



Investment Performance.
Plan On It.

	1-YEAR	5-YEAR	10-YEAR
WEALTH MANAGEMENT GROUP EQUITY RETURNS*	44.7%	3.2%	3.8%
S&P 500 INDEX	26.5%	0.4%	-1.0%
WEALTH MANAGEMENT GROUP FIXED INCOME RETURNS**	14.8%	5.0%	6.0%
BARCLAYS CAPITAL AGGREGATE BOND INDEX	6.5%	5.0%	6.1%

*Average annual equity returns of the Heartland Retirement Plan as of 12/31/09 (excluding Heartland Financial USA, Inc., stock). The S&P 500 Index is a capitalization-weighted index of 500 widely-traded stocks. Created by Standard and Poor's, it is considered to represent the performance of the broad stock market. **Average annual composite taxable bond returns of Structured Portfolio Accounts as of 12/31/09. The Barclay's Intermediate Aggregate Bond Index represents U.S. domestic, taxable and dollar-denominated, investment-grade, fixed-rate securities with maturities of 1 to 10 years. It is considered to represent the performance of the broad bond market. All returns are before fees. Past performance does not guarantee future results. Not insured by any government agency. Not bank-guaranteed. May lose value.

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Wealth Management Group