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QUOTES BASED ON A COMPOSITE OF PARTICIPATING CARRIERS, WHICH HAVE AT LEAST AN A- RATING BY AN BEST.

MALE			FEMALE		
COVERAGE	AGE 35	AGE 45	COVERAGE	AGE 35	AGE 45
\$100,000	\$7.09	\$11.29	\$100,000	\$6.56	\$9.80
\$500,000	\$16.19	\$32.38	\$500,000	\$14.00	\$26.69
\$1,000,000	\$26.25	\$56.00	\$1,000,000	\$21.88	\$48.13

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- X-Ray Overview

Save Instant X-Ray Holdings as a Portfolio

Asset Allocation [Holding Details >>](#)

Stock Style Diversification [Holding Details >>](#)

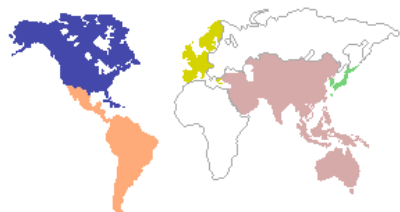
Valuation			Size	Interest Rate Sensitivity			Credit Quality
Value	Core	Growth		Short	Interm	Long	
21	29	18	Large	---	---	---	High
5	6	7	Med	---	---	---	Med
5	5	4	Small	---	---	---	Low
Not Classified			0.00%	Not Classified			100.00%

Stock Sector [Holding Details >>](#)

Stock Type [Holding Details >>](#)

	Portfolio (% of Stocks)	S&P 500 (%)		Portfolio (% of Domestic Stocks)	S&P 500 (%)
Information	18.05	20.87		9.78	13.21
	3.37	3.79		1.45	0.94
	8.08	9.75		11.96	9.39
	3.21	4.22		14.37	12.67
	3.38	3.11		20.73	21.91
Service	44.56	44.96		30.91	34.57
	11.22	12.97		5.83	4.41
	8.78	8.52		4.19	2.67
	5.29	3.83		0.77	0.23
	19.27	19.64			
Manufacturing	37.40	34.18			
	9.04	9.25			
	13.58	12.94			
	11.54	8.79			
	3.24	3.20			
	0.00	0.00			

World Regions [Holding Details >>](#)



Fees & Expenses [Holding Details >>](#)

		Total Exposure (% of Stocks)
Average Mutual Fund Expense Ratio (%)	0.19	
Expense Ratio of Similarly Weighted Hypothetical Portfolio (%)	1.30	83.69
Estimated Mutual Fund Expenses (\$)	0.19	2.16
Total Sales Charges Paid (\$)	0.00	3.78

Other **1.18**
 Not Classified **0.00**

Stock Stats | [Holding Details >>](#)

	Your Portfolio	Relative to S&P 500		Your Portfolio	Relative to S&P 500
Price/Earning Forward	15.62	0.97	Projected EPS Growth - 5 yr %	12.96	1.22
Price/Book Ratio	2.22	0.90	Yield %	1.49	0.81
Return on Asset (ROA)	8.68	0.87	Median Market Cap \$mil	17,472.13	0.38
Return on Equity (ROE)	17.21	0.90			

Top 10 Holdings | [Holding Details >>](#)

% of Assets	Holding Name	Stock Industry/ Fund Category	Price (\$)	Market Value (\$)	YTD Total Return (%)
40.00	Vanguard Tax-Managed	Large Blend	26.670	40.00	1.96
15.00	Vanguard Tax-Managed	Small Blend	22.320	15.00	5.04
10.00	Vanguard Tax-Managed	Large Growth	29.040	10.00	3.53
10.00	Vanguard Tax-Managed	Foreign Large Blend	10.880	10.00	5.34
10.00	Vanguard Large Cap I	Large Blend	21.850	10.00	2.74
6.00	Vanguard Extended Ma	Mid-Cap Blend	32.990	6.00	5.20
5.00	Vanguard Emerging Mk	Diversified Emerging Mkts	16.810	5.00	14.51
4.00	Vanguard Energy	Specialty-Natural Res	54.140	4.00	35.74

All data on mutual fund holdings are current as of the latest portfolio sent by the fund to Morningstar. Since that date, funds may have changed the holdings and positions in their portfolios. Stock quotes are delayed 20 minutes and are provided by ComStock, a division of Interactive Data Corporation. Mutual Fund NAVs are as of latest market close. ComStock Copyright ©2005.

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