

Strategic Portfolio Balancesm Investment Discipline

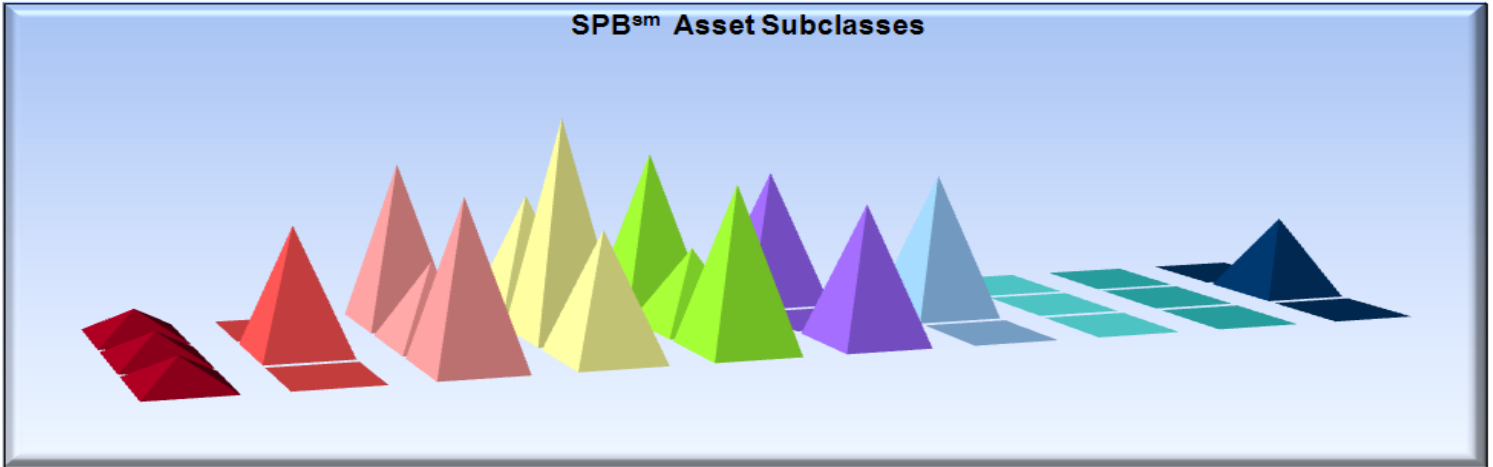
Asset Allocation Targets for the Moderately Aggressive Growth Tax-Deferred SPBsm Model Portfolio

SPBsm Asset Classes



4.32%	Commodities	Aggressive Income Bonds	7.24%
6.23%	International Stocks	Moderately Aggressive Income Bonds	0.00%
20.45%	US Aggressive Growth Stocks	Conservative Income Bonds	0.00%
23.55%	US Moderately Aggressive Growth Stocks	Cash	4.00%
20.45%	US Conservative Growth Stocks		
13.77%	US Balanced Stocks and Bonds		

SPBsm Asset Subclasses



0.00%	Certificates of Deposit
4.00%	Cash/Money Market
0.00%	Commercial Paper
0.00%	Cnsrvty Inc Bnds, Hi-Qual Sht-Dur T/E
0.00%	Cnsrvty Inc Bnds, Hi-Qual Sht-Dur Corp
0.00%	Cnsrvty Inc Bnds, Hi-Qual Sht-Dur Treasury
0.00%	Mod Agg Inc Bnds, Hi-Qual Int-Dur
0.00%	Mod Agg Inc Bnds, Md-Qual Int-Dur
0.00%	Mod Agg Inc Bnds, Md-Qual Sht-Dur
0.00%	Agg Inc Bnds, Md-Qual Ling-Dur
7.24%	Agg Inc Bnds, Lo-Qual Ling-Dur
0.00%	Agg Inc Bnds, Lo-Qual Int-Dur
6.88%	Balanced Fnds of Fnds
0.00%	Balanced US Stk/Bnds
6.88%	Balanced Cnvrbl Sct's
8.18%	US Cnsrv Gwth Stx, Lg-Cp Bhd
4.09%	US Cnsrv Gwth Stx, Lg-Cp Val
8.18%	US Cnsrv Gwth Stx, Md-Cp Val
6.28%	US Mod Agg Gwth Stx, Lg-Cp Gwth
10.99%	US Mod Agg Gwth Stx, Md-Cp Bhd
6.28%	US Mod Agg Gwth Stx, Sm-Cp Val
8.18%	US Agg Gwth Stx, Md-Cp Gwth
4.09%	US Agg Gwth Stx, Sm-Cp Gwth
8.18%	US Agg Gwth Stx, Sm-Cp Bhd
0.00%	Intl Stx exUS, Lg-Cp
6.23%	Intl Stx exUS, Md-Cp
0.00%	Intl Stx exUS, Sm-Cp
1.44%	Commodities, Metals/Mining
1.44%	Commodities, Energy
1.44%	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.