

Exhibit II

Money Market Fund Gross Returns, Expense Ratios, and Net Returns; 1998 - 2002

Please note the consistency between each fund's rank in net return and expense ratio (ER). While 94% of the funds earned *gross returns* between 4.90% and 4.60%, the top decile of funds earned *net returns* averaging 4.43%, while the bottom decile earned 2.93%. The difference between the two deciles: expense ratios averaged 0.37% for the top group; expense ratios averaged 1.74% for the bottom group. (The statistical correlation between costs and net returns was 0.96.)

Net Return Rank	Expense Ratio Rank (1 is lowest)	Fund Name	Gross Avg Ann Return 1998 - 2002	Avg ER 1998 - 2002	Net Avg Ann Return 1998 - 2002
1	1	Elfun Money Market	4.77	0.19	4.58
3	2	Transam Prem:Csh R;Inv	4.75	0.25	4.50
12	2	INVESCO Treas MM R;Inv	4.68	0.25	4.43
5	4	Scudder MM;Prem S	4.75	0.27	4.48
6	5	TIAA-CREF:Money Market	4.77	0.29	4.48
2	6	ScudderYldWise Money	4.80	0.29	4.51
7	7	Bunker Hill Money Mkt;R	4.75	0.30	4.45
16	8	McMorgan:Prin Pres	4.72	0.30	4.42
4	9	Vanguard Prime MM;Inv	4.82	0.33	4.49
21	10	ABN AMRO:Money Mkt;I	4.72	0.34	4.38
11	11	Deutsche Mny Mrkt	4.78	0.35	4.43
17	12	Strong Heritage Mny;Inv	4.78	0.36	4.42
19	13	Fremont:Money Market	4.78	0.38	4.40
35	14	Mercantile:Prime MM;Inst	4.70	0.38	4.32
22	15	SSgA:MM;A	4.77	0.39	4.38
68	16	Capital Cash:Mgt;Org	4.58	0.40	4.18
10	17	CitiFunds Prem:Liq Rsvs	4.83	0.40	4.43
20	18	Schwab:Val Adv Mny;Inv	4.81	0.41	4.40
29	19	Active Assets Money Tr	4.77	0.42	4.35
15	20	Flex-funds:Money Market	4.84	0.42	4.42
9	21	Marshall:MM;Inv	4.87	0.43	4.44
13	22	Fidelity Cash Reserves	4.85	0.43	4.42
14	23	Fidelity Sprt Money Mkt	4.86	0.44	4.42
28	24	Scudder Money Market Fd	4.81	0.45	4.36
18	25	T Rowe Price Sum:Cash	4.86	0.45	4.41
8	26	Dreyfus BASIC MM	4.90	0.45	4.45
34	27	Harbor:Money Market;Inst	4.77	0.45	4.32
24	28	Amer Cent:Premium MM;Inv	4.82	0.45	4.37
43	29	Nicholas Money Market	4.75	0.46	4.29
45	30	Managers:Money Market	4.74	0.46	4.28
33	31	Preferred:Money Market	4.79	0.46	4.33
51	32	Excelsior:Money	4.71	0.47	4.24
53	33	Vision:Inst Prime MM	4.72	0.48	4.24
27	34	Fidelity Sel Money Mkt	4.84	0.48	4.36
26	35	WellsFargo:CI MM;S	4.85	0.48	4.37
30	36	Finl Insts:Summit Cash;A	4.82	0.48	4.34
36	37	Putnam Money Mkt;A	4.80	0.48	4.32
23	38	USAA Money Market	4.87	0.49	4.38
25	39	RBB:Money Mkt;Sansom St	4.86	0.49	4.37
49	40	GE Funds:Money Market;A	4.75	0.49	4.26
48	41	UBS PACE MM	4.77	0.50	4.27
91	42	Sit Money Market Fund	4.64	0.50	4.14
32	43	Eclipse:MM;NL	4.83	0.50	4.33
46	44	WT:Wilm Prime MM;Inv	4.79	0.51	4.28
88	45	UMB Scout Mny Mrkt:Prime	4.66	0.51	4.15
72	46	ABN AMRO:CC Mny Mkt;N	4.68	0.51	4.17
50	47	Eureka:Prime Money;Tr	4.76	0.52	4.24
44	48	Command Money Fund	4.82	0.54	4.28
39	49	Harris Ins:Mny Mkt;N	4.84	0.54	4.30
31	50	Merrill Retire:Rsvs;I	4.88	0.54	4.34
60	51	AXP:Cash Management;A	4.74	0.54	4.20
47	52	Amer AAdv:MM;Plan	4.81	0.54	4.27
79	53	Salomon Bros:Csh Mgt;2	4.70	0.54	4.16
80	53	Salomon Bros:Csh Mgt;A	4.70	0.54	4.16
81	53	Salomon Bros:Csh Mgt;B	4.70	0.54	4.16
86	53	Salomon Bros:Csh Mgt;O	4.69	0.54	4.15
70	57	PaineWbr Cashfund	4.73	0.55	4.18
38	58	Northern Fds:Money Mkt	4.86	0.55	4.31
64	58	Crdt Suis Cash Rsv	4.74	0.55	4.19

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84	60	Members:Csh Reserves;A	4.70	0.55	4.15
40	61	CMA Money Fund	4.85	0.56	4.29
66	62	Sm Barney Money:Cash;L	4.75	0.56	4.19
57	63	First Funds:Cash Rsv;C	4.78	0.57	4.21
42	64	ING:Aeltus Money Mkt;I	4.86	0.57	4.29
104	65	Pac Cap:Cash Assets;Orig	4.67	0.57	4.10
41	66	ING:Aeltus Money Mkt;A	4.86	0.57	4.29
82	67	Armada:Money Market;A	4.72	0.57	4.15
54	68	Amer Cent:Prm MM;Inv	4.80	0.58	4.22
52	69	Morg Stan Liquid Asset	4.83	0.59	4.24
128	70	American Funds Cash;A	4.63	0.59	4.04
85	71	Neuberger Cash Rsvs;Inv	4.74	0.59	4.15
67	72	UBS PW RMA Money	4.78	0.59	4.19
119	73	AIG Money Market;B	4.66	0.59	4.07
87	74	Sm Barney Money:Cash;A	4.75	0.60	4.15
96	75	Amer Perform:Cash Mgmt	4.72	0.60	4.12
105	76	PIMCO:Money Mkt;C	4.70	0.60	4.10
108	76	PIMCO:Money Mkt;A	4.69	0.60	4.09
55	78	Janus Money Market;Inv	4.82	0.60	4.22
98	79	Columbia Daily Income;Z	4.71	0.60	4.11
75	80	Enterprise:MM;C	4.78	0.61	4.17
69	81	Enterprise:MM;A	4.79	0.61	4.18
74	81	Enterprise:MM;B	4.78	0.61	4.17
62	83	STI Classic:Prm MM;Tr	4.81	0.61	4.20
71	84	Strong Money Market Fund	4.79	0.61	4.18
125	85	Perform:Money Mkt;A	4.67	0.62	4.05
59	86	ARK Fds:Mny Mkt;A	4.82	0.62	4.20
56	87	T Rowe Price Prm Rsv	4.84	0.62	4.22
63	88	Amer AAdv Mile:MM;Mile	4.82	0.63	4.19
95	89	Scudder Cash Rsrv;A	4.76	0.63	4.13
78	90	Putnam Money Mkt;M	4.79	0.63	4.16
99	91	Great Hall:Prime MM;Inv	4.74	0.63	4.11
131	92	PBHG:Cash Reserves;PBHG	4.67	0.64	4.03
61	93	Merrill Ready Assets	4.84	0.64	4.20
90	94	Franklin Money Fund	4.78	0.64	4.14
127	95	Vision:MM;A	4.69	0.64	4.05
113	96	Galaxy:Money Mkt;Rtl A	4.72	0.64	4.08
130	97	Gartmore:MM;Prm	4.68	0.65	4.03
209	98	Seligman Cash Mgmt;A	4.34	0.65	3.69
58	99	Nations Cash Rsv;Inv A	4.86	0.65	4.21
107	100	Golden Oak:Pr Ob MM;A	4.74	0.65	4.09
189	101	Reynolds:MM	4.44	0.65	3.79
73	102	Cash Accum:Natl MM	4.82	0.65	4.17
106	103	Scudder Cash Rsrv;Prm	4.76	0.66	4.10
111	104	WM:MM;A	4.75	0.66	4.09
116	105	MFS Money Market	4.74	0.66	4.08
147	106	Value Line Cash Fund	4.66	0.66	4.00
76	107	Centennial MM Trust	4.83	0.67	4.16
77	108	Prudential MoneyMart;A	4.83	0.67	4.16
122	109	SS Research MM;E	4.73	0.67	4.06
109	110	Principal Cash Mgmt;A	4.76	0.67	4.09
97	111	Fidelity:Prime;Dly Mny	4.80	0.68	4.12
37	112	Touchstone Inv:MM;A	5.00	0.68	4.32
102	113	Victory:Financial Rsvs	4.79	0.68	4.11
142	114	Riggs:Prime MM;Y	4.69	0.68	4.01
123	115	Expedition:MM;Insv	4.74	0.69	4.05
118	116	WM Blair:Ready Rsvs;N	4.77	0.69	4.08
114	117	MainStay:MM;A	4.78	0.70	4.08
115	117	MainStay:MM;B	4.78	0.70	4.08
139	119	ABN AMRO:Money Mkt;S	4.71	0.70	4.01
89	120	CitiFunds:Cash Resrv;N	4.84	0.70	4.14
83	121	Dreyfus MM Reserves;Inv	4.85	0.70	4.15
144	122	Wayne Hummer Money Mkt	4.71	0.70	4.01
92	123	Special:Mny Mkt;B	4.84	0.70	4.14
65	124	Dreyfus Liquid Assets	4.89	0.70	4.19
157	125	Legg Mason Cash Reserve	4.67	0.71	3.96
129	126	Fifth:Prm MM;Inv A	4.75	0.72	4.03
153	127	AAL Funds:MM;A	4.69	0.72	3.97
155	128	Heritage Cash Tr:MM;A	4.70	0.73	3.97
156	128	Heritage Cash Tr:MM;C	4.70	0.73	3.97
94	130	Marshall:MM;Adv	4.86	0.73	4.13

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137	131	UBS PW Retire Mny	4.75	0.73	4.02
93	132	CBA Money Fund	4.87	0.74	4.13
110	133	TD Waterhouse:Mny Mkt	4.83	0.74	4.09
100	134	Oppenheimer Money Market	4.86	0.75	4.11
161	135	Liberty:Mny Mkt;A	4.68	0.75	3.93
112	136	Dreyfus Worldwide Dir MM	4.83	0.75	4.08
133	137	Deutsche Cash Mgmt;Inv	4.77	0.75	4.02
121	138	Schwab:Money Mkt	4.82	0.75	4.07
120	139	Eclipse:MM;Serv	4.82	0.75	4.07
201	140	Alger:Money Market	4.49	0.75	3.74
158	141	BNY Hmltn:Money;Class	4.70	0.75	3.95
150	142	WellsFargo:Mny Mkt;A	4.75	0.76	3.99
124	143	One Group:Prime MM;A	4.81	0.76	4.05
171	144	Huntington:MM;Inv A	4.62	0.76	3.86
141	145	HighMark:Div MM;A	4.78	0.77	4.01
148	146	Victory:Prime	4.78	0.78	4.00
165	147	AmSouth:Prime MM;A	4.67	0.78	3.89
103	148	Dreyfus Gen Mny Mkt;A	4.88	0.78	4.10
136	149	STI Classic:Prm MM;Inv	4.80	0.78	4.02
146	150	Munder:Cash Invest;A	4.78	0.78	4.00
140	151	First Amer:Prme Oblg;A	4.80	0.79	4.01
170	152	Eaton Vance Cash Mgt	4.65	0.79	3.86
101	153	SAFECO MM Tr:MM;Inv	4.91	0.80	4.11
135	154	Homestead:Daily Income	4.82	0.80	4.02
206	154	Ivy:Money Market Fd;B	4.51	0.80	3.71
152	156	First Inv Cash Mgmt;A	4.78	0.80	3.98
164	156	MFS Cash Reserve;A	4.72	0.80	3.92
149	158	Phoenix-Gdwn Mny Mkt;A	4.79	0.80	3.99
138	159	W&R Adv:Cash Mgmt;A	4.83	0.81	4.02
177	160	Pac Cap:Cash Assets;Srv	4.66	0.82	3.84
143	161	Vintage Mut:Liqd Ast;T	4.83	0.82	4.01
117	162	SAFECO MM Tr:MM;Adv A	4.90	0.82	4.08
154	163	Cash Equiv:Money Market	4.79	0.82	3.97
162	164	Monarch:Cash Fund;Inv	4.76	0.83	3.93
216	165	Ivy:Money Market Fd;C	4.46	0.83	3.63
180	166	Drey/Founders:MM;F	4.65	0.83	3.82
151	167	BlackRock:MM;IA	4.82	0.84	3.98
163	168	Scudder Cash Inv;S	4.78	0.85	3.93
134	169	Evergreen MM;A	4.87	0.85	4.02
183	170	Guardian Cash Mgmt;A	4.66	0.85	3.81
176	171	Advantus Money Market	4.69	0.85	3.84
126	172	SAFECO MM Tr:MM;Adv B	4.90	0.85	4.05
160	173	CDC Nvest Cash:MM;B	4.78	0.85	3.93
159	174	CDC Nvest Cash:MM;A	4.78	0.85	3.93
132	175	Calvert Soc Inv:MM	4.87	0.85	4.02
145	176	Dreyfus MM Instr:MM	4.86	0.86	4.00
213	177	Ivy:Money Market Fd;A	4.52	0.87	3.65
194	178	INVESCO Cash Rsvs;Inv	4.65	0.88	3.77
182	179	Edward Jones Mny Mkt;Inv	4.70	0.89	3.81
166	180	Delaware Cash Rsv;A	4.78	0.89	3.89
185	181	Pioneer Cash Reserve;A	4.69	0.89	3.80
199	182	Hibernia:Cash Reserve;A	4.65	0.90	3.75
196	183	Babson Money Mkt	4.66	0.90	3.76
181	184	NorthTrack:Cash;X	4.73	0.91	3.82
173	185	Van Kampen Reserve;A	4.77	0.91	3.86
197	186	J Hancock MM Fund;A	4.67	0.91	3.76
168	187	LIR Premier MM	4.79	0.91	3.88
169	188	Fidelity:Prime;Cap Res	4.80	0.93	3.87
179	189	SunAmerica Mny Mkt;A	4.77	0.93	3.84
175	190	BB&T:Prime Mny Mkt;A	4.79	0.94	3.85
178	191	ProFunds:Money Mkt;Inv	4.78	0.94	3.84
174	192	Amer AAdv:MM;Pltm	4.79	0.94	3.85
203	193	Security Cash Fund	4.69	0.95	3.74
191	194	Lutheran Bro:MM;B	4.73	0.95	3.78
188	195	Lutheran Bro:MM;A	4.74	0.95	3.79
187	196	Scudder Cash Rsv;Qual	4.75	0.95	3.80
186	197	Putnam Money Mkt;B	4.78	0.98	3.80
192	198	Short Term Inc:MM;A	4.76	0.98	3.78
172	199	RBB:Money Mkt;Bedford	4.84	0.98	3.86
211	200	ING Lexington Money Mkt	4.66	0.99	3.67
198	201	Reserve Fd:Primary;R	4.75	0.99	3.76

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190	202	Cortland Tr:General MM	4.77	0.99	3.78
215	203	AFD Exchange Rsvs;A	4.62	0.99	3.63
195	204	Alliance Cap Res:Capital	4.76	1.00	3.76
193	205	Alliance Cap Res:Money	4.77	1.00	3.77
202	206	Hartfd:Money Mkt;A	4.74	1.00	3.74
167	207	Dreyfus Gen Mny Mkt;B	4.88	1.00	3.88
204	208	Cash Acct Tr:MM;Svc	4.74	1.01	3.73
184	209	Federated Prime Csh	4.82	1.02	3.80
210	210	AIM Inv:Money Market;CRs	4.70	1.03	3.67
212	211	Riggs:Prime MM;R	4.72	1.05	3.67
200	212	Vintage Mut:Liqd Ast;S2	4.81	1.06	3.75
205	213	Amer AAdv Mile:MM;Pltm	4.79	1.08	3.71
208	214	Federated Money Mkt Mgmt	4.83	1.14	3.69
214	215	Delaware Cash Rsv;Con	4.78	1.14	3.64
207	216	Oppenheimer Cash Rsv;A	4.84	1.14	3.70
218	217	Liberty:Mny Mkt;C	4.65	1.14	3.51
217	218	Franklin/Temp Money;C	4.76	1.18	3.58
221	219	Guardian Cash Mgmt;B	4.65	1.21	3.44
230	220	EquiTrust MM Fund	4.54	1.23	3.31
223	221	Sm Barney Exchge Rsv;L	4.62	1.23	3.39
224	222	AFD Exchange Rsvs;C	4.61	1.24	3.37
222	223	AXP:Cash Management;B	4.71	1.29	3.42
225	224	Members:Csh Reserves;B	4.66	1.30	3.36
219	225	Vintage Mut:Liqd Ast;S	4.81	1.32	3.49
220	226	Principal Cash Mgmt;B	4.79	1.34	3.45
226	227	Scudder Cash Rsv;B	4.74	1.38	3.36
241	228	ASAF:Money Mkt;A	4.58	1.46	3.12
234	229	WellsFargo:Mny Mkt;B	4.71	1.46	3.25
229	230	First Amer:Prme Oblg;B	4.79	1.47	3.32
227	231	BlackRock:MM;IB	4.81	1.49	3.32
228	232	BlackRock:MM;IC	4.81	1.49	3.32
238	233	AFD Exchange Rsvs;B	4.63	1.50	3.13
237	234	PIMCO:Money Mkt;B	4.68	1.50	3.18
233	235	One Group:Prime MM;B	4.79	1.51	3.28
232	236	Evergreen MM;C	4.84	1.55	3.29
231	237	Evergreen MM;B	4.84	1.55	3.29
236	238	First Inv Cash Mgmt;B	4.76	1.55	3.21
235	239	Phoenix-Gdwn Mny Mkt;B	4.77	1.55	3.22
242	240	Van Kampen Reserve;B	4.75	1.64	3.11
260	240	Seligman Cash Mgmt;D	4.38	1.64	2.74
259	242	Seligman Cash Mgmt;B	4.38	1.64	2.74
243	243	Van Kampen Reserve;C	4.75	1.65	3.10
246	244	SS Research MM;C	4.70	1.67	3.03
245	245	SS Research MM;B	4.70	1.67	3.03
240	246	Oppenheimer Cash Rsv;C	4.82	1.69	3.13
239	247	Oppenheimer Cash Rsv;B	4.83	1.70	3.13
244	248	Hartfd:Money Mkt;B	4.73	1.70	3.03
250	249	Eaton Vance Money Mkt	4.64	1.71	2.93
248	250	Liberty:Mny Mkt;B	4.69	1.71	2.98
249	251	Pioneer Cash Reserve;B	4.67	1.73	2.94
253	252	J Hancock MM Fund;B	4.66	1.76	2.90
251	253	Pioneer Cash Reserve;C	4.68	1.77	2.91
256	254	AIM Inv:Money Market;C	4.69	1.80	2.89
255	255	AIM Inv:Money Market;B	4.69	1.80	2.89
254	256	MFS Cash Reserve;B	4.70	1.80	2.90
257	256	MFS Cash Reserve;C	4.67	1.80	2.87
247	258	AAL Funds:MM;B	4.89	1.88	3.01
252	259	Delaware Cash Rsv;C	4.79	1.89	2.90
258	260	ProFunds:Money Mkt;Svc	4.78	1.94	2.84
261	261	ASAF:Money Mkt;C	4.57	1.96	2.61
262	261	ASAF:Money Mkt;X	4.57	1.96	2.61
263	263	ASAF:Money Mkt;B	4.56	1.96	2.60
		Average	4.75	0.84	3.91

Source: Lipper Inc.