

## SUMMARY REPORT

### *Diversified Bond Fund*

Acct. # ISTFEXT20201

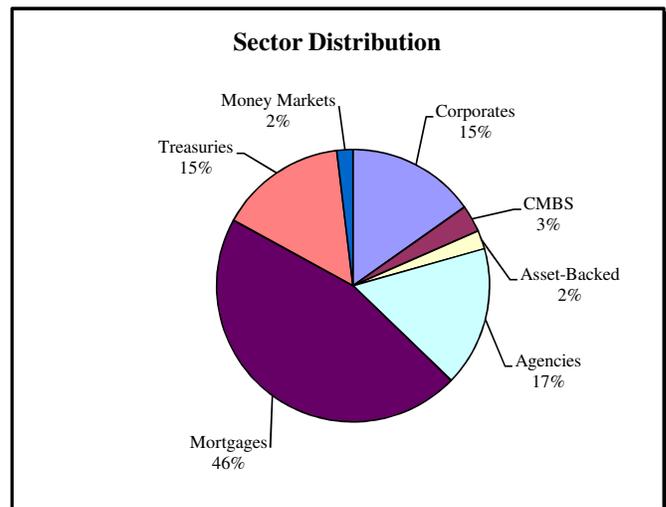
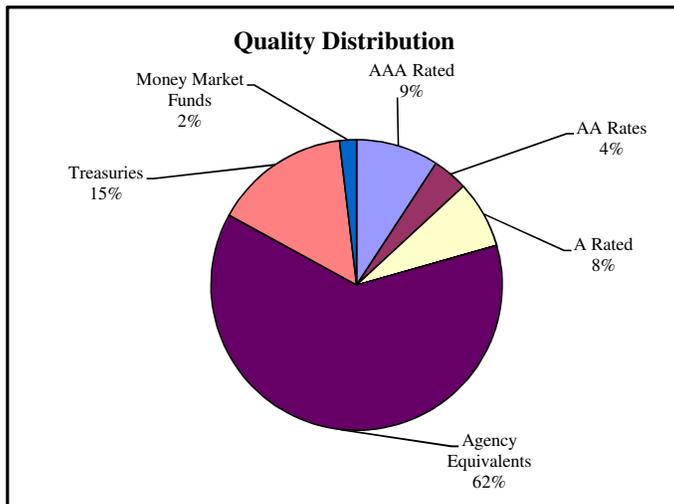
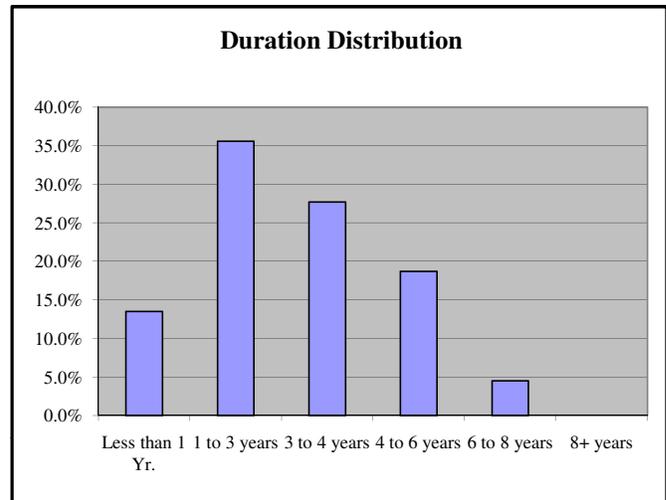
February, 2006

	Div. Bond Portfolio	Lehman Bros. Int. Agg. Index *
Month Total Return	0.11%	0.23%
Month Total Return (Incl. Cash)	0.13%	N/A
Fiscal Year to Date	0.74%	0.54%
Fiscal Year to Date (Incl. Cash)	0.80%	N/A
Wgtd. Avg. Coupon	4.7%	5.0%
Current Yield	4.8%	5.0%
Yield to Maturity	5.2%	5.2%
Wgtd. Avg. Maturity	4.9 yrs.	4.8 yrs.
Effective Duration	3.0 yrs.	3.6 yrs.
Number of securities	73	N/A
Portfolio Size (millions)	\$ 356.2	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	0.67%
Wgtd. Avg. Coupon	4.7%
Current Yield	4.8%
Yield to Maturity	5.1%
Wgtd. Avg. Maturity	4.9 yrs.
Effective Duration	3.1 yrs.
Number of securities	72
Portfolio Size (millions)	\$ 358.3

**Explanation for significant change in attributes:**