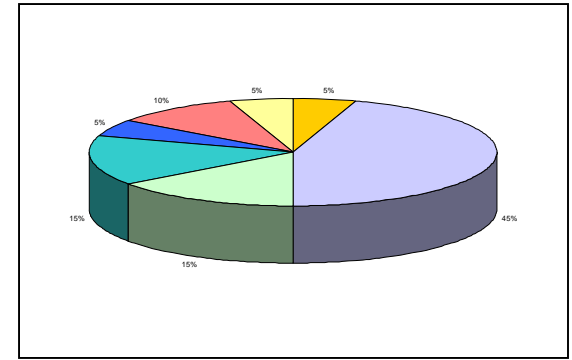


Capital Preservation Portfolio

Objective: Stability of principal (primary) with current income and appreciation as a hedge against inflation (secondary).

Strategy: Invests in a broadly diversified range of low-cost mutual funds, holding primarily money market and fixed income securities with equities and real assets comprising the balance of the portfolio.

5%	Money Market (Cash)
45%	US Short Term Fixed Income
15%	US Inflation Protected Bonds
15%	US Large Cap Value
5%	US Mid Cap
10%	International Equity
5%	Real Assets

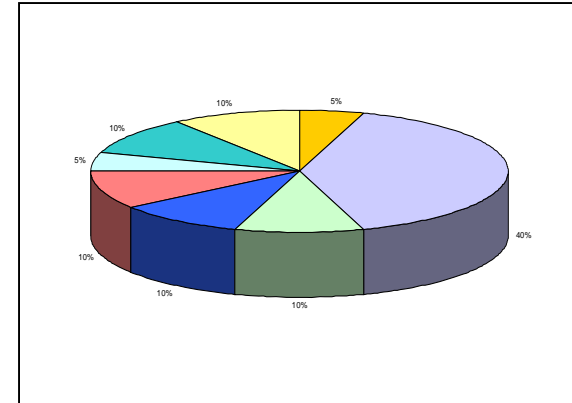


Income Portfolio

Objective: Current income with some potential for capital appreciation.

Strategy: Seeks to provide current income while minimizing fluctuations in value by taking an income-oriented investment approach. Using low-cost funds it invests the majority of assets in money markets and global fixed income securities and a small portion in US equities.

5%	Money Market (Cash)
40%	US Fixed Income
10%	US Inflation Protected Bonds
10%	US High Yield
10%	International Fixed Income
5%	Emerging Markets Bonds
10%	US Large Cap
10%	REIT's

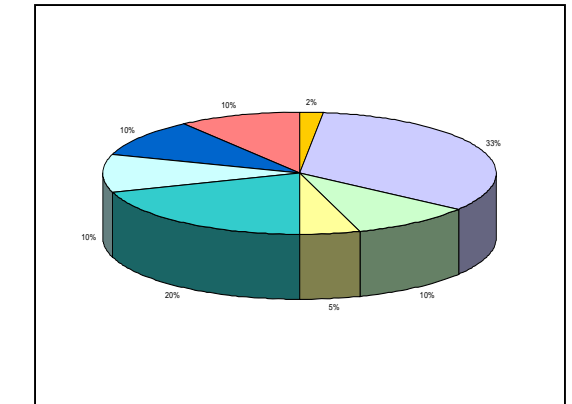


Balanced Portfolio

Objective: Seeks a high level of long-term total return with moderate market volatility.

Strategy: Invests in a mixture of global fixed income and equity securities diversified over asset classes, market capitalization and geographic regions utilizing low-cost mutual funds.

2%	Money Market (Cash)
33%	US Fixed Income
10%	US Inflation Protected Bonds
5%	Emerging Markets Bonds
20%	US Large Cap
10%	US Mid Cap
10%	US Small Cap
10%	International Equity

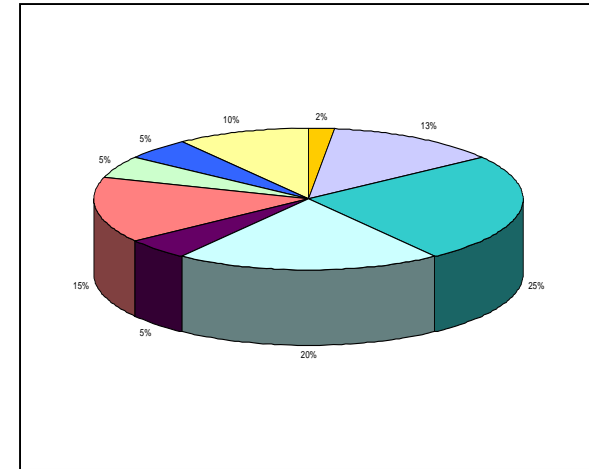


Moderate Growth Portfolio

Objective: Aims to provide long-term capital appreciation with the possibility of significant fluctuations in value.

Strategy: Invests primarily in a broad range of US, International and Emerging Markets equities with a small exposure to money markets and US fixed income through low-cost mutual funds diversified over asset classes, market capitalization and geographic regions.

2%	Money Market (Cash)
13%	US Fixed Income
25%	US Large Cap
20%	US Mid Cap
5%	US Small Cap
15%	International Equity
5%	International Small Cap
5%	Emerging Markets Equity
10%	REIT's



Aggressive Growth Portfolio

Objective: Seeks to provide aggressive long-term growth and can experience wide fluctuations in value, especially over the short term.

Strategy: Invests almost exclusively in a broad range of US, International and Emerging Markets equities diversified over asset classes, capitalization and geographic regions with a small allocation to money markets through low-cost mutual funds.

2%	Money Market (Cash)
23%	US Large Cap Growth
20%	US Mid Cap
15%	US Small Cap
15%	International Equity
15%	International Small Cap
10%	Emerging Markets Equity

