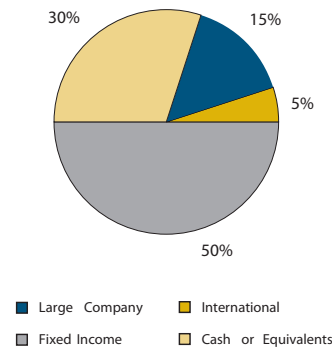


Conservative: For investors who will be seeking income from their portfolios in the near future. Capital preservation, not growth is their concern.

Time Horizon: under 3 – 5 years

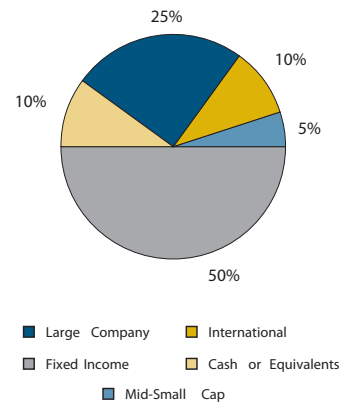
Asset Class	Allocation
Large Cap (Growth & Value)	15%
International	5%
Fixed Income	50%
Cash/Equivalent	30%



Moderately Conservative: For investors who want relative stability, but also the opportunity to increase the value of their investments.

Time Horizon: Around 5 years

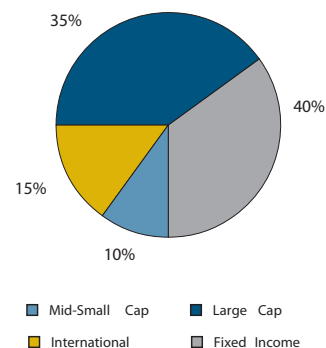
Asset Class	Allocation
Large Cap (Growth & Value)	25%
International	10%
Mid-Small Cap	5%
Fixed Income	50%
Cash/Equivalent	10%



Moderate: Investors who are more concerned about growth than income. They can tolerate some fluctuations, but want a portfolio with considerably less risk than the overall stock market.

Time Horizon: Around 10 years

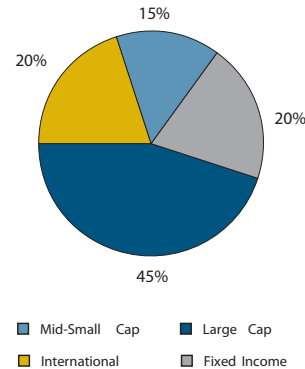
Asset Class	Allocation
Large Cap (Growth & Value)	35%
International	15%
Mid-Small Cap	10%
Fixed Income	40%



Moderately Aggressive: Investors most concerned about investments growing in value. They have a good tolerance for risk, but want a portfolio with slightly less risk than the overall stock market.

Time Horizon: More than 10 years

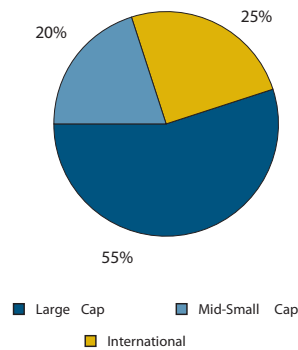
Asset Class	Allocation
Large Cap (Growth & Value)	45%
International	20%
Mid-Small Cap	15%
Fixed Income	20%



Aggressive: Investors most concerned about investments growing in value. They have a good tolerance for risk.

Time Horizon: : More than 15 years

Asset Class	Allocation
Large Cap (Growth & Value)	55%
International	25%
Mid-Small Cap	20%



Asset Allocation refers to how you spread your money among basic investment categories; equities, fixed income, stable value and money market investments. Your asset allocation strategy can have a large impact on the growth of your account over time. In selecting your allocation percentages, you should consider:

- The degree of risk you are willing to take in your investments. Risk is the chance that an investment's actual return will be different than expected. This includes the possibility of losing some or all of the original investment.
- How long you have to invest before retirement or your time horizon.

Asset Allocation works by ensuring you own different categories of investments, so that when some investments are down, others may be up. The result: a portfolio that should experience less fluctuation in value than the individual assets within the portfolio. Your allocation will probably change over the years; however, the goals of asset allocation will stay the same: to manage investment risk and help you achieve your financial goals.

Determining the asset allocation that is appropriate for you depends on your financial goals, time horizon, and tolerance for risk.