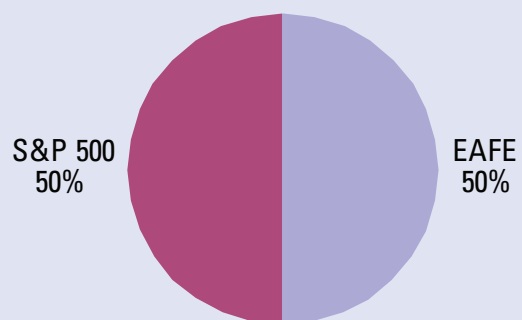


EXHIBIT 2
Diversifying a Portfolio



Portfolio	10-Year Std. Dev.	10-Year Return
Standard & Poor's 500	15.66	8.32
Global Portfolio		
50% S&P 500, 50% MSCI EFA	14.40	7.63