

## SUMMARY REPORT

### *Diversified Bond Fund*

Acct. # ISTFEXT20201

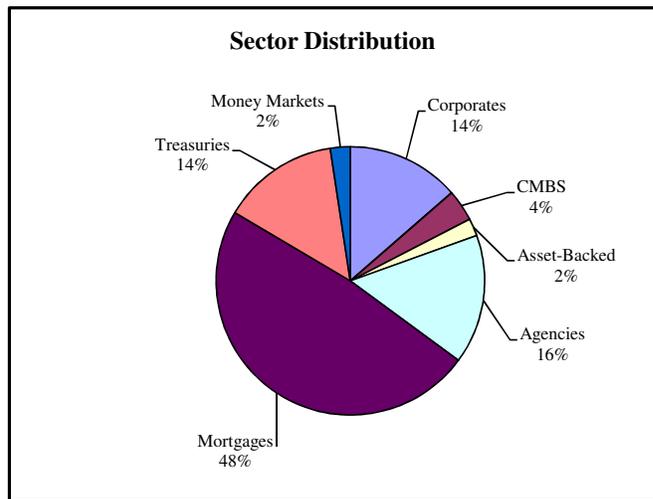
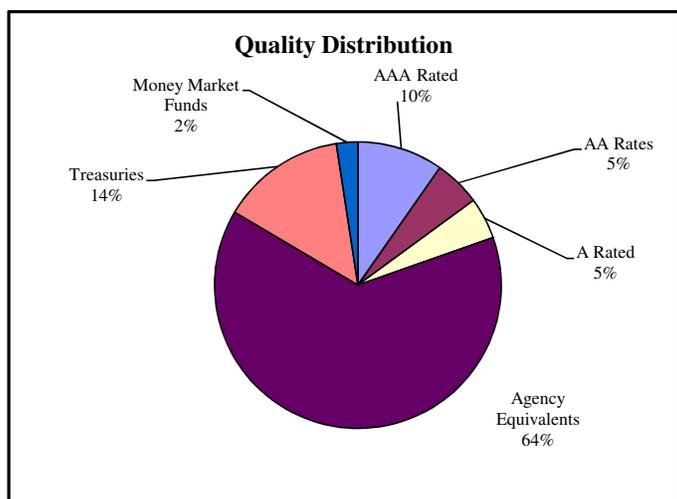
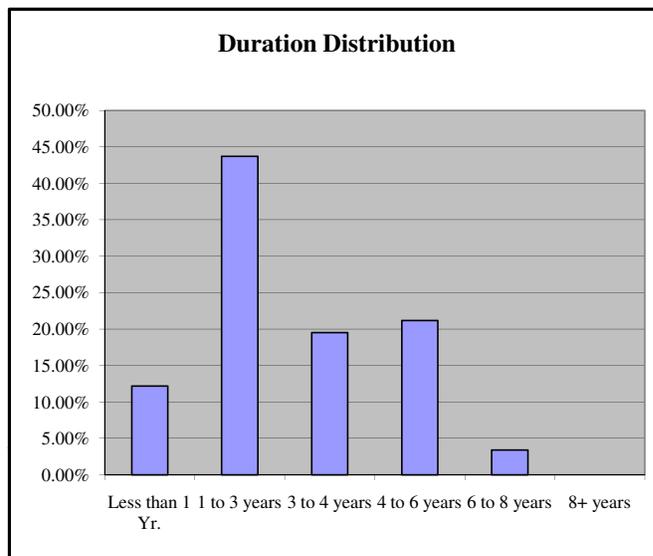
October 31, 2006

	Div. Bond Portfolio	Lehman Bros. Int. Agg. Index *
Month Total Return	0.61%	0.61%
Month Total Return (Incl. Cash)	0.57%	N/A
Fiscal Year to Date	3.85%	4.01%
Fiscal Year to Date (Incl. Cash)	3.75%	N/A
Calendar Year to Date	3.84%	3.86%
Calendar Year to Date (Incl. Cash)	3.77%	N/A
Wgt'd. Avg. Coupon	4.9%	5.1%
Current Yield	4.9%	5.1%
Yield to Maturity	5.5%	5.2%
Wgt'd. Avg. Maturity	4.1 yrs.	4.7 yrs.
Effective Duration	3.0 yrs.	3.6 yrs.
Number of securities	73	N/A
Portfolio Size (millions)	\$ 366.9	N/A
Wgt'd. 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	0.81%
Fiscal Year to Date Return	3.16%
Wgt'd. Avg. Coupon	4.9%
Current Yield	5.0%
Yield to Maturity	5.5%
Wgt'd. Avg. Maturity	4.1 yrs.
Effective Duration	3.0 yrs.
Number of securities	72
Portfolio Size (millions)	\$ 359.4

**Explanation for significant change in attributes:**