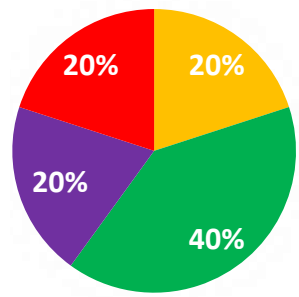


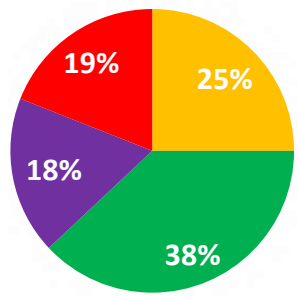
Model Asset Allocation Portfolios (50 and Younger)

Conservative

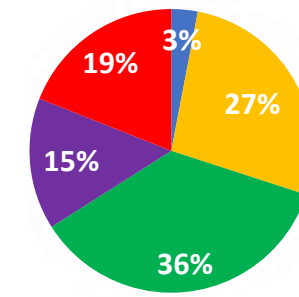
29 and under



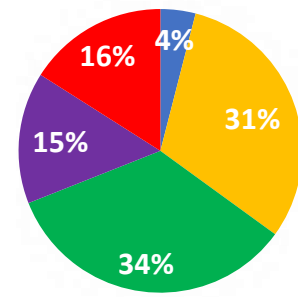
ages 30 – 35



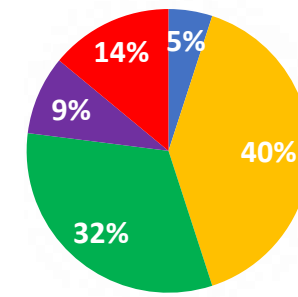
ages 36 – 40



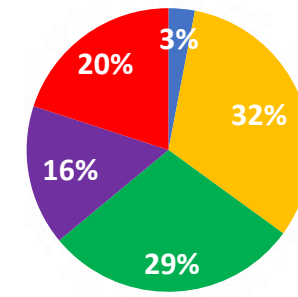
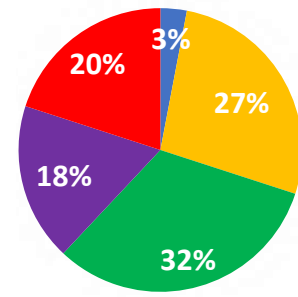
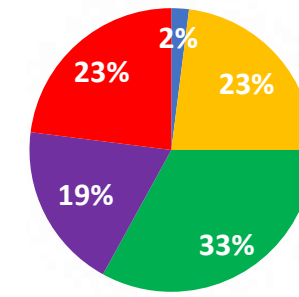
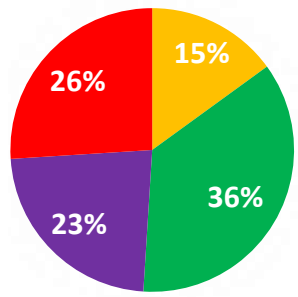
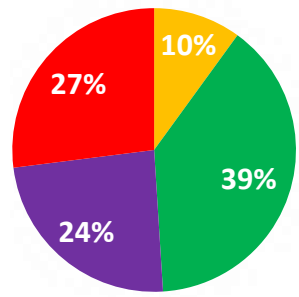
ages 41 – 45



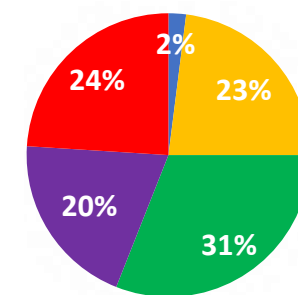
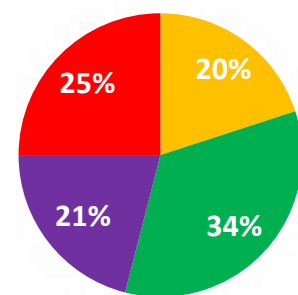
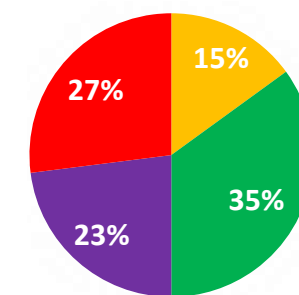
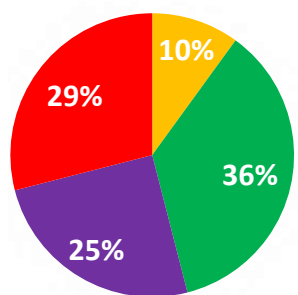
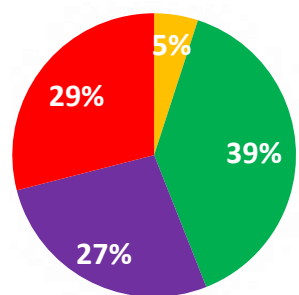
ages 46 – 50



Moderate



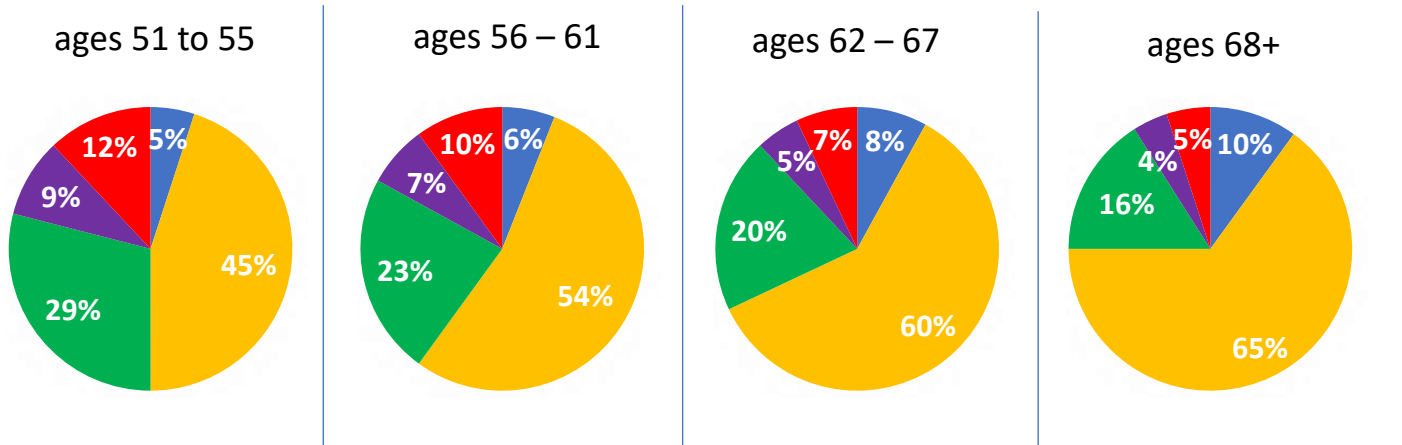
Aggressive



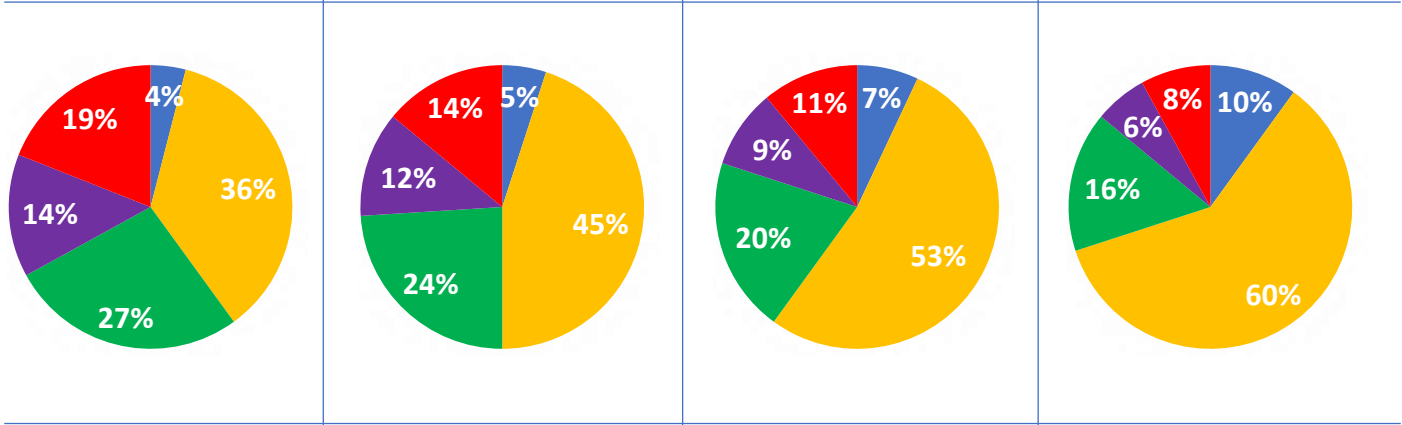
Cash Bonds Large Cap Stocks Mid/Small Cap Stocks International Stocks

Model Asset Allocation Portfolios (51 and Older)

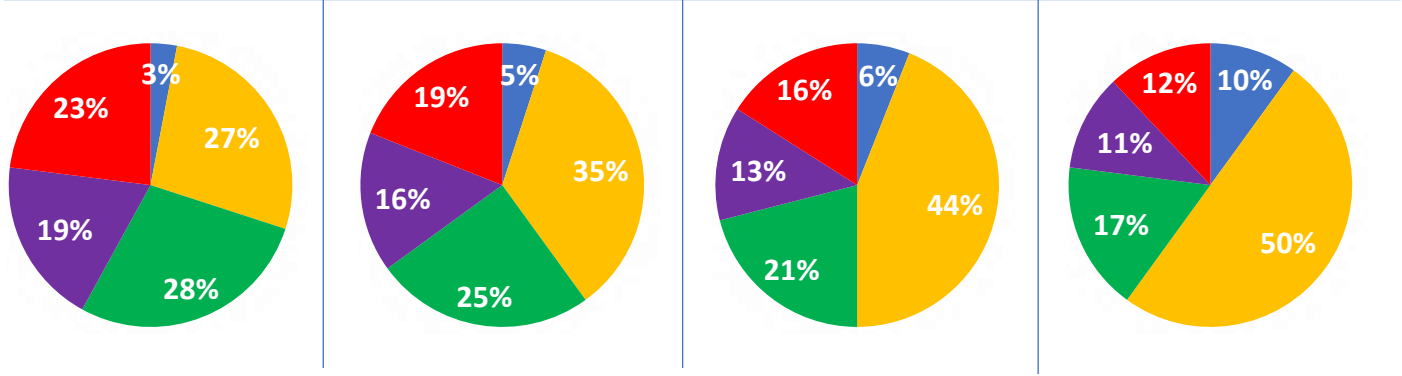
Conservative



Moderate



Aggressive



■ Cash
 ■ Bonds
 ■ Large Cap Stocks
 ■ Mid/Small Cap Stocks
 ■ International Stocks