

Strategic Portfolio Balancesm Investment Discipline

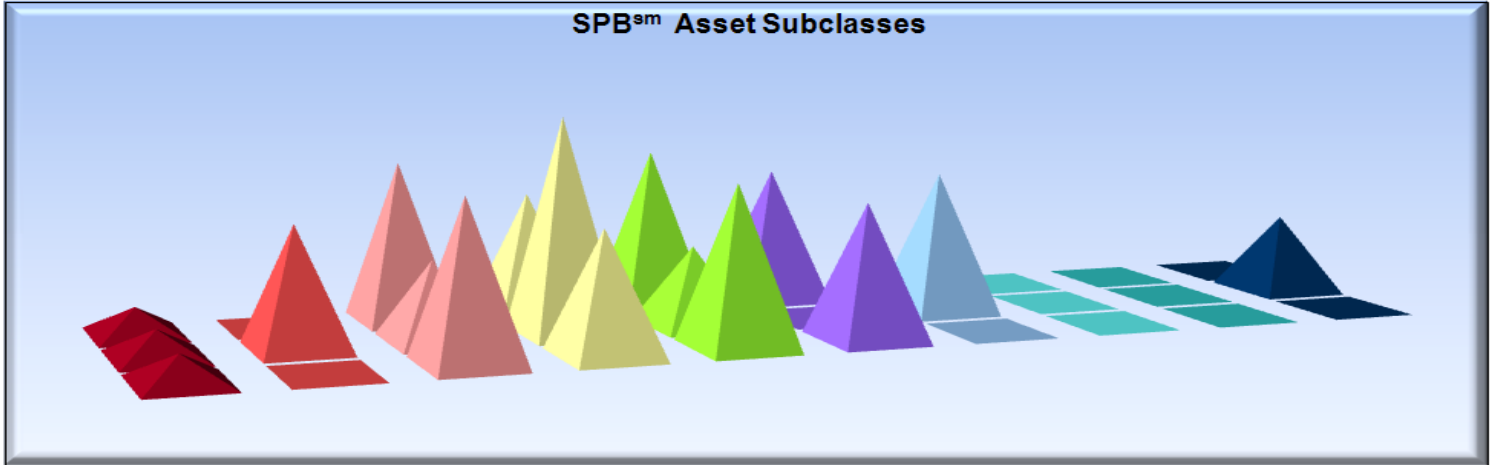
Asset Allocation Targets for the Balanced Tax-Deferred SPBsm Model Portfolio

SPBsm Asset Classes



1.08%	Commodities	17.94%	Aggressive Income Bonds
1.56%	International Stocks	12.07%	Moderately Aggressive Income Bonds
6.35%	US Aggressive Growth Stocks	6.34%	Conservative Income Bonds
12.07%	US Moderately Aggressive Growth Stocks	4.00%	Cash
17.94%	US Conservative Growth Stocks		
20.65%	US Balanced Stocks and Bonds		

SPBsm Asset Subclasses



0.36%	Commodities, Materials	0.00%	Certificates of Deposit
0.36%	Commodities, Energy	4.00%	Cash/Money Market
0.00%	Commodities, Metals/Mining	0.00%	Commercial Paper
0.00%	Intl Stk exUS, Sm-Cp	0.00%	Crsrv Inc Bnds, Hi-Qual Stk-Dur T/E
1.56%	Intl Stk exUS, Md-Cp	6.34%	Crsrv Inc Bnds, Hi-Qual Stk-Dur Corp
0.00%	Intl Stk exUS, Lg-Cp	0.00%	Crsrv Inc Bnds, Hi-Qual Stk-Dur Treasury
0.00%	US Agg Grth Stk, Sm-Cp Bind	4.83%	Mod Agg Inc Bnds, Hi-Qual Int-Dur
6.35%	US Agg Grth Stk, Sm-Cp Grth	2.41%	Mod Agg Inc Bnds, Md-Qual Int-Dur
0.00%	US Agg Grth Stk, Md-Cp Grth	4.83%	Mod Agg Inc Bnds, Md-Qual Stk-Dur
0.00%	US Agg Grth Stk, Md-Cp Grth	7.18%	Mod Agg Inc Bnds, Md-Qual Lng-Dur
4.83%	US Mod Agg Grth Stk, Sm-Cp Val	7.18%	Agg Inc Bnds, Lo-Qual Lng-Dur
2.41%	US Mod Agg Grth Stk, Md-Cp Bind	3.58%	Agg Inc Bnds, Lo-Qual Int-Dur
4.83%	US Mod Agg Grth Stk, Lg-Cp Bind	7.18%	Balanced, Fnds of Frnds
7.18%	US Crsrv Grth Stk, Lg-Cp Bind	6.88%	Balanced, US Stk/Bnds
3.58%	US Crsrv Grth Stk, Lg-Cp Val	6.88%	Balanced, Crv/Intl Sec's
7.18%	US Crsrv Grth Stk, Md-Cp Val	6.88%	Balanced, Fnds of Frnds
7.18%	US Crsrv Grth Stk, Md-Cp Val	6.88%	Balanced, US Stk/Bnds
6.88%	Balanced, Crv/Intl Sec's	6.88%	Balanced, Fnds of Frnds
6.88%	Balanced, US Stk/Bnds	7.18%	Agg Inc Bnds, Lo-Qual Int-Dur
6.88%	Balanced, Fnds of Frnds	7.18%	Agg Inc Bnds, Lo-Qual Lng-Dur
7.18%	Agg Inc Bnds, Lo-Qual Int-Dur	7.18%	Agg Inc Bnds, Md-Qual Lng-Dur
7.18%	Agg Inc Bnds, Lo-Qual Lng-Dur	4.83%	Mod Agg Inc Bnds, Md-Qual Stk-Dur
3.58%	Agg Inc Bnds, Md-Qual Lng-Dur	2.41%	Mod Agg Inc Bnds, Md-Qual Int-Dur
7.18%	Mod Agg Inc Bnds, Md-Qual Lng-Dur	4.83%	Mod Agg Inc Bnds, Hi-Qual Int-Dur
4.83%	Mod Agg Inc Bnds, Md-Qual Int-Dur	0.00%	Crsrv Inc Bnds, Hi-Qual Stk-Dur Treasury
2.41%	Mod Agg Inc Bnds, Md-Qual Int-Dur	6.34%	Crsrv Inc Bnds, Hi-Qual Stk-Dur Corp
4.83%	Mod Agg Inc Bnds, Hi-Qual Int-Dur	0.00%	Crsrv Inc Bnds, Hi-Qual Stk-Dur T/E
0.00%	Crsrv Inc Bnds, Hi-Qual Stk-Dur Treasury	0.00%	Commercial Paper
6.34%	Crsrv Inc Bnds, Hi-Qual Stk-Dur Corp	4.00%	Cash/Money Market
0.00%	Crsrv Inc Bnds, Hi-Qual Stk-Dur T/E	0.00%	Certificates of Deposit

DISCLOSURE: Before investing, carefully read and understand the prospectus for any investment you are considering. All investments involve risk. You can lose money. Past performance is no guarantee of future returns. The model portfolio displayed on this page is not guaranteed to perform either better or worse than any other investment strategy. Each model has been designed to reduce risk through optimized diversification and to maximize returns by rebalancing annually to the recommended strategic targets. Patience and a long-term perspective are highly recommended for any investment account containing securities. You should maintain between one- and three-years worth of living expenses in cash, CDs and/or money market accounts separate from your investment accounts as a hedge against downturns in the values of securities. During those occasional downturns, you should utilize your cash, CDs and/or money market accounts to pay your living expenses instead of taking withdrawals from your investment accounts. After the values of securities recover, you may once again begin taking withdrawals from your investment accounts to pay for your living expenses and to replenish your cash, CDs and/or money market accounts as a hedge against the next inevitable downturn in the values of securities.