

**Quarterly Manager Performance UUA GIF  
Periods Ending 9/30/2002**



	Quarter Return	2002 YTD Return	1 Year Return	3 Years Return	5 Years Return
<b>Balanced Funds</b>					
Oppenheimer Total Fund	-9.4	-17.7	-15.5	-1.4	2.0
60% Russell 1000 Value/40% Lehman G/C	-9.0	-10.0	-6.5	0.1	3.4
Regent Total Fund	-7.9	-14.9	-10.0	-2.5	4.1
60% S&P 500/40% Lehman G/C	-8.5	-14.6	-9.1	-4.0	2.6
Lazard Total Fund	-13.3	-16.3	-12.8	-8.8	-2.5
60% MSCI World/ 40% SB World Govt	-18.0	-25.3	-18.5	-13.8	-3.5
<b>Equity Only Fund</b>					
Beacon Asset Management (with cash)	-11.9	-28.8	n/a	n/a	n/a
Beacon Asset Management (without cash)	-17.9	-36.5	-25.4	-22.5	-5.7
Russell 1000 Growth	-15.1	-32.7	-22.5	-19.6	-4.9
<b>Balanced-Equity</b>					
Oppenheimer	-21.9	-34.1	-31.4	-9.1	-1.9
Russell 1000 Value	-18.8	-22.7	-17.0	-6.3	0.3
Regent	-16.6	-29.3	-21.6	-11.4	1.1
S&P 500	-17.3	-28.2	-20.5	-12.9	-1.6
Lazard (Global)	-19.3	-23.2	-17.7	-14.2	-4.8
MSCI World	-18.3	-25.3	-18.9	-14.1	-3.7
<b>Balanced Fixed Income</b>					
Oppenheimer	4.3	7.5	7.3	11.3	8.8
Regent	4.7	8.9	8.8	9.6	7.9
Lehman Brothers Gov't/Credit	5.7	9.1	9.2	9.7	8.0
Lazard	1.2	0.6	0.3	1.8	2.2
<b>International Equity Only</b>					
Templeton	-21.4	-20.1	-11.0	-8.3	-2.8
SSB PMI EPAC	-19.2	-20.7	-15.1	-14.0	-4.8