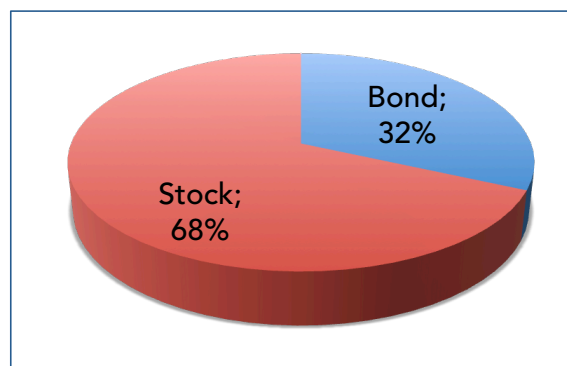


Strategy	Objective	Typical Security Type	Typical Security			Current
			Min	Neutral	Max	
Cash	Seeks to reduce portfolio risk during less favorable parts of the economic cycle.	Money market fund(s)	0.0%	3.0%	15.0%	0.8%
Bond	Seeks to capture both income and principal benefits of owning bonds.	Index funds, actively managed funds, ETFs, individual bonds and Special Situations.	10.0%	42.0%	50.0%	16.0%
Asset Allocation/Hybrid	Seeks to benefit from owning proven money managers that operate under a flexible allocation approach.	Actively managed mutual funds from proven professionals. Flexible funds that allow for shifts between stocks, bonds and cash.	0.0%	10.0%	20.0%	11.0%
Global Stock	Seeks to benefit from owning proven money managers that own both U.S. and foreign stocks.	Actively managed mutual funds from proven professional managers.	0.0%	3.0%	20.0%	0.0%
Core U.S. Stock Allocation	Seeks to provide exposure to U.S. stocks on an ongoing basis.	Index funds, actively managed funds, ETFs and high dividend individual stocks.	10.0%	20.0%	50.0%	23.4%
Foreign Stock	Seeks to provide exposure to foreign stocks on an ongoing basis.	Index funds, actively managed funds and ETFs.	2.5%	7.0%	30.0%	10.8%
Emerging Markets Stocks	Seeks to capture the additional diversification benefits that emerging markets stocks may potentially provide.	Index funds, actively managed funds and ETFs.	0.0%	3.0%	10.0%	5.5%
U.S./Global Real Estate	Seeks to capture the additional diversification benefits that real estate stocks may potentially provide, in the U.S. and around the globe.	Index funds, actively managed funds and ETFs.	0.0%	3.5%	15.0%	3.0%
Natural Resources	Seeks to capture the additional diversification benefits that "long" commodity futures, precious metals and energy producers may potentially provide.	Index funds, actively managed funds, ETFs and ETNs.	0.0%	3.5%	20.0%	11.5%
Managed Futures	Seeks to capture the additional diversification benefits that commodity futures may potentially provide.	Index funds, actively managed funds, ETFs and ETNs.	2.5%	5.0%	20.0%	5.0%
Special Situations	Seek to potentially capture additional potential returns as unique opportunities may present themselves.	Examples include sector funds, single country funds, unique bonds, structured notes, etc.	0.0%	0.0%	20.0%	13.1%
				100.0%		100.0%

Current Stock/Bond Mix



Fund Asset Allocation

Category	Neutral	Current
Cash	3.0%	0.8%
Bond	42.0%	16.0%
Asset Allocation/Hybrid	10.0%	11.0%
Global Stock	3.0%	0.0%
Core U.S. Stock Allocation	20.0%	23.4%
Foreign Stock	7.0%	10.8%
Emerging Markets Stocks	3.0%	5.5%
U.S./Global Real Estate	3.5%	3.0%
Natural Resources	3.5%	11.5%
Managed Futures	5.0%	5.0%
Special Situations	0.0%	13.1%
100.0%		100.0%

