

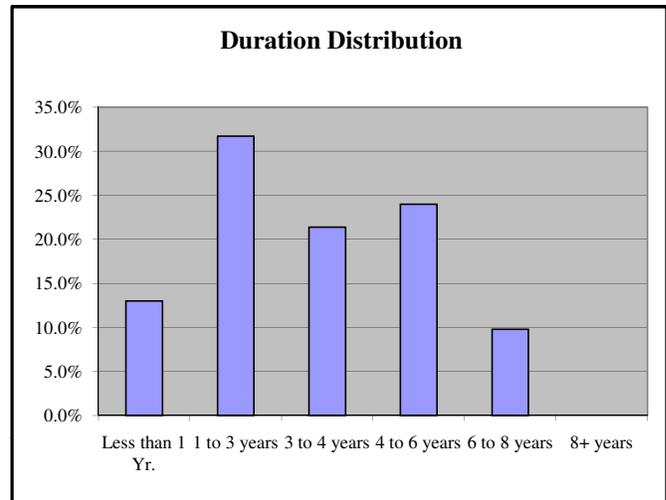
SUMMARY REPORT

Diversified Bond Fund

Acct. # ISTFEXT20201

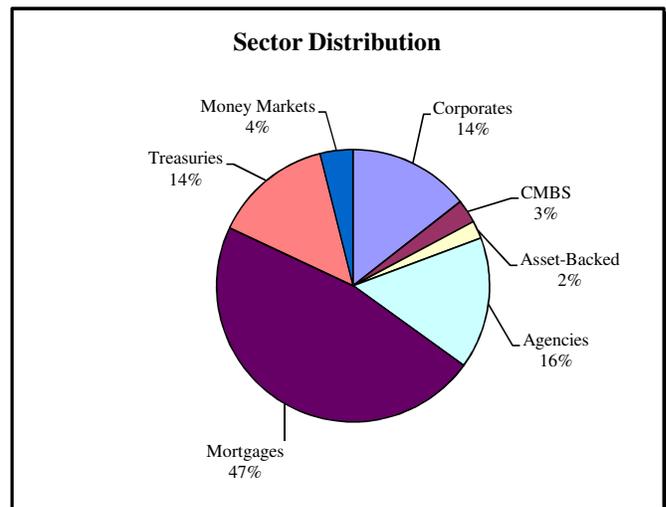
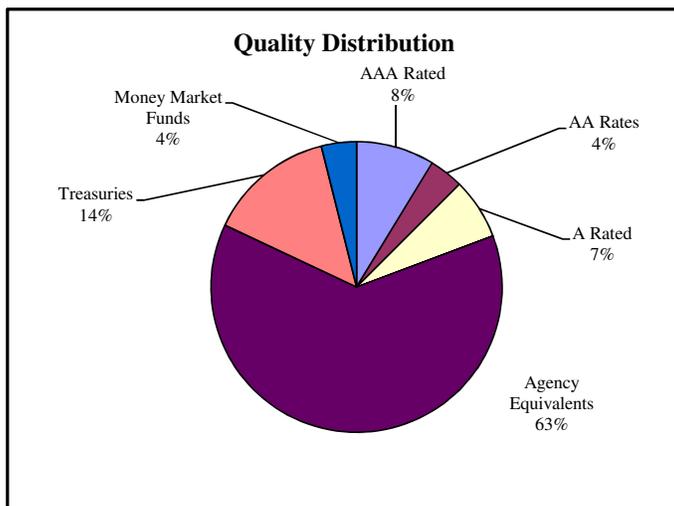
April 30, 2006

	Div. Bond Portfolio	Lehman Bros. Int. Agg. Index *
Month Total Return	0.13%	0.04%
Month Total Return (Incl. Cash)	0.14%	N/A
Fiscal Year to Date	0.43%	-0.02%
Fiscal Year to Date (Incl. Cash)	0.50%	N/A
Wgtd. Avg. Coupon	4.8%	5.0%
Current Yield	4.9%	5.1%
Yield to Maturity	5.5%	5.5%
Wgtd. Avg. Maturity	4.9 yrs.	5.0 yrs.
Effective Duration	3.2 yrs.	3.9 yrs.
Number of securities	70	N/A
Portfolio Size (millions)	\$ 351.5	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	-0.44%
Fiscal Year to Date Return	0.36%
Wgtd. Avg. Coupon	4.7%
Current Yield	4.8%
Yield to Maturity	5.7%
Wgtd. Avg. Maturity	5.0 yrs.
Effective Duration	3.2 yrs.
Number of securities	74
Portfolio Size (millions)	\$ 354.3

Explanation for significant change in attributes: