

**Annual Manager Performance UUA GIF
9/30/02**



	YTD 2002 Return	Year Ending DEC 01 Return	Year Ending DEC 00 Return	Year Ending DEC 99 Return	Year Ending DEC 98 Return
Balanced Funds					
Oppenheimer Total Fund	-17.7	-2.9	16.5	-1.8	15.9
60% Russell 1000 Value/40% Lehman G/C	-10.0	4.4	8.9	11.7	20.9
Regent Total Fund	-14.9	-5.0	1.4	17.5	25.1
60% S&P 500/40% Lehman G/C	-14.6	-3.7	-0.9	11.4	21.4
Lazard Total Fund	-16.3	-9.6	-4.8	9.8	13.0
60% MSCI World/ 40% SB World Govt	-25.3	-16.8	-11.6	25.0	24.5
Equity Only Fund					
Beacon Asset Management	-28.8	-25.1	-15.2	27.3	44.1
Russell 1000 Growth	-32.7	-20.4	-22.4	33.1	38.7
Balanced-Equity					
Oppenheimer	-34.1	-8.5	20.0	-2.7	22.8
Russell 1000 Value	-22.7	-5.6	7.0	7.4	15.6
Regent	-29.3	-15.3	-5.7	32.0	40.6
S&P 500	-28.2	-11.9	-9.1	21.0	28.6
Lazard (Global)	-23.2	-16.8	-8.3	16.3	17.2
MSCI World	-25.3	-16.7	-13.0	25.3	24.8
Balanced Fixed Income					
Oppenheimer	7.5	10.4	14.9	-0.6	9.3
Regent	8.9	8.3	11.5	-0.8	8.6
Lehman Brothers Gov't/Credit	9.1	8.5	11.8	-2.2	9.5
Lazard	0.6	2.7	1.2	1.6	5.3
International Equity Only					
Templeton	-20.1	-12.1	-5.9	27.4	10.2
SSB PMI EPAC	-20.7	-21.2	-13.3	29.8	19.9