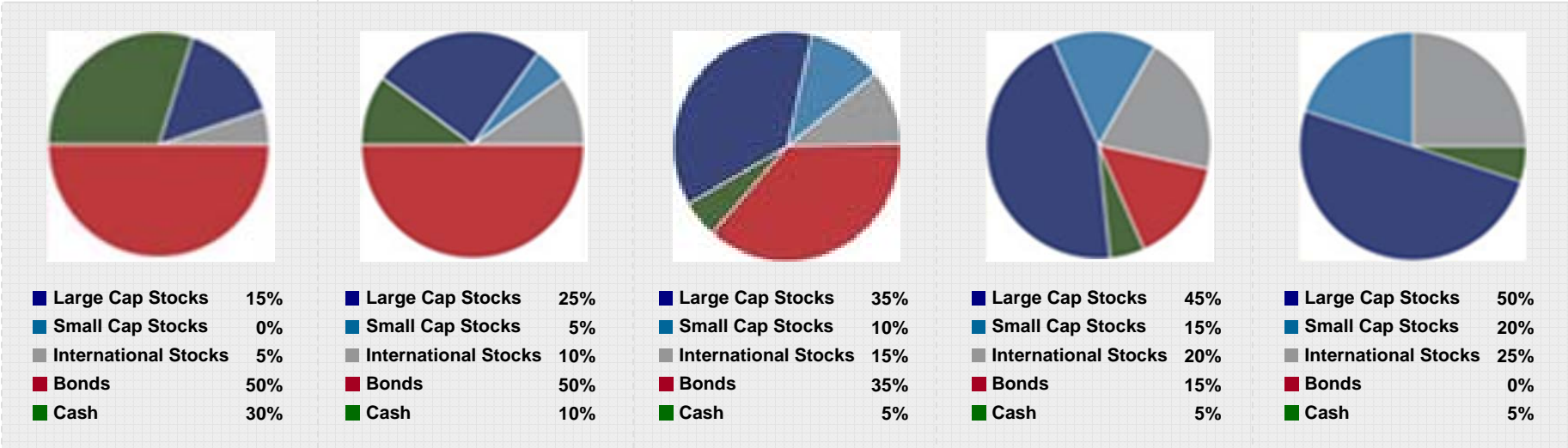


CONSERVATIVE	MODERATELY CONSERVATIVE	MODERATE	MODERATELY AGGRESSIVE	AGGRESSIVE
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<p><u>Time Horizon:</u> Under 3 years</p> <p>For investors who seek current income and stability and are less concerned about growth.</p>	<p><u>Time Horizon:</u> ~ 5 years</p> <p>For investors who seek current income and stability, with some modest potential for increase in the value of their investments.</p>	<p><u>Time Horizon:</u> ~ 10 years</p> <p>For long-term investors who don't need current income and want some growth potential. Likely to entail some fluctuations in value, but presents less volatility than the overall stock market.</p>	<p><u>Time Horizon:</u> >= 10 years</p> <p>For long-term investors who want good growth potential and don't need current income. Entails a fair amount of volatility, but not as much as a portfolio invested exclusively in stocks.</p>	<p><u>Time Horizon:</u> >= 15 years</p> <p>For long-term investors who want high growth potential and don't need current income. May entail substantial year-to-year volatility in value in exchange for potentially high long-term returns.</p>
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Historic Returns for Asset Allocation by Risk Profile (1970-2006)

Best Year	22.8%	Best Year	27.0%	Best Year	30.9%	Best Year	34.4%	Best Year	39.9%
Average	8.6%	Average	9.8%	Average	10.6%	Average	11.1%	Average	11.4%
Worst Year	0.1%	Worst Year	-6.6%	Worst Year	-12.9%	Worst Year	-19.1%	Worst Year	-23.8%

