

Strategic Portfolio Balancesm Investment Discipline

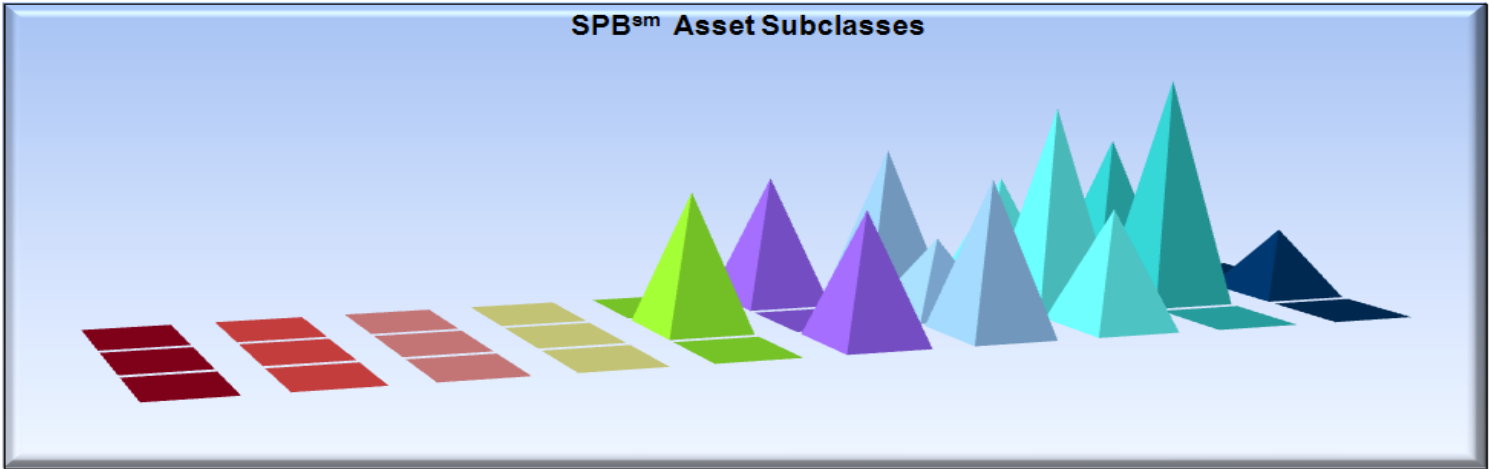
Asset Allocation Targets for the Moderately Aggressive Income Tax-Deferred SPBsm Model Portfolio

SPBsm Asset Classes



0.00%	Commodities	Aggressive Income Bonds	22.97%
0.00%	International Stocks	Moderately Aggressive Income Bonds	26.45%
0.00%	US Aggressive Growth Stocks	Conservative Income Bonds	22.97%
0.00%	US Moderately Aggressive Growth Stocks	Cash	4.00%
8.15%	US Conservative Growth Stocks		
15.46%	US Balanced Stocks and Bonds		

SPBsm Asset Subclasses



0.00%	Certificates of Deposit
4.00%	Cash/Money Market
0.00%	Commercial Paper
0.00%	Crsrvty Inc Bnds, HI-Qual Sht-Dur T/E
13.79%	Crsrvty Inc Bnds, HI-Qual Sht-Dur Corp
9.19%	Crsrvty Inc Bnds, HI-Qual Sht-Dur Treasury
7.06%	Mod Agg Inc Bnds, HI-Qual Int-Dur
12.34%	Mod Agg Inc Bnds, Md-Qual Int-Dur
7.06%	Mod Agg Inc Bnds, Md-Qual Sht-Dur
9.19%	Agg Inc Bnds, Md-Qual Ling-Dur
4.60%	Agg Inc Bnds, Lo-Qual Ling-Dur
9.19%	Agg Inc Bnds, Lo-Qual Int-Dur
7.73%	Balanced, Fnds of Fnds
0.00%	Balanced, US Stk/Bnds
7.73%	Balanced, Crvtrbl Sects
0.00%	US Crsrvt Grth Stx, Lg-Cp Bhd
8.15%	US Crsrvt Grth Stx, Lg-Cp Val
0.00%	US Crsrvt Grth Stx, Md-Cp Val
0.00%	US Mod Agg Grth Stx, Lg-Cp Grth
0.00%	US Mod Agg Grth Stx, Md-Cp Bhd
0.00%	US Mod Agg Grth Stx, Sln-Cp Val
0.00%	US Agg Grth Stx, Md-Cp Grth
0.00%	US Agg Grth Stx, Sln-Cp Grth
0.00%	US Agg Grth Stx, Sln-Cp Bhd
0.00%	Intl Stk exUS, Lg-Cp
0.00%	Intl Stk exUS, Md-Cp
0.00%	Intl Stk exUS, Sln-Cp
0.00%	Commodities, Metals/Mining
0.00%	Commodities, Energy
0.00%	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.