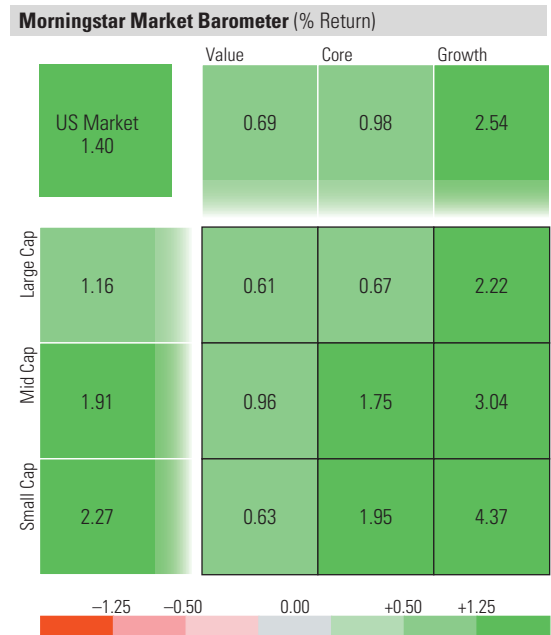


Morningstar Indexes

U.S. Market Overview: January 02–January 09, 2004

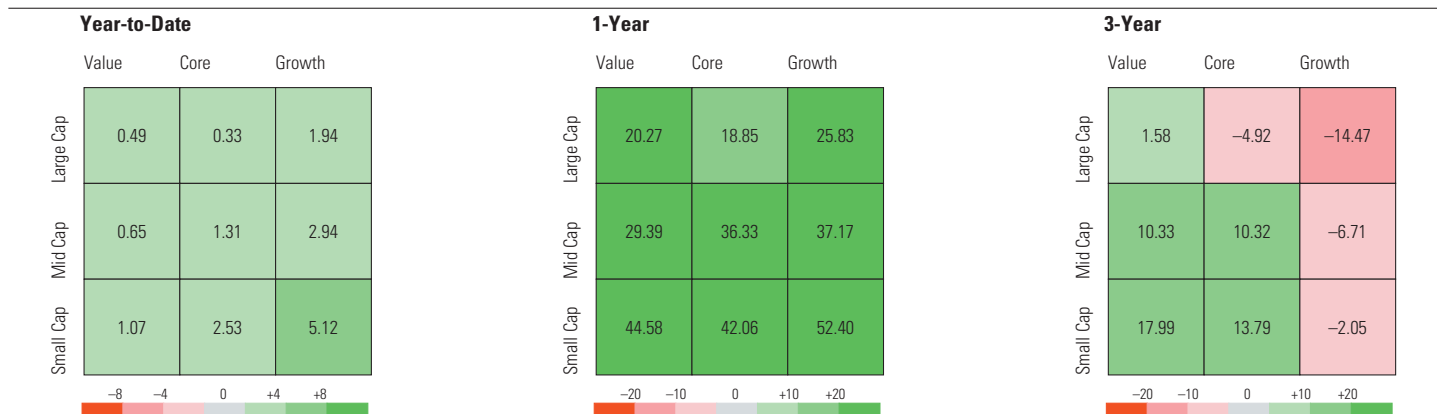
Trailing Returns %						
	1-Week	3-Month	YTD	1-Yr	3-Yr	5-Yr
Morningstar Indexes						
US Market	1.40	8.81	1.19	25.78	-2.46	-0.47
Large Cap	1.16	8.24	0.91	21.49	-5.42	-2.95
Mid Cap	1.91	10.05	1.62	34.75	4.73	5.84
Small Cap	2.27	10.95	2.86	46.04	9.54	9.40
US Value	0.69	11.47	0.57	23.76	4.26	3.04
US Core	0.98	7.56	0.68	23.81	-1.04	2.14
US Growth	2.54	7.72	2.36	29.96	-11.90	-7.55
Large Value	0.61	11.72	0.49	20.27	1.58	0.92
Large Core	0.67	6.41	0.33	18.85	-4.92	-0.36
Large Growth	2.22	7.12	1.94	25.83	-14.47	-10.40
Mid Value	0.96	10.83	0.65	29.39	10.33	8.13
Mid Core	1.75	10.30	1.31	36.33	10.32	8.25
Mid Growth	3.04	8.82	2.94	37.17	-6.71	0.17
Small Value	0.63	10.98	1.07	44.58	17.99	12.48
Small Core	1.95	11.47	2.53	42.06	13.79	14.92
Small Growth	4.37	10.66	5.12	52.40	-2.05	1.87



Sector Averages %						
	1-Week	3-Month	YTD	1-Yr	3-Yr	5-Yr
Information						
Software	3.60	8.47	3.96	37.08	-3.17	2.63
Hardware	8.54	16.32	9.38	76.70	-7.09	3.97
Media	2.06	11.72	2.53	34.26	-4.43	1.23
Telecommunication	4.48	16.05	5.84	38.91	-9.01	-3.45
Service						
Healthcare	0.18	10.92	0.66	33.67	4.16	7.03
Consumer Services	1.17	1.52	-0.09	39.72	13.10	9.37
Business Services	0.69	10.44	0.83	41.45	9.71	8.12
Financial Services	1.38	10.46	1.34	35.97	7.45	9.08
Manufacturing						
Consumer Goods	0.34	10.83	0.33	26.66	8.93	5.27
Industrial Materials	1.22	17.36	1.40	44.28	10.06	8.27
Energy	-1.30	14.84	-0.55	43.47	9.53	11.25
Utilities	-0.21	10.69	0.21	30.62	6.87	5.47

Biggest Influence on Index Performance

	Weekly Return %	Constituent Weight %
Best Performing Index		
Small Growth	4.37	
Andrew Corp.	44.82	0.67
Openwave Systems Inc.	38.50	0.25
Akamai Technologies Inc.	22.73	0.42
Ask Jeeves Inc.	27.43	0.31
Vitesse Semiconductor Corp.	15.93	0.46
Worst Performing Index		
Large Value	0.61	
J.P. Morgan Chase & Co.	6.77	2.62
Citigroup Inc.	1.74	8.88
Verizon Communications Inc.	3.33	3.42
Sun Microsystems Inc.	13.19	0.54
BellSouth Corp.	3.40	1.83



Notes and Disclaimer: ©2003 Morningstar, Inc. All Rights Reserved. Unless otherwise noted, all data is as of most recent week end. Multi-year returns are annualized. NA: Not Available. All portfolio analysis data is as of the most recent month ending. Price/Earnings are based on trailing 12-month earnings. Biggest Influence of Index Performance lists are calculated by multiplying stock returns for the week by their respective weights in the index as of the start of the week. Sector Averages are based on Morningstar's proprietary sector classifications. The information contained herein is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. For more information visit us at <http://indexes.morningstar.com> or call 800.698.5933

