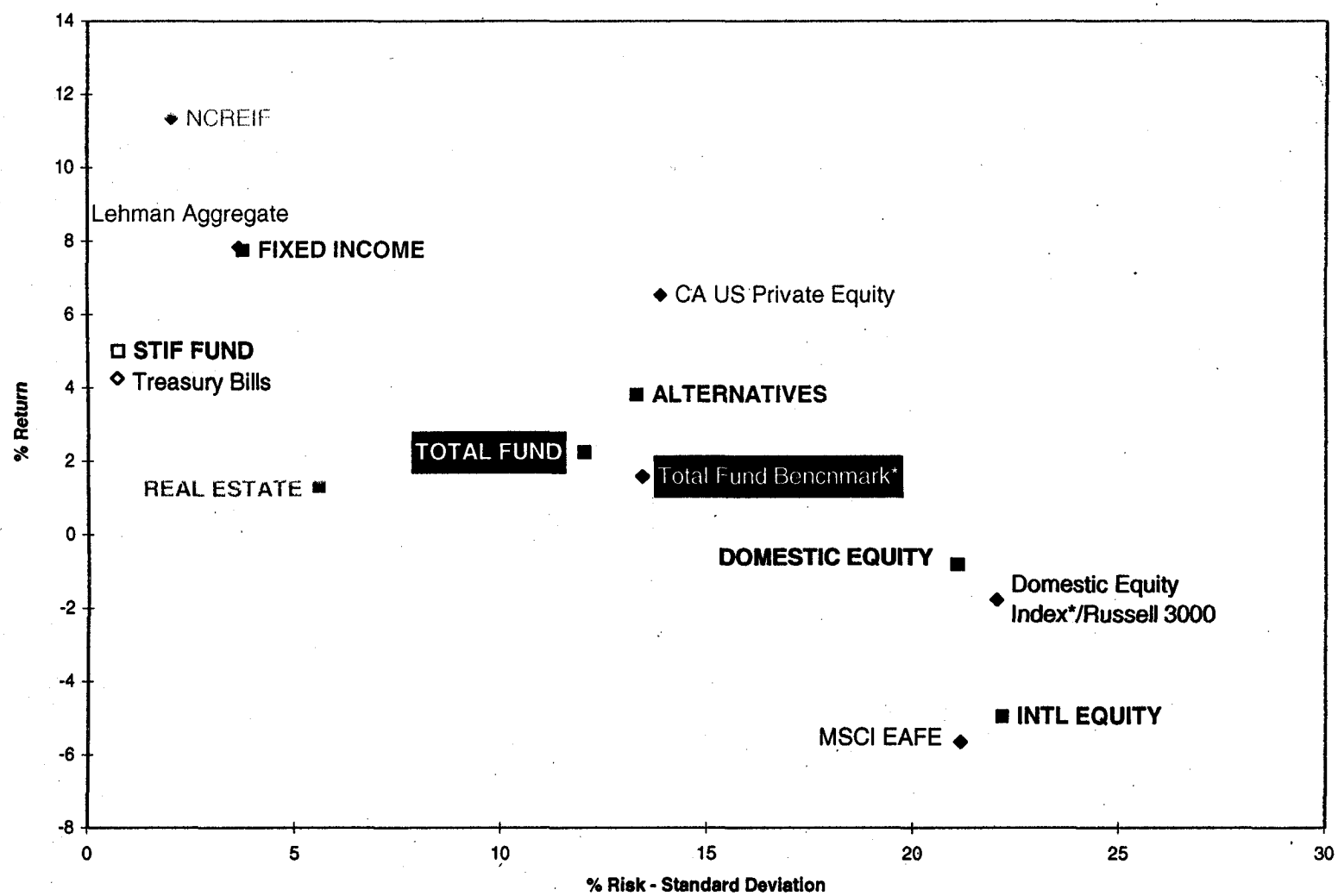
Exhibit D

Risk/Reward Structure For Five Year Period Ending September 30, 2002

TOTAL FUND
Risk/Reward Analysis
Five-Year Period Ending September 30, 2002



*See Appendix B, Benchmarks, Universes and Definitions.