

*The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Performance data current to the most recent month-end is available via this Web site. Please note that month-end performance data is accompanied or preceded by performance data current to the most recent quarter-end, also available via this Web site.*

Fund Name	11/30/2006					Annualized Total Rates of Return 09/30/2006				
	Incept. Date	Unit Value	1 Mo.	3 Mos.	YTD	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	Since Incept.
<b>Interm./Long-Term Bonds</b>										
Columbia Int Bnd A <sup>nd</sup>	12/78	8.9000	1.08%	N/A	4.63%	3.50%	3.68%	5.00%	N/A	6.28%
Clmba Str Income A <sup>nd</sup>	04/77	6.0200	1.68%	3.24%	6.76%	4.25%	6.80%	9.23%	6.29%	8.93%
Int'd Bond <sup>m</sup>	08/90	10.6900	0.75%	1.91%	3.37%	2.29%	1.11%	2.37%	4.34%	5.39%
<b>Aggressive Bonds</b>										
Hi Yield Bond <sup>m</sup>	09/95	9.7500	1.46%	3.70%	10.36%	8.17%	9.12%	10.90%	6.52%	6.86%
<b>Large-Cap Stocks</b>										
Amer Fund Invest R3 <sup>nd</sup>	06/02	41.2000	2.28%	N/A	17.25%	13.65%	17.55%	11.04%	10.71%	13.43%
Fidelity Eq Inc T <sup>nd</sup>	09/92	32.2200	2.03%	N/A	15.17%	11.61%	13.84%	9.03%	9.30%	11.78%
Calvert Soc Inv A <sup>nd</sup>	08/87	38.6700	0.83%	N/A	9.55%	6.71%	8.66%	6.98%	8.98%	8.36%
Oppenhr Main St A <sup>nd</sup>	02/88	42.0500	1.52%	N/A	13.25%	10.17%	11.71%	6.62%	7.48%	13.66%
Stock Index <sup>m</sup>	08/93	10.9300	1.86%	7.81%	13.62%	10.22%	11.59%	6.30%	7.91%	9.97%
Amer Grth Amer R3 <sup>nd</sup>	05/02	33.7800	2.67%	N/A	10.75%	9.16%	13.98%	9.76%	12.59%	14.68%
American Amcap R3 <sup>nd</sup>	06/02	20.3700	1.90%	N/A	8.52%	7.09%	9.62%	7.20%	10.50%	11.57%
Clmba Mrsc Gr A <sup>nd</sup>	12/97	19.7200	2.39%	8.00%	4.84%	3.43%	9.84%	7.94%	N/A	7.54%
Janus Adv Forty <sup>nd</sup>	05/97	31.7300	4.82%	N/A	10.44%	1.27%	13.56%	7.55%	N/A	11.97%
TA Prem Div Eqty <sup>nd</sup>	03/98	15.0700	2.31%	N/A	10.08%	8.14%	12.06%	7.45%	N/A	4.79%
<b>Small/Mid-Cap Stocks</b>										
Mid Cap Value <sup>m</sup>	05/01	15.8200	3.40%	9.09%	17.21%	11.11%	19.55%	16.78%	N/A	12.58%
Mutual Shares R <sup>nd</sup>	01/02	26.8700	1.59%	N/A	14.83%	12.18%	14.93%	N/A	N/A	9.25%
Frkln Flx Cp Grth R <sup>nd</sup>	01/02	42.5300	2.31%	N/A	6.89%	6.31%	11.63%	8.76%	9.39%	13.11%
Frkln Sml Mcp GR R <sup>nd</sup>	01/02	40.4500	3.90%	N/A	8.30%	4.12%	12.61%	N/A	N/A	4.13%
AM Cent Sm Co Val <sup>nd</sup>	12/99	10.9800	2.33%	N/A	14.11%	8.61%	17.34%	14.81%	N/A	18.06%
Fidelity Val Str T <sup>nd</sup>	08/86	33.7700	3.59%	N/A	15.02%	10.97%	12.25%	13.72%	10.83%	11.02%
Special Equity <sup>m</sup>	01/86	26.7200	2.97%	9.29%	11.14%	4.73%	12.76%	10.14%	7.67%	12.03%
Fidelity Sml Cap T <sup>nd</sup>	09/98	23.8600	2.40%	N/A	8.79%	2.70%	16.13%	13.01%	N/A	13.72%
Franklin Re Sec A <sup>nd</sup>	01/94	30.9900	6.53%	N/A	21.45%	11.68%	21.14%	19.37%	13.36%	13.89%
<b>International Stocks</b>										
AIM Int'l Equity A <sup>nd</sup>	04/92	28.9800	4.06%	N/A	23.42%	20.77%	23.64%	13.88%	7.49%	9.85%
Oppenheim Global A <sup>nd</sup>	12/69	76.9800	3.58%	N/A	15.41%	13.13%	19.58%	13.61%	13.04%	12.91%
Templeton Foreign A <sup>nd</sup>	01/97	13.5600	3.12%	N/A	16.40%	11.50%	16.93%	13.68%	8.66%	13.34%
<b>Multi-Asset/Other</b>										
American Balnc R3 <sup>nd</sup>	06/02	19.3200	1.47%	N/A	10.55%	8.47%	8.97%	7.71%	9.26%	11.28%
AIM Leisure A <sup>nd</sup>	04/02	49.6200	3.29%	N/A	20.03%	11.88%	11.88%	N/A	N/A	6.22%
AIM Tech A <sup>nd</sup>	04/02	29.0400	3.60%	N/A	11.05%	9.24%	7.61%	N/A	N/A	-2.17%
Franklin Bio Dsc A <sup>nd</sup>	09/97	59.8700	2.69%	N/A	5.70%	-4.97%	6.10%	2.26%	N/A	9.12%
Mutual Financial <sup>nd</sup>	08/97	24.2600	0.96%	N/A	14.59%	19.40%	17.89%	14.86%	N/A	15.89%
Int'd/Lng Horzn SAF <sup>m</sup>	07/96	13.2600	1.77%	5.74%	9.34%	6.84%	9.47%	6.83%	6.84%	6.89%
Int'd Horzn SAF <sup>m</sup>	07/96	12.2500	1.49%	4.69%	8.05%	5.94%	7.45%	5.95%	6.17%	6.17%
Long Horzn SAF <sup>m</sup>	05/98	11.8400	1.98%	6.85%	10.74%	7.80%	11.32%	6.82%	N/A	3.58%
Short Horzn SAF <sup>m</sup>	07/96	10.9100	0.93%	2.57%	5.03%	3.92%	3.82%	4.25%	5.07%	5.12%
Sht/Int'd Horzn SAF <sup>m</sup>	05/98	10.2600	1.28%	3.66%	6.53%	4.97%	5.77%	5.47%	N/A	4.36%
Vanguard Trg Rt 05 <sup>nd</sup>	10/03	11.8100	1.72%	N/A	8.05%	5.13%	N/A	N/A	N/A	6.58%
Vanguard Trg Rt 15 <sup>nd</sup>	10/03	12.6700	2.01%	N/A	10.56%	7.25%	N/A	N/A	N/A	8.43%
Vanguard Trg Rt 25 <sup>nd</sup>	10/03	13.1800	2.25%	N/A	11.98%	8.18%	N/A	N/A	N/A	9.50%
Vanguard Trg Rt 35 <sup>nd</sup>	10/03	13.9500	2.42%	N/A	13.78%	9.70%	N/A	N/A	N/A	11.31%
Vanguard Trg Rt 45 <sup>nd</sup>	10/03	14.3900	2.35%	N/A	14.48%	10.70%	N/A	N/A	N/A	12.41%

**(Diversified) at 800-755-5801. The prospectus contains additional information about the funds, including the investment objectives, risks, charges, and other expenses. You should read the prospectus and consider all such information carefully before you make your investment choices.**

Performance reflects historical investment results (including changes in share price and reinvestment of dividends and capital gains) less charges and deductions. The total rates of return shown refers to the value an investor would receive on the date indicated if a \$1,000 purchase payment was made the indicated period of time. Returns are annualized when performance of one year or greater is shown. The sponsoring retirement plan may also assess an administrative fee, which would reduce the performance data quoted.

The total rates of return for registered funds are calculated in accordance with SEC performance advertising regulations.

### **<sup>m</sup>Diversified Funds**

Each of the funds of the Diversified Funds Group (other than the Stock Index Fund) is available through a Core Fund & Feeder structure, under which each such 'Feeder' fund invests in a 'Core Fund' with a corresponding investment objective. The Feeder funds are separate series of a registered investment management company. The Core Funds are registered investment management companies. For Funds showing inception dates prior to 1996 (other than the High Yield Bond Fund), the underlying Core Funds were established on January 3, 1994 (except the International Equity Core Fund which was established in October of 1995) when corresponding pooled separate accounts of MONY Life Insurance Company (formerly, The Mutual Life Insurance Company Of New York) (the "predecessor pooled separate account(s)") with corresponding investment objectives, policies and restrictions contributed all of their assets to such investment management companies. These investment management companies thereupon became available for investment by certain institutional investors, including mutual funds. All other Core Funds were established on the inception dates shown and do not have predecessor pooled separate accounts. Fund returns for the periods prior to the commencement of operations are hypothetical and are based on the historical data from the Core Funds and, if applicable, the predecessor pooled separate accounts. The predecessor pooled separate accounts were not registered under the Investment Company Act of 1940 and, therefore, were not subject to certain investment restrictions imposed by that Act. If the predecessor pooled separate accounts had been registered under the Act, performance might have been adversely affected. Stock Index Fund returns for periods prior to the commencement of operations are hypothetical and are based on the historical data from the S&P 500 Index Master Investment Portfolio, established on August 31, 1993. Other classes of shares, with different fee structures, may be available from the Funds depending on the retirement plan investor status. Diversified Investment Advisors, Inc. is the investment advisor to each of the Core Funds and has the ability to appoint sub-advisors to manage the portfolio of each Core Fund.

***An investment in the Money Market Fund, if available under the Plan, is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment, it is possible to lose money by investing in the fund.***

If available as investment options under the plan, the Strategic Allocation Funds (also known as "Lifestyle Funds" or "Horizon Funds") invest in combinations of the funds of the Diversified Funds Group, as determined by Diversified Investment Advisors based on each Horizon Fund's investment objective.

The Diversified funds are offered by Diversified Investors Securities Corp. (DISC), 4 Manhattanville Road, Purchase, NY 10577. Any non-Diversified fund offered under a plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements, such as DISC. If the Fixed, Guaranteed and/or Stable Funds are offered under the plan by Diversified, these options are made available under a group annuity contract issued by Transamerica Financial Life Insurance Company (TFLIC), 4 Manhattanville Road, Purchase, NY 10577. TFLIC and Diversified are affiliated companies of DISC.

### **<sup>nd</sup>Non-Proprietary Funds**

The non-proprietary funds, if any, are not affiliated with Diversified Investment Advisors or its affiliate. Certain performance data for such funds are provided by independent firms that track the investment industry (such as Lipper, Inc.), or from the fund family itself. Although data are gathered from sources believed to be reliable, neither the independent tracking firms, Diversified nor its affiliate can guarantee the completeness, accuracy, timeliness or reliability of the data. All data are historical and subject to change at any time. Independent tracking firms may use different methodologies for providing mutual fund performance information. The independent tracking firms reserve all rights in their respective proprietary data.

***An investment in the Money Market Fund, if available under the Plan, is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment, it is possible to lose money by investing in the fund.***

Presentation of performance information for the non-proprietary funds, if any, is for informational purposes only and should not be construed as an endorsement or recommendation by Diversified nor be the basis of any investment decision. Depending on the particular non-proprietary fund, Diversified or its affiliate may receive remuneration from the fund family (or its service provider) for providing certain recordkeeping or other administrative services.

Any non-proprietary fund offered under a plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements, such as Diversified Investors Securities Corp. (DISC), 4 Manhattanville Road, Purchase, NY 10577. If the Fixed, Guaranteed and/or Stable Funds are offered under the plan by Diversified, these options are made available under a group annuity contract issued by Transamerica Financial Life Insurance Company (TFLIC), 4 Manhattanville Road, Purchase, NY 10577. TFLIC and Diversified are affiliated companies of DISC.

**Index performance information, if presented, is provided for comparison only. Indexes are unmanaged, assume reinvestment of all distributions and do not account for fees or other charges. Securities in an actively managed fund do not necessarily match those in the indexes and fund performance may differ. It is not possible to invest directly in an index. Employer stock, if offered under the plan, is not diversified and a plan participant should consider the risk of concentrating his or her retirement funds in employer stock.**