

# Strategic Portfolio Balance<sup>sm</sup> Investment Discipline

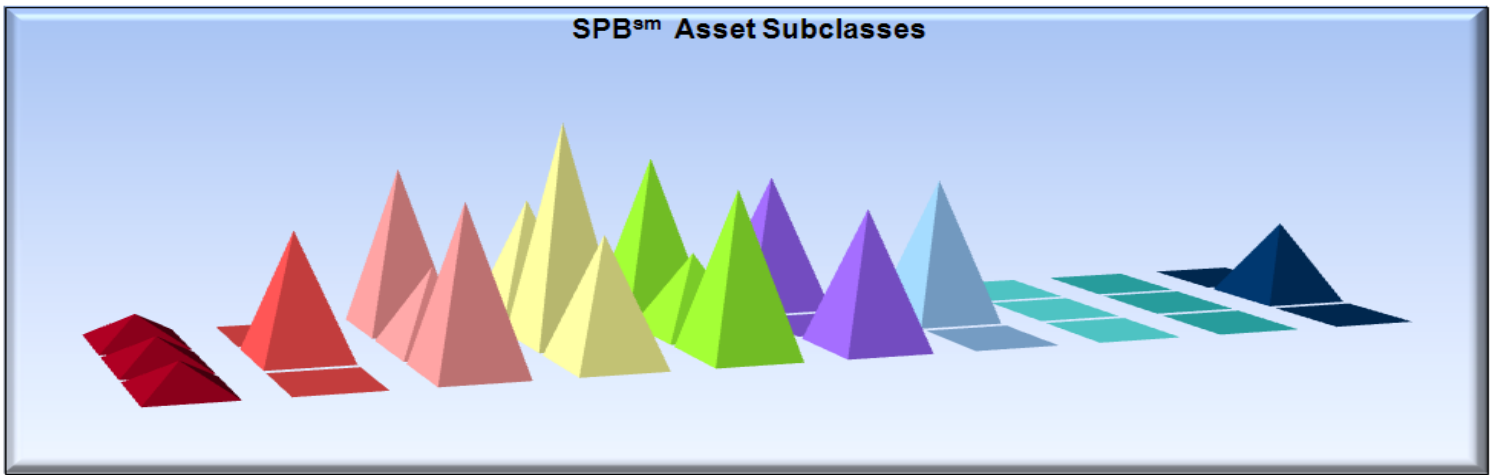
## Asset Allocation Targets for the Conservative Growth Tax-Deferred SPBsm Model Portfolio

### SPB<sup>sm</sup> Asset Classes



2.16%	Commodities	12.58%	Aggressive Income Bonds	12.58%
3.12%	International Stocks	18.70%	Moderately Aggressive Income Bonds	6.62%
12.58%	US Aggressive Growth Stocks	21.54%	Conservative Income Bonds	0.00%
18.70%	US Moderately Aggressive Growth Stocks	18.70%	Cash	4.00%
21.54%	US Conservative Growth Stocks			
	US Balanced Stocks and Bonds			

### SPB<sup>sm</sup> Asset Subclasses



0.00%	Certificates of Deposit
4.00%	Cash/Money Market
0.00%	Commercial Paper
0.00%	Consrvr Inc Bnds, HI-Qual Sht-Dur T/E
0.00%	Consrvr Inc Bnds, HI-Qual Sht-Dur Corp
0.00%	Consrvr Inc Bnds, HI-Qual Sht-Dur Treasury
0.00%	Mod Agg Inc Bnds, HI-Qual Int-Dur
6.62%	Mod Agg Inc Bnds, Md-Qual Int-Dur
0.00%	Mod Agg Inc Bnds, Md-Qual Sht-Dur
5.03%	Agg Inc Bnds, Md-Qual Ling-Dur
2.52%	Agg Inc Bnds, Lo-Qual Ling-Dur
5.03%	Agg Inc Bnds, Lo-Qual Int-Dur
9.35%	Balanced, Fnds of Fnds
0.00%	Balanced, US Stk/Bnds
9.35%	Balanced, Cnvtbl Sec's
5.74%	US Consrv Grth Stx, Lg-Cp Bnd
10.06%	US Consrv Grth Stx, Lg-Cp Val
5.74%	US Consrv Grth Stx, Md-Cp Val
7.48%	US Mod Agg Grth Stx, Lg-Cp Grth
7.48%	US Mod Agg Grth Stx, Md-Cp Bnd
3.74%	US Mod Agg Grth Stx, Md-Cp Val
7.48%	US Mod Agg Grth Stx, Sm-Cp Val
5.03%	US Agg Grth Stx, Md-Cp Grth
2.52%	US Agg Grth Stx, Sm-Cp Grth
5.03%	US Agg Grth Stx, Sm-Cp Bnd
0.00%	Int'l Stx exUS, Lg-Cp
3.12%	Int'l Stx exUS, Md-Cp
0.00%	Int'l Stx exUS, Sm-Cp
0.72%	Commodities, Metals/Mining
0.72%	Commodities, Energy
0.72%	Commodities, Materials

**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.