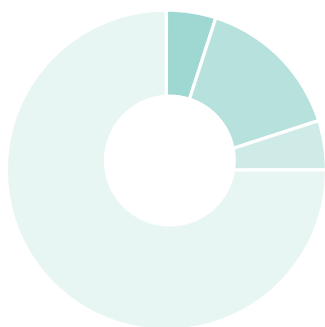


MODEL PORTFOLIO ALLOCATIONS

ULTRA CONSERVATIVE

Time Horizon	Short, 1-3 yrs
Distribution Need	Mod - High
Risk Tolerance	Low

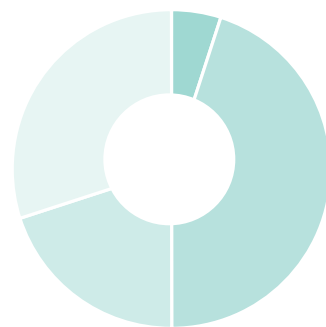


Up to 5% of the portfolio may be invested in alternative asset classes

- Cash
- US Equities
- Int'l Equities
- Fixed Income

MODERATE GROWTH

Time Horizon	Mod, 5+ yrs
Distribution Need	Low - Mod
Risk Tolerance	Mod - High



Up to 10% of the portfolio may be invested in alternative asset classes

- Cash
- US Equities
- Int'l Equities
- Fixed Income

CONSERVATIVE

Time Horizon	Short, <5 yrs
Distribution Need	Mod - High
Risk Tolerance	Low-Mod

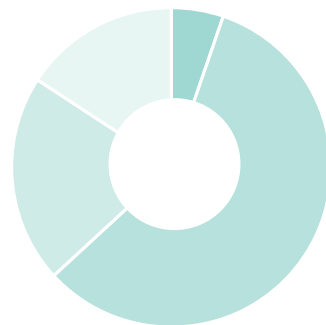


Up to 5% of the portfolio may be invested in alternative asset classes

- Cash
- US Equities
- Int'l Equities
- Fixed Income

GROWTH

Time Horizon	Long, 10+ yrs
Distribution Need	Low
Risk Tolerance	High



Up to 12% of the portfolio may be invested in alternative asset classes

- Cash
- US Equities
- Int'l Equities
- Fixed Income

BALANCED

Time Horizon	Mod, 5+ yrs
Distribution Need	Mod
Risk Tolerance	Mod

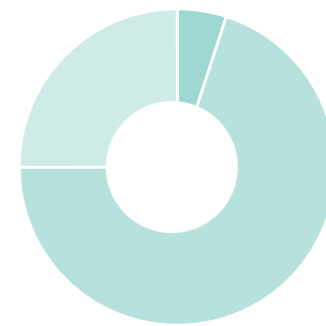


Up to 10% of the portfolio may be invested in alternative asset classes

- Cash
- US Equities
- Int'l Equities
- Fixed Income

AGGRESSIVE GROWTH

Time Horizon	Long, 10+ yrs
Distribution Need	None
Risk Tolerance	Very High



Up to 15% of the portfolio may be invested in alternative asset classes

- Cash
- US Equities
- Int'l Equities
- Fixed Income

**Past performance is not indicative of future results. Differences in account size, timing of transactions and market conditions prevailing at the time of investment may lead to different results, and clients may lose money.*