

Investment Review

PDS 401(k) Plan

Morningstar Investment Category Matrix

For the period ending September 30, 2006

Investment Category	Total Return (%)			Avg. Ann. Total Return (%)				Share Class Incep. Date	Classification Ratings (%)				9/03-9/06 (%)		Total Operating Exp. (%)
	3rd Qtr	YTD	1 Year	3 Years	5 Years	10 Years	Since Incep.		1 Year	3 Years	5 Years	10 Years	Ann. Std. Dev	Sharpe Ratio	
Stable Value															
Merrill Lynch Retirement Preservation Trust	1.11	3.26	4.36	4.13	4.52	5.32	-	09/89	-	-	-	-	-	-	0.400
<i>Synthetic ML 1-5 Year US Corporate Government Index</i>	1.08	3.19	4.28	4.29	4.72	5.49	-	-	-	-	-	-	-	-	-
Morningstar Diversified Emerging Mkts Universe															
ING Emerging Countries Fund Class A	6.59	10.42	17.31	21.50	20.79	7.23	-	11/94	74	98	98	64	15.346	1.165	2.00
Oppenheimer Developing Markets Fund Class A	6.54	6.74	17.80	34.90	32.21	-	17.61	11/96	69	6	6	-	17.143	1.679	1.43
<i>Morningstar Diversified Emerging Mkts Average</i>	5.32	12.57	20.35	29.28	27.33	8.08	-	-	189	162	133	64	17.626	1.5	1.91
Morningstar Diversified Pacific/Asia Universe															
Merrill Lynch Pacific Fund Class I	0.89	10.22	17.39	20.47	14.09	7.83	-	09/76	58	34	75	1	12.782	1.303	0.88
<i>Morningstar Diversified Pacific/Asia Average</i>	1.71	7.37	19.19	21.35	16.26	5.78	-	-	19	18	13	8	14.614	1.447	1.78
Morningstar Europe Stock Universe															
Merrill Lynch EuroFund Class I	5.05	20.61	23.11	23.93	15.43	12.68	-	10/88	30	47	51	30	11.199	1.725	0.99
<i>Morningstar Europe Stock Average</i>	4.54	18.53	21.30	25.02	19.43	12.08	-	-	87	82	67	21	12.366	1.667	1.75
Morningstar Foreign Large Blend Universe															
American Euro Pacific Growth Fund Class R3	4.90	11.84	19.65	22.43	-	-	14.21	05/02	26	20	-	-	10.506	1.716	1.11
<i>Morningstar Foreign Large Blend Average</i>	3.75	13.06	18.12	20.70	12.67	6.81	-	-	528	436	354	144	10.859	1.61	1.56
Morningstar High Yield Bond Universe															
PIMCO High Yield Fund Class A	3.72	5.21	6.40	8.02	8.58	-	6.50	01/97	59	46	60	-	3.958	1.228	0.90
<i>Morningstar High Yield Bond Average</i>	3.24	5.81	6.76	8.06	9.21	5.17	-	-	449	387	316	119	4.186	1.299	1.24
Morningstar Intermediate Government Universe															
MFS Government Securities Fund Class A	3.44	2.55	2.99	2.55	3.69	5.52	-	07/84	45	45	43	41	3.009	-0.1	0.80

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	3rd Qtr	YTD	1 Year	3 Years	5 Years	10 Years	Since Incep.		1 Year	3 Years	5 Years	10 Years	Ann. Std. Dev	Sharpe Ratio	
<i>Morningstar Intermediate Government Average</i>	3.29	2.37	2.87	2.48	3.57	5.33	-	-	324	299	259	172	2.94	0.024	1.09
Morningstar Intermediate-Term Bond Universe															
Merrill Lynch Bond Fund, Inc.- Core Bond Portfolio Class I	3.67	2.93	3.39	3.28	4.65	5.67	-	10/80	44	36	31	50	3.074	0.136	0.60
PIMCO Total Return Fund Class A	3.78	2.69	3.06	3.45	4.89	-	6.52	01/97	58	29	23	-	3.156	0.183	0.90
<i>Morningstar Intermediate-Term Bond Average</i>	3.52	2.78	3.21	3.09	4.37	5.67	-	-	890	769	594	296	3.315	0.227	1.03
Morningstar Large Blend Universe															
Federated Capital Appreciation Fund Class A	5.39	6.90	8.82	9.37	4.96	9.68	-	01/77	63	84	82	11	7.559	0.84	1.22
Davis New York Venture Fund Class A	3.62	6.94	11.16	15.33	10.19	11.08	-	02/69	15	6	7	6	7.52	1.544	0.89
<i>Morningstar Large Blend Average</i>	4.34	6.85	9.14	11.62	6.59	7.62	-	-	1568	1251	989	387	8.325	0.904	1.18
Morningstar Large Growth Universe															
AIM Constellation Fund Class A	1.71	1.05	4.03	9.15	6.05	4.25	-	04/67	56	40	26	72	10.944	0.591	1.29
<i>Morningstar Large Growth Average</i>	2.55	1.21	4.59	8.59	4.49	5.64	-	-	1399	1150	902	334	10.467	0.452	1.46
Morningstar Large Value Universe															
American Investment Company Of America Fund Class R3	3.94	9.71	12.17	12.87	-	-	8.18	06/02	53	74	-	-	6.858	1.379	0.93
<i>Morningstar Large Value Average</i>	5.15	10.09	11.92	14.36	8.60	8.85	-	-	1141	913	668	320	8.159	1.257	1.34
Morningstar Latin America Stock Universe															
Merrill Lynch Latin America Fund Class I	4.93	19.15	26.40	48.03	34.64	15.06	-	10/94	50	8	1	17	22.779	1.732	1.43
<i>Morningstar Latin America Stock Average</i>	5.16	19.17	26.04	45.27	31.78	14.41	-	-	15	15	15	7	22.688	1.729	1.84
Morningstar Mid-Cap Growth Universe															
Allianz PEA Target Fund Class A	-0.05	2.18	3.74	11.58	6.95	8.69	-	12/92	62	62	74	33	14.91	0.616	1.21
<i>Morningstar Mid-Cap Growth Average</i>	-0.84	2.04	5.23	12.41	8.84	7.46	-	-	814	678	525	187	13.315	0.717	1.56

