Average, Actual[1] Performance Of All Clients In Each *Risk-Adjusted* Portfolio

All Time Periods Ending Oct 31, 2003

			YTD (10 Months)			October (1 Month)			3 Months			1 Year		
Portfolios	**Accts[2]**	**Risk[3]**	**Expected**	**Actual**	**Value Added**	**Expected**	**Actual**	**Value Added**	**Expected**	**Actual**	**Value Added**	**Expected**	**Actual**	**Value Added**
Income-Plus	34	20.0%	3.88	8.54	4.66	1.10	1.92	0.82	1.22	4.57	3.35	3.72	10.73	7.01
Conservative	48	37.5%	7.28	11.95	4.67	2.06	3.26	1.20	2.29	5.89	3.60	6.98	14.26	7.28
Mid-Point	22	50.0%	9.71	14.46	4.75	2.75	4.07	1.32	3.05	6.49	3.44	9.31	16.56	7.25
Moderate	53	67.5%	13.11	19.61	6.50	3.71	7.09	3.38	4.12	9.88	5.76	12.57	22.55	9.98
Opportunity	12	80.0%	15.54	22.44	6.90	4.40	5.77	1.37	4.88	8.76	3.88	14.90	24.31	9.41
Market Equiv	5	100.0%	19.42	24.06	4.64	5.50	6.26	0.76	6.10	8.16	2.06	18.62	24.82	6.20
Market Plus	2	117.5%	22.82	23.12	0.30	6.46	7.72	1.26	7.17	9.50	2.33	21.88	24.95	3.07
S&P 500 Index		**100.0%**	**19.42**			**5.50**			**6.10**			**18.62**		

[1] Net of our management fees.

Past performance is no guarantee of future results.

[2] The number of accounts in each portfolio; the total = 176

[3] Risk is measured as a percentage of the S&P 500 Index.

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