



FEE SCHEDULE

Guaranteed Pooled	1.10
Total Return Bond	1.00
High Yield Bond	1.10
Value	1.05
Stock Index	.65
Growth & Income	1.15
Equity Growth	1.25
Mid-Cap Value	1.25
Mid-Cap Growth	1.35
Small Cap Value	1.50
Small Cap Growth	1.55
International Equity	1.40
Short Horizon Strategic Allocation Fund	1.23
Short/Intermediate Strategic Allocation Fund	1.27
Intermediate Strategic Allocation Fund	1.31
Intermediate/Long Strategic Allocation Fund	1.35
Long Strategic Allocation Fund	1.39