



DIVERSIFIED
INVESTMENT
ADVISORS

Investment Mix Worksheet

All Children's Health System, Inc. Tax Deferred Annuity Plan

These sample investment mixes are offered to help you create or fine-tune your own investment strategy, based on your time horizon for investing.

Each sample investment mix shows a suggested investment allocation among the primary asset classes (stock and bonds). Within the primary asset classes, the investment options available under your plan are further allocated into asset sub-classes.

Also shown are the 50-year average annual return and an illustration of the relative investment risk for each mix.

Short-Term Mix	Short/Intern.-Term Mix	Intermediate-Term Mix	Interm./Long-Term Mix	Long-Term Mix
Primarily invested in bonds to minimize risk, with some exposure to stocks to enhance returns.	Higher potential returns through greater stock exposure than Short-Term Mix.	Equal portions of bond and stock investments for moderate levels of risk and return.	Majority of assets invested in stocks, with bond allocation to dampen short-term performance.	Potential for higher long-term returns, but with greater short-term volatility.
Investment Time Horizon: 2 to 7 years	Investment Time Horizon: 5 to 12 years	Investment Time Horizon: 8 to 15 years	Investment Time Horizon: 14 to 20 years	Investment Time Horizon: 20 or more years
Historical Average Annual Return 1954-2003: 6.7%	Historical Average Annual Return 1954-2003: 7.9%	Historical Average Annual Return 1954-2003: 9.1%	Historical Average Annual Return 1954-2003: 10.0%	Historical Average Annual Return 1954-2003: 10.9%
Relative Investment Risk: 	Relative Investment Risk: 	Relative Investment Risk: 	Relative Investment Risk: 	Relative Investment Risk:
Bonds Short-Term Bonds 27% Interm./Long-Term Bonds 63% Total Bonds 90%	Bonds Short-Term Bonds 21% Interm./Long-Term Bonds 49% Total Bonds 70%	Bonds Short-Term Bonds 15% Interm./Long-Term Bonds 35% Total Bonds 50%	Bonds Short-Term Bonds 9% Interm./Long-Term Bonds 21% Total Bonds 30%	Bonds Short-Term Bonds 3% Interm./Long-Term Bonds 7% Total Bonds 10%
Stocks Large-Cap Stocks 7% Small/Mid-Cap Stocks 1% International Stocks 2% Total Stocks 10%	Stocks Large-Cap Stocks 21% Small/Mid-Cap Stocks 5% International Stocks 4% Total Stocks 30%	Stocks Large-Cap Stocks 35% Small/Mid-Cap Stocks 8% International Stocks 7% Total Stocks 50%	Stocks Large-Cap Stocks 50% Small/Mid-Cap Stocks 10% International Stocks 10% Total Stocks 70%	Stocks Large-Cap Stocks 65% Small/Mid-Cap Stocks 13% International Stocks 12% Total Stocks 90%

All registered funds are available by prospectus only. Please read and consider the investment objectives, risks, charges, expenses and other information in the prospectus carefully before investing.

Diversified funds are offered by Diversified Investors Securities Corp. (DISC), 4 Manhattanville Road, Purchase, NY 10577. Any non-Diversified fund offered under the plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers having effective selling agreements such as DISC. You may obtain a prospectus by contacting DISC. If the Fixed, Stable or Guaranteed Pooled Fund is offered under the plan, it is made available under a group annuity contract issued by Transamerica Financial Life Insurance Company (TFLIC). If the Stable Pooled Fund is offered under the plan, it is made available through the Diversified Investment Advisors Collective Trust, and it invests directly in the Wells Fargo Stable Return Fund, a collective trust fund of Wells Fargo & Company. Diversified, DISC and TFLIC are affiliated companies.

Sample Investment Mixes

	Short-Term Mix	Short/Interm.-Term Mix	Intermediate-Term Mix	Interm./Long-Term Mix	Long-Term Mix
Bonds					
Short-Term Bonds					
TFLIC Guar Pool	27%	21%	15%	9%	3%
Interm./Long-Term Bonds					
Dvfd Totl Return Bd	42%	33%	24%	14%	5%
Pimco Real Rtrn	21%	16%	11%	7%	2%
Total Bonds	90%	70%	50%	30%	10%
Stocks					
Large-Cap Stocks					
Amer Beac LgCap Val	2%	7%	12%	17%	22%
Davis NY Venture	1%	3%	5%	8%	10%
Dvfd Stk Indx	2%	4%	6%	8%	11%
Amer Fds Grwth Fd	2%	7%	12%	17%	22%
Small/Mid-Cap Stocks					
Dvfd Mid Cap Value	0%	1%	1%	2%	2%
Morgan MdCap Gr	0%	1%	2%	2%	3%
Columbia SmCap Val	0%	1%	2%	2%	3%
Oppnheimr MS Sm Cap	1%	1%	1%	2%	2%
Fidelity SmCap Ind	0%	1%	2%	2%	3%
International Stocks					
AIM Intl Growth	1%	1%	3%	4%	4%
Dodge&Cox Intl	1%	2%	3%	4%	5%
Columbia Acrn Intl	0%	1%	1%	2%	3%
Total Stocks	10%	30%	50%	70%	90%
Multi-Asset/Other					
Personal Choice					

The average rate of return shown for each sample investment mix represents the 50-year annualized average return of that bond/stock allocation, based on the actual annual returns from 1954-2003, or reasonable proxies in cases where historical returns were unavailable as noted below, for the underlying components. These sample investment mixes are for educational purposes only and historical rates of return may or may not be achieved over any particular time period. In adopting these investment mixes, individuals should consider other assets, income and investments (such as equity in a home, IRAs, savings accounts and interests in other qualified and non-qualified plans) in addition to their interests in the plan.

Bonds are defined as 20% Intermediate-Term Government Bonds, 20% Long-Term Government Bonds, 20% Long-Term Corporate Bonds, 30% GICs, and 10% High Yield Bonds. Stocks are defined as 75% S&P 500 Index, 10% Small Company Stocks, and 15% International Stocks. All returns with respect to the bond and stock components were obtained using Stocks, Bonds, Bills and Inflation® (SBBII)® data, (Ibbotson Associates), except that (i) High Yield Bonds data reflects the Merrill Lynch High Yield Master Cash Pay Index for 1985-2003 and hypothetical returns for 1954-1984 computed by adjusting the actual performance of Intermediate-Term Government Bonds (Ibbotson Associates) to reflect historical performance differences between the two investment types, (ii) International Stocks data reflects the Morgan Stanley Capital International World Ex-US Index for 1970-2003 and hypothetical returns for 1954-1969 computed by adjusting the actual performance of Small Company Stocks (Ibbotson Associates) to reflect historical performance differences between the two investment types, (iii) GIC data reflects the annual yield on Intermediate-Term Government Bonds (Ibbotson Associates), and (iv) data for the S&P 500 Index, the Merrill Lynch High Yield Master Cash Pay Index, and the Morgan Stanley Capital International World Ex-US Index returns were obtained from Frank Russell Company. It is not possible to invest directly in an index. In all cases, returns for each component were reduced by reasonable and appropriate expense amounts.

The rates of return are based on historical performance and do not reflect the performance of any specific investment fund offered through your plan. Your plan may not offer funds representative of all of the styles considered in the construction of the sample investment mixes. Past performance does not guarantee future results.

Stock values are typically more volatile than those of other securities, and values of the securities of small-sized companies may be more volatile than those of large companies. Foreign securities and markets pose different and possibly greater risks than those customarily associated with domestic securities, including currency fluctuations and political instability. Any real estate fund offered under the plan is sensitive to interest rates and volatility may increase in a changing rate environment, more so for this fund than for funds that invest in many different sectors.

Bonds and bond funds are subject to interest rate risk, credit risk and inflation risk. Interest rate risk means that the value of bonds and bond funds changes inversely with the value of interest rates.

Any Strategic Allocation Funds offered under the plan invest in combinations of underlying funds as determined by Diversified, based on each fund's investment objective. Any funds listed in the Multi-Asset/Other category do not generally represent the characteristics of a given asset sub-class and so have not been incorporated into any of the sample investment mixes. Investors who understand these funds and any inherent risks may wish to allocate a portion of their accounts accordingly.

Any non-Diversified funds are not affiliated with Diversified. These non-Diversified funds were assigned to asset classes based on information provided by independent firms that track the investment fund industry, or from the fund family. Although information on non-Diversified funds is gathered from sources believed to be reliable, Diversified does not guarantee the completeness, accuracy, timeliness or reliability of the data, which is subject to change at any time. The information provided for the non-Diversified funds 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. Diversified or its affiliates may receive remuneration from the fund family or its service provider for providing certain recordkeeping or other administrative services.