

STMM Core Portfolio Characteristics

Data based on Market Values as of January 8, 2008*

Core Equity Characteristics	STMM Value	S&P 500 Index	STMM Growth	STMM Overall
Weighted Average Market Cap** – IN BILLIONS	\$56.2	\$107.6	\$99.9	\$68.0
Dividend Yield (%)	2.2	1.9	1.8	1.7
Return on Equity (%)	15.3	16.7	23.4	17.3
Price to Earnings Ratio – P/E (x)	14.5	15.5	21.4	16.0
Price to Cash Flow Ratio (x)	7.8	10.0	14.7	10.4
Price to Book (x)	2.0	2.5	4.1	2.8
Price to Sales Ratio (x)	1.7	1.4	2.9	2.1

* Data is based on a hypothetical STMM core equity model portfolio for illustration purposes only – actual characteristics of individual equity portfolios will vary. Index information is included merely to show the general trend for the markets in the period indicated and is not intended to imply that client accounts will be similar to the index either in composition or risk.

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The weighted avg. market cap is calculated using the avg. market cap of each ETF/mutual fund as a separate security. STMM metrics are weighted based on asset size including the average market capitalization. S&P 500 metrics are weighted based on market capitalization. Although information presented herein was compiled from sources considered to be reliable, accurate and complete, its accuracy and completeness cannot be guaranteed.