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**AMERICAN CHAMBER OF COMMERCE EXECUTIVES**

Fund Performance



The performance figures represent past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Performance data current to the most recent month-end is available via this Web site. Please note that month-end performance data is accompanied or preceded by performance data current to the most recent quarter-end, also available via this Web site.

Fund Name	11/30/2007					Annualized Total Rates of Return 09/30/2007					Expense Ratio	
	Incept. Date	Unit Value	1 Mo. %	3 Mos. %	YTD %	1 Yr. %	3 Yrs. %	5 Yrs. %	10 Yrs. %	Incept. %	Gross %	Net* %
<b>Short-Term Bonds</b>												
Dvfd Mny Mkt <sup>m</sup>	12/78	10.7197	0.35	1.12	4.26	4.65	3.52	2.35	3.29	6.15	0.86	0.80
Dvfd High Qual Bd <sup>m</sup>	07/90	11.5400	0.87	1.91	4.53	4.33	2.81	2.36	4.12	5.17	0.96	0.96
<b>Interm./Long-Term Bonds</b>												
Dvfd Core Bd <sup>m</sup>	01/78	12.5800	1.62	3.40	5.63	4.28	3.24	3.88	4.86	7.47	0.96	0.96
<b>Large-Cap Stocks</b>												
Dvfd Val & Inc <sup>m</sup>	01/78	25.2400	-4.97	-2.85	-0.80	12.49	13.47	15.65	7.53	12.27	1.05	1.00
Dvfd Stk Indx <sup>m</sup>	08/93	11.5400	-4.23	0.84	5.61	15.71	12.43	14.74	5.90	10.36	0.68	0.65
Dvfd Aggr Eqty <sup>m</sup>	05/96	18.2800	-4.69	9.46	25.81	30.33	17.32	15.50	5.03	7.16	1.40	1.30
Dvfd Eqty Growth <sup>m</sup>	03/93	23.5400	-4.50	4.95	11.56	17.18	11.22	11.56	4.64	7.99	1.21	1.21
<b>Small/Mid-Cap Stocks</b>												
Dvfd Mid Cap Value <sup>m</sup>	05/01	15.0000	-5.30	-2.37	2.06	15.25	16.25	19.99	N/A	12.99	1.28	1.25
Dvfd Mid Cap Grwth <sup>m</sup>	05/01	13.1000	-2.89	8.55	25.70	27.65	17.77	17.10	N/A	3.66	1.34	1.34
Dvfd Spec Eqty <sup>m</sup>	01/86	22.3200	-8.11	-4.93	-4.21	10.37	11.68	15.68	5.90	11.95	1.42	1.42
<b>International Stocks</b>												
Dvfd Intl <sup>m</sup>	12/92	19.3600	-5.61	5.64	13.90	27.06	22.35	22.14	8.38	11.23	1.44	1.40
<b>Multi-Asset/Other</b>												
Dvfd Balanced <sup>m</sup>	12/92	16.2000	-3.11	0.33	2.15	9.03	8.91	10.15	4.58	8.00	1.12	1.09
Dvfd SAF Intermed <sup>m</sup>	07/96	11.9900	-2.04	2.04	5.80	10.51	8.48	9.41	5.44	6.55	1.28	1.18
Dvfd SAF Long <sup>m</sup>	05/98	11.7300	-4.56	1.47	6.05	15.29	12.65	13.91	N/A	4.77	1.38	1.28
Dvfd SAF Short <sup>m</sup>	07/96	10.9100	0.37	2.51	4.98	5.57	4.35	4.86	4.66	5.16	1.20	1.10

\* The net expense ratio reflects the expense ratio of the fund after applicable expense waivers or reimbursements. For the Diversified Funds, this waiver or reimbursement is contractual and has a term of 10 years. For other registered investment funds available under your plan, these waivers or reimbursements may or may not be contractual. Please review the current prospectus for more information.

TFLICFixed - The current interest rate for new deposits in the TFLIC Fixed Fund is 4.50%. This rate applies to deposits made during the current calendar quarter and is guaranteed until the end of the current calendar year. Interest rates are declared quarterly for new deposits received during that calendar quarter and are guaranteed for the balance of that calendar year. Renewal rates are declared annually on a calendar year basis for existing assets.

For complete information contact a Customer Service Representative at 800-755-5801. Deposits received in prior years may be earning different rates than those shown above. Please contact your representative for complete information.

**Money Market Yields as of 11/30/2007****7 Day Yield: 4.14%****7 Day Effective Yield: 4.22%**

All registered investment funds are available by prospectus only. A prospectus may be obtained by contacting Diversified Investment Advisors (Diversified) at 800-755-5801. The prospectus contains additional information about the funds, including the investment objectives, risks, charges, and other expenses. You should read the prospectus and consider all such information carefully before you make your investment choices.

Performance reflects historical investment results (including changes in share price and reinvestment of dividends and capital gains) less charges and deductions. The total rates of return shown refers to the value an investor would receive on the date indicated if a \$1,000 purchase payment was made the indicated period

of time. Returns are annualized when performance of one year or greater is shown. The sponsoring retirement plan may also assess an administrative fee, which would reduce the performance data quoted.

The total rates of return for registered funds are calculated in accordance with SEC performance advertising regulations.


### **<sup>m</sup>Diversified Funds**

Each of the funds of the Diversified Funds Group (other than the Stock Index Fund) is available through a Core Fund & Feeder structure, under which each such 'Feeder' fund invests in a 'Core Fund' with a corresponding investment objective. The Feeder funds are separate series of a registered investment management company. The Core Funds are registered investment management companies. For Funds showing inception dates prior to 1996 (other than the High Yield Bond Fund), the underlying Core Funds were established on January 3, 1994 (except the International Equity Core Fund which was established in October of 1995) when corresponding pooled separate accounts of MONY Life Insurance Company (formerly, The Mutual Life Insurance Company Of New York) (the "predecessor pooled separate account(s)") with corresponding investment objectives, policies and restrictions contributed all of their assets to such investment management companies. These investment management companies thereupon became available for investment by certain institutional investors, including mutual funds. All other Core Funds were established on the inception dates shown and do not have predecessor pooled separate accounts. Fund returns for the periods prior to the commencement of operations are hypothetical and are based on the historical data from the Core Funds and, if applicable, the predecessor pooled separate accounts. The predecessor pooled separate accounts were not registered under the Investment Company Act of 1940 and, therefore, were not subject to certain investment restrictions imposed by that Act. If the predecessor pooled separate accounts had been registered under the Act, performance might have been adversely affected. Stock Index Fund returns for periods prior to the commencement of operations are hypothetical and are based on the historical data from the S&P 500 Index Master Investment Portfolio, established on August 31, 1993. Other classes of shares, with different fee structures, may be available from the Funds depending on the retirement plan investor status. Diversified Investment Advisors, Inc. is the investment advisor to each of the Core Funds and has the ability to appoint sub-advisors to manage the portfolio of each Core Fund.

***An investment in the Money Market Fund, if available under the Plan, is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment, it is possible to lose money by investing in the fund.***

If available as investment options under the plan, the Strategic Allocation Funds (also known as "Lifestyle Funds" or "Horizon Funds") invest in combinations of the funds of the Diversified Funds Group, as determined by Diversified Investment Advisors based on each Horizon Fund's investment objective.

The Diversified funds are offered by Diversified Investors Securities Corp. (DISC), 4 Manhattanville Road, Purchase, NY 10577. Any non-Diversified fund offered under a plan is distributed by that particular fund's associated fund family and its affiliated broker-dealer or other broker-dealers with effective selling agreements, such as DISC. If the Fixed, Guaranteed and/or Stable Funds are offered under the plan by Diversified, these options are made available under a group annuity contract issued by Transamerica Financial Life Insurance Company (TFLIC), 4 Manhattanville Road, Purchase, NY 10577. TFLIC and Diversified are affiliated companies of DISC.

 Index performance information, if presented, is provided for comparison only. Indexes are unmanaged, assume reinvestment of all distributions and do not account for fees or other charges. Securities in an actively managed fund do not necessarily match those in the indexes and fund performance may differ. It is not possible to invest directly in an index. Employer stock, if offered under the plan, is not diversified and a plan participant should consider the risk of concentrating his or her retirement funds in employer stock.