
	S & P 500	10/10	3.78		Fidelity Freedom 2045	10/10	3.87
		YTD	7.77			YTD	8.44
		12 MTS	16.45			12 MTS	16.63
<b>LARGE CAP VALUE</b>	LSV Value Equity	10/10	2.45		Fidelity Freedom 2040	10/10	3.76
		YTD	6.50			YTD	8.51
		12 MTS	13.62			12 MTS	16.51
<b>MID CAP GROWTH</b>	Morgan Stanley Mid Cap Growth	10/10	4.31		Fidelity Freedom 2035	10/10	3.75
		YTD	24.17			YTD	8.44
		12 MTS	35.48			12 MTS	16.28
<b>MID CAP VALUE</b>	Neuberger Berman Genesis	10/10	2.18	Fidelity Freedom 2030	10/10	3.48	
		YTD	8.71		YTD	8.62	
		12 MTS	18.56		12 MTS	16.15	
<b>SMALL CAP GROWTH</b>	Schroeder US Opportunity	10/10	3.00	Fidelity Freedom 2025	10/10	3.31	
		YTD	10.53		YTD	8.67	
		12 MTS	20.88		12 MTS	15.54	
<b>SMALL CAP BLEND</b>	Aberdeen Small Cap	10/10	2.85	Fidelity Freedom 2020	10/10	3.13	
		YTD	13.83		YTD	8.55	
		12 MTS	26.99		12 MTS	14.95	
<b>SMALL CAP VALUE</b>	Northern Small Cap Value	10/10	4.06	Fidelity Freedom 2015	10/10	2.75	
		YTD	12.53		YTD	8.26	
		12 MTS	24.03		12 MTS	13.61	
<b>INTERNATIONAL EQUITY</b>	Fidelity International Discovery	10/10	4.32	Fidelity Freedom 2010	10/10	2.60	
		YTD	6.56		YTD	8.12	
		12 MTS	13.76		12 MTS	13.31	
<b>INTERMEDIATE BOND</b>	PIMCO Total Return	10/10	1.03	Fidelity Freedom 2005	10/10	2.39	
		YTD	10.77		YTD	7.67	
		12 MTS	11.15		12 MTS	12.41	
<b>STABLE VALUE</b>	Fidelity Managed Income Portfolio	10/10	0.14	Fidelity Freedom 2000	10/10	1.52	
		YTD	1.28		YTD	6.64	
		12 MTS	1.51		12 MTS	9.55	
					Fidelity Freedom Income Fund	10/10	1.44
						YTD	6.57
						12 MTS	9.28

## Thrift Savings Plan

<b>C Fund</b>	10/10	3.80		<b>L2040</b>	10/10	3.16
	YTD	7.84			YTD	8.47
12 MTS	16.53	12 MTS		15.18		
<b>F Fund</b>	10/10	0.36		<b>L2030</b>	10/10	2.78
	YTD	8.46			YTD	7.76
12 MTS	8.16	12 MTS		8.47		
<b>G Fund</b>	10/10	0.18		<b>L2020</b>	10/10	2.29
	YTD	2.42			YTD	6.78
12 MTS	2.94	12 MTS		11.63		
<b>S Fund</b>	10/10	4.48		<b>L2010</b>	10/10	0.92
	YTD	16.70			YTD	4.15
12 MTS	29.17	12 MTS	6.41			
<b>I Fund</b>	10/10	3.63	<b>L Income</b>	10/10	0.92	
	YTD	4.91		YTD	4.23	
12 MTS	9.78	12 MTS	6.18			

For only the second time this year the stock market has posted back to back months with positive returns. The returns may have been even larger given investors were expecting the Federal Reserve to force more money into the economy with its second round of quantitative easing (the government purchases bonds in an effort to increase lending and get the economy growing faster). The stock market took a step back at the end of the month after the Federal Reserve announced plans that were not as large as most analysts expected. Most analysts still believe the economy will continue to grow but at the current pace, which is way too slow. There are still concerns about the ability of foreign governments to repay their debt. The continued high rate of unemployment along with other fears that have worried investors for the better part of two years are still holding the market back.

Studies have shown that the most effective way to achieve positive long term investment returns is to choose an asset allocation that fits your investment objectives and stick with it. This does not mean that adjustments should not be made to your portfolio but it pays to make these decisions with a clear head and not when the markets are acting in an irrational manner either on the up or down-side. Your 401(k) is a long term investment and should be treated accordingly. Short term market moves must be viewed as exactly that and with the perspective that these funds are to be used in 5, 10, 20 and in the case of some, even longer time horizons.

The Fidelity website is a great source of information about the markets and about your personal account. You can access your retirement information on the web at [www.401k.com](http://www.401k.com) or by calling 1.800.890.4015 to reach a representative at Fidelity that will be familiar with our plan and can help you with any questions that you may have regarding your account.

The above information is not intended as investment advice or the recommendation to buy or sell any particular security. Past performance is not an indication of future results.

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