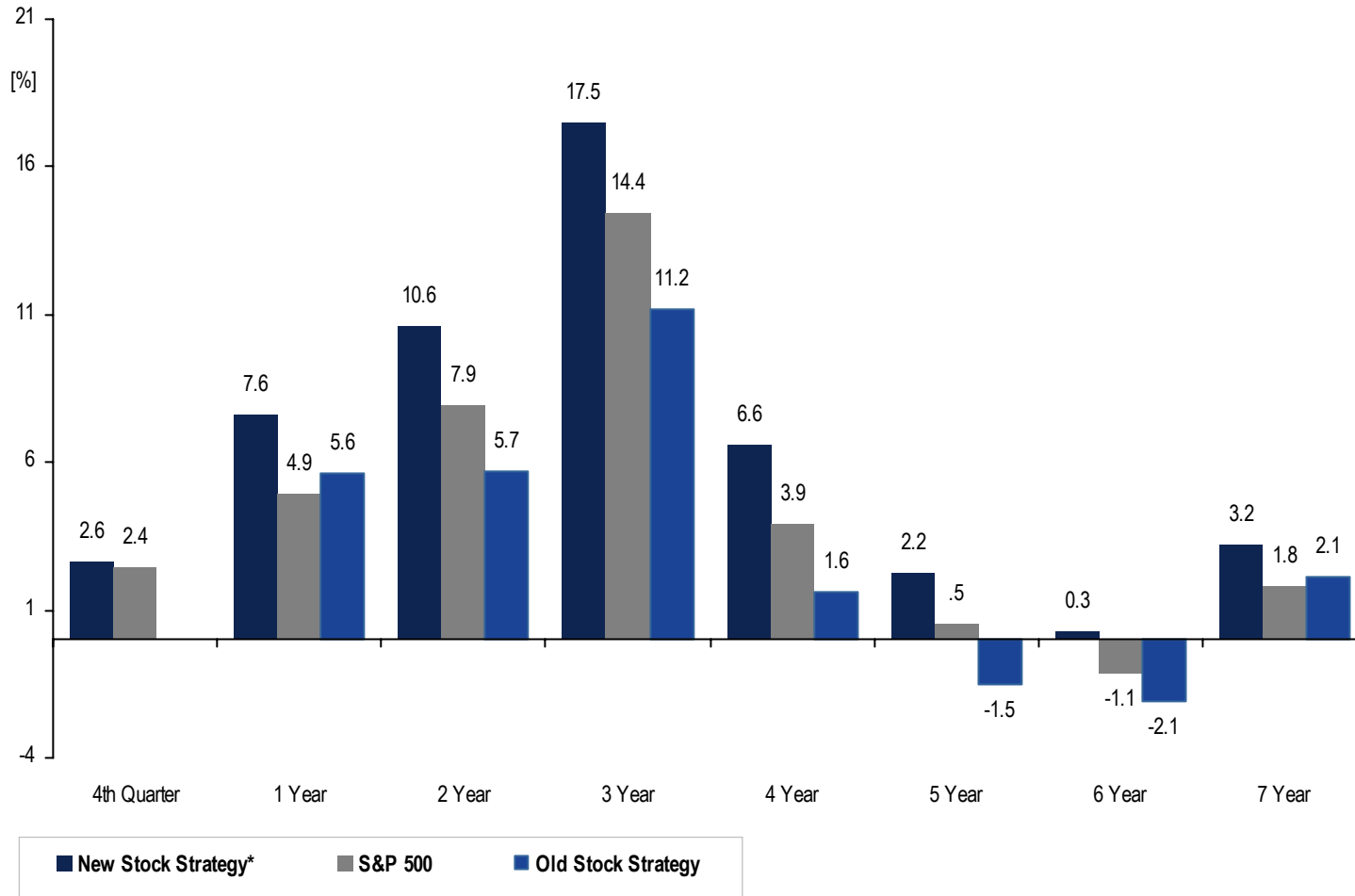


UMFNE New Stock Portfolio Strategy Comparison (as of December 31, 2005) Back-Tested: New Stock Strategy (80% Russell 3000 Index - 20% MSCI EAFE Index) vs. S&P 500 and UMFNE Old Stock Strategy



New Stock Strategy outperformed S&P 500 and Old Stock Strategy for all accumulated time periods (avg. annual compound performance).

*For illustration purposes only. The New Stock Strategy results represent back-testing without social screens, and do not reflect actual portfolio performance.