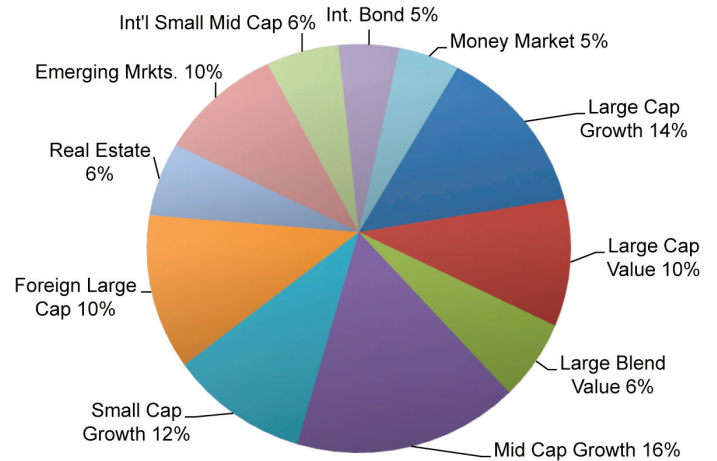
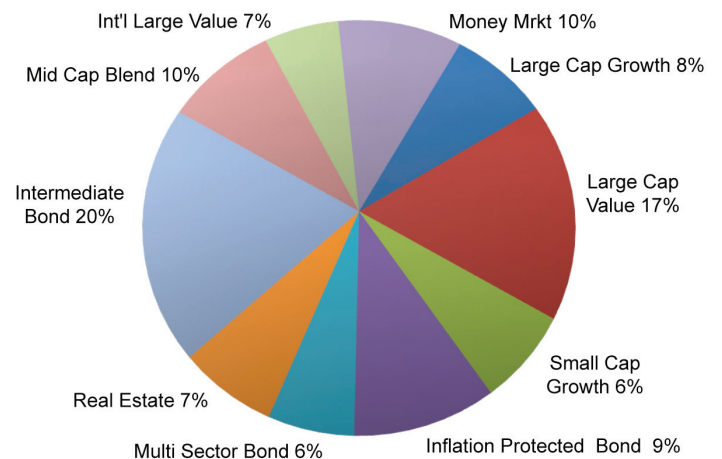


SAMPLE STRATEGIC ASSET ALLOCATION MODELS

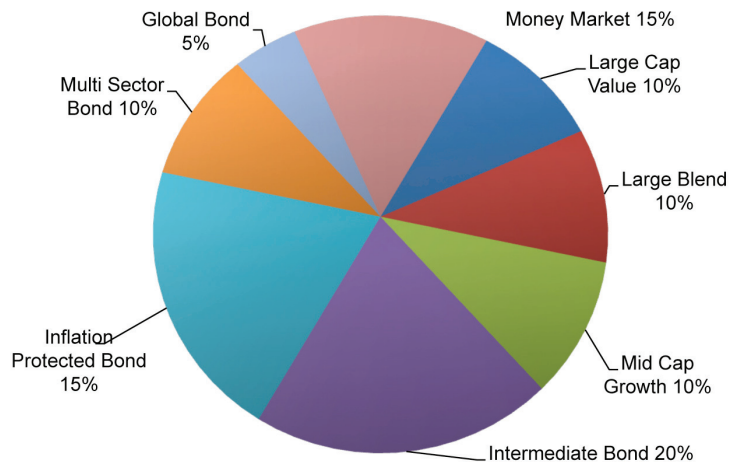
| Aggressive Portfolio | |
|---------------------------|-------|
| Peer Group | Total |
| Large Cap Growth | 14% |
| Large Cap Value | 10% |
| Large Cap Blend | 6% |
| Mid Cap Growth | 16% |
| Foreign Large Cap | 10% |
| Small Cap Growth | 12% |
| Int'l Small Mid Cap | 6% |
| Emerging Markets | 10% |
| Real Estate | 6% |
| Intermediate Bond Income | 5% |
| Stable Value/Money Market | 5% |
| 100.00% | |



| Moderate Portfolio | |
|---------------------------|-------|
| Peer Group | Total |
| Large Cap Growth | 8% |
| Large Cap Value | 17% |
| Int'l Large Value | 7% |
| Mid Cap Blend | 10% |
| Small Cap Growth | 6% |
| Real Estate | 7% |
| Intermediate Bond Income | 20% |
| Inflation Protected Bond | 9% |
| Multi Sector Bond | 6% |
| Stable Value/Money Market | 10% |
| 100.00% | |



| Conservative Portfolio | |
|---------------------------|-------|
| Peer Group | Total |
| Large Cap Value | 10% |
| Large Blend | 10% |
| Mid Cap Value | 10% |
| Intermediate Bond | 20% |
| Inflation Protected Bond | 20% |
| Multi Sector Bond | 10% |
| Global Bond | 5% |
| Stable Value/Money Market | 15% |
| 100.00% | |



For risks associated with each Asset Allocation Model, please see the Asset Allocation Risk Disclosure Insert

ASSET ALLOCATION RISK DISCLOSURE

Each asset class has its unique risks which are important to understand.

CASH ASSETS.

Because of the inherent safety of cash instruments, yields tend to be lower than other higher risk investments.

BONDS ASSETS.

Fixed income investments entail interest rate risk i.e. as interest rates rise bond prices usually fall, issuer default or credit risk, and inflation risk.

LARGE CAP ASSETS.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments.

MID CAP ASSETS.

The value of securities of medium size, less well-known issuers can be more volatile than that of larger issuers.

SMALL CAP ASSETS.

The securities of smaller, less well-known companies can be more volatile than those of larger companies.

INTERNATIONAL ASSETS.

Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets.

