

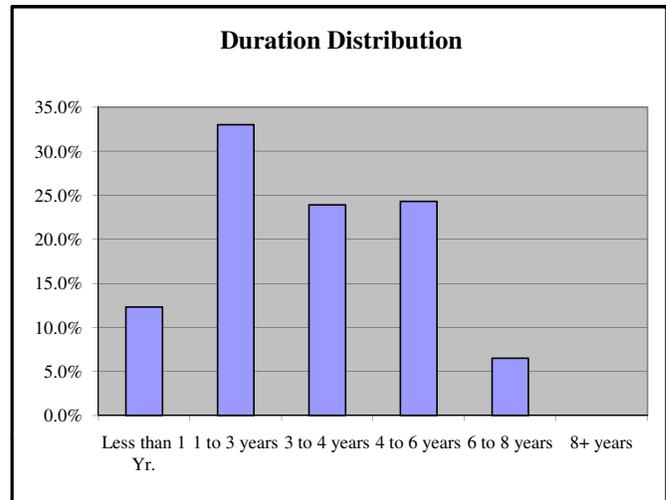
SUMMARY REPORT

Diversified Bond Fund

Acct. # ISTFEXT20201

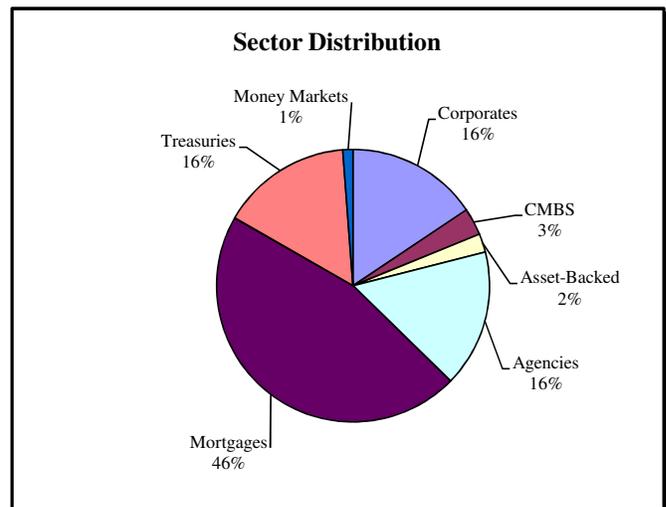
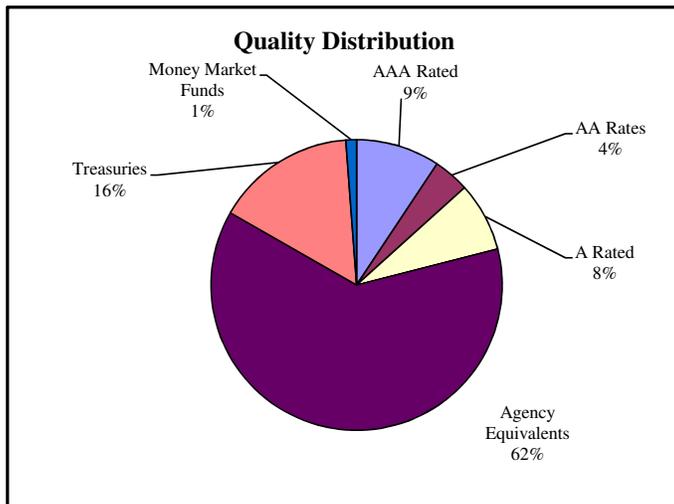
March 31, 2006

	Div. Bond Portfolio	Lehman Bros. Int. Agg. Index *
Month Total Return	-0.44%	-0.60%
Month Total Return (Incl. Cash)	-0.44%	N/A
Fiscal Year to Date	0.30%	-0.06%
Fiscal Year to Date (Incl. Cash)	0.36%	N/A
Wgtd. Avg. Coupon	4.7%	5.0%
Current Yield	4.8%	5.1%
Yield to Maturity	5.7%	5.4%
Wgtd. Avg. Maturity	5.0 yrs.	5.0 yrs.
Effective Duration	3.2 yrs.	3.8 yrs.
Number of securities	74	N/A
Portfolio Size (millions)	\$ 354.3	N/A
Wgtd. Avg. Quality	AAA+	AAA+



* A or Better Credit Component
** January Index Returns are estimated

Note: For mortgage securities, average life is used as a proxy for maturity.



Prior Month Attribution:

Month Total Return	0.13%
Fiscal Year to Date Return	0.80%
Wgtd. Avg. Coupon	4.7%
Current Yield	4.8%
Yield to Maturity	5.2%
Wgtd. Avg. Maturity	4.9 yrs.
Effective Duration	3.0 yrs.
Number of securities	73
Portfolio Size (millions)	\$ 356.2

Explanation for significant change in attributes: