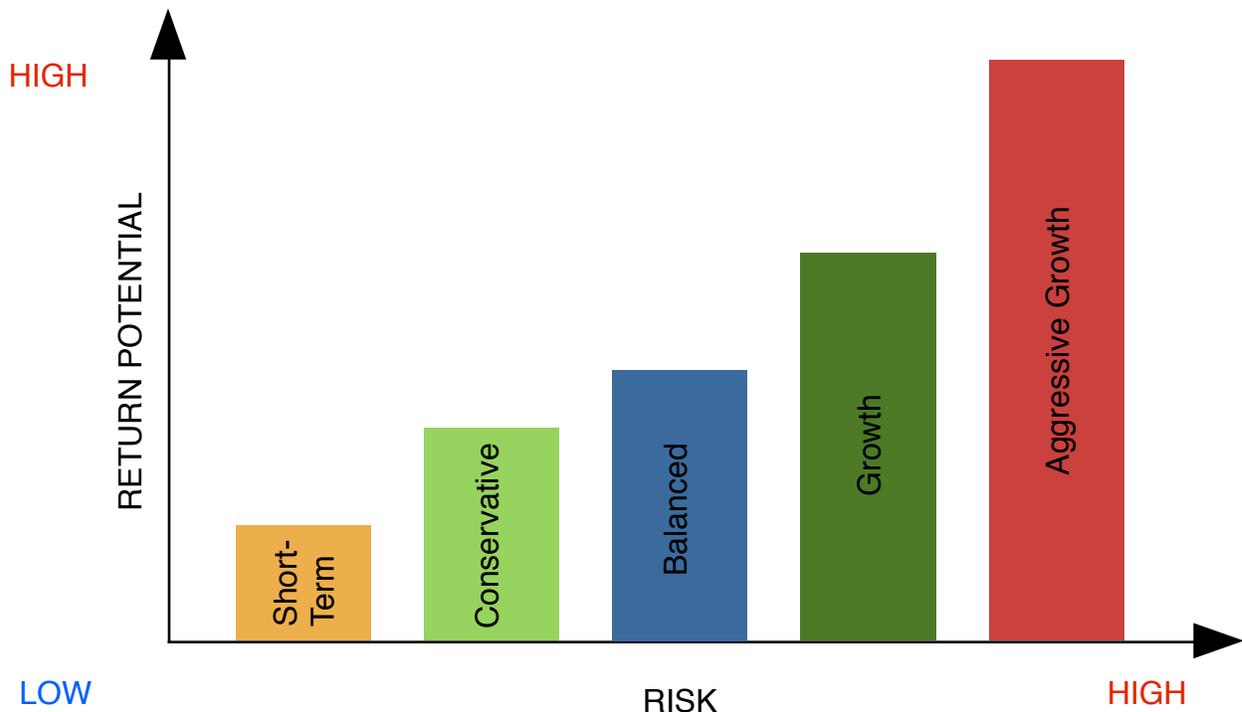


Asset Allocation Strategies

How you invest in different asset classes should be based on an investment strategy in line with your current circumstances and short- and long-term goals. The allocation styles and definitions shown below are for illustrative purposes only and should not be considered investment advice. You should choose your own target asset style and mix based on your particular time horizon, risk tolerance, and financial goals. You should review your portfolio periodically to make sure your investments are still consistent with your goals.



Asset Allocation Definitions

Short-Term: Seeks to preserve your capital and can accept the lowest returns in exchange for price stability. This portfolio would include 100% cash and may fall slightly below or match long-term inflation and has a very low degree of risk.

Conservative: Seeks to minimize fluctuations in market value by taking an income-oriented approach with some potential for capital appreciation. This portfolio would consist of a mix of cash, bonds and a small allocation to stocks. It will most likely match inflation and has a low degree of risk.

Balanced: Seeks the potential for capital appreciation and some income and can withstand moderate fluctuations in market value. This portfolio is almost evenly split between stocks and bonds with a small percentage in cash. It will most likely exceed long-term inflation by a small margin and has a moderate degree of risk.

Growth: Has a preference for growth and can withstand significant fluctuations in market value. This portfolio is primarily composed of domestic and foreign stocks with a moderate allocation to bonds and a very small percent of cash. It will most likely exceed long-term inflation by a moderate margin and has a high to moderate degree of risk.

Aggressive Growth: Seeks aggressive growth and can tolerate wide fluctuations in market value, especially over the short term. This portfolio might consist of a mix of domestic and foreign stocks with very limited or no exposure to bonds and cash. It will most likely exceed long-term inflation by a significant margin and has a high degree of risk.