



# Stable Pooled Fund

**Investment Style:**

Stable Value

**Investment Objective:**

Safety of principal, adequate liquidity, and returns superior to shorter maturity fixed income alternatives.

**Investment Strategy:**

The Fund seeks to provide positive income with reduced return volatility through investment in a diversified portfolio of high quality fixed income securities. The Fund invests in stable value fixed income instruments, including Guaranteed Investment Contracts (GIC's), Bank Investment Contracts (BIC's), as well as GIC alternatives, such as synthetic GIC's.

**Advisor:**

Diversified Investment Advisors

**Subadvisor(s):**

Galliard Capital Management  
(a subsidiary of Wells Fargo & Company)  
(since January, 1997)

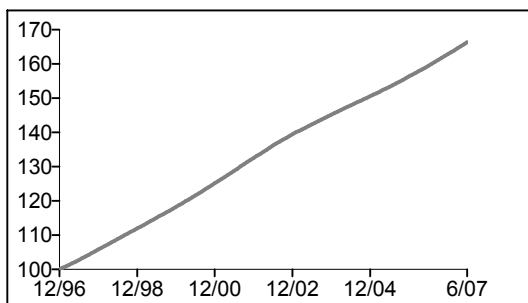
**Inception Date:**

January 01, 1997

**Ticker Symbol:**

N/A

**Growth of \$100 (Since Inception)**



**Annualized Returns (%)**

2Q	1.07
YTD	2.14
1 Yr	4.31
3 Yrs	4.00
5 Yrs	4.09
10 Yrs	4.94

**Net Expense Ratio:** 0.60%

*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 units, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Visit [www.divinvest.com/fundPerformance/collectiveTrustInstitutional.htm](http://www.divinvest.com/fundPerformance/collectiveTrustInstitutional.htm) to obtain performance data current to the most recent month-end. Returns less than one year are cumulative.*

**Sector Diversification**

Security-Backed	85.2%
Cash Equivalents	8.8%
GICs/BICs	6.0%

**Portfolio Credit Quality**

AAA	14.0%
AA	86.0%
A	0.0%

**Top Five Portfolio Issuers**

Bank of America, N.A.	13.6%
AIG Financial Products	12.6%
Monumental Life Ins. Co.	11.4%
J.P. Morgan Chase Bank	10.2%
Natixis Financial Products Inc.	7.2%

**Portfolio Profile**

Number of Contract Issuers	23
Market Value (mil.)	\$803
Blended Yield	5.0%
Duration (years)	3.0
Average Maturity (years)	n/a
Average Credit Quality	AA+

*There is no assurance that the Fund will meet its objective. The Stable Pooled Fund is offered through Diversified Investment Advisors Collective Trust. Diversified's Stable Pooled Fund invests directly in the Wells Fargo Stable Return Fund, a collective trust fund of Wells Fargo & Company. Fund data is for the Wells Fargo Stable Return Fund. Since the investment options available under a collective trust are exempt from SEC registration, a prospectus is not available with respect to such investment options. Portfolio credit quality ratings reflect the Standard and Poor's ratings.*