



Rising Rate Environment

12/31/04

Indices	Yield	Duration	Allocation
Money Market	1.60	0.10	
1-3 Treas	3.06	1.64	
3-5 Mort	4.65	2.63	
1-5 Muni	2.45	2.66	
1-10 Treas	3.44	3.13	

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Falling Rate Environment

12/31/07

Indices	Yield	Duration	Allocation
Money Market	3.99	0.10	
1-3 Treas	3.24	1.56	
1-5 Muni	3.23	2.55	
3-5 Mort	5.25	3.01	
1-10 Treas	3.51	3.32	

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