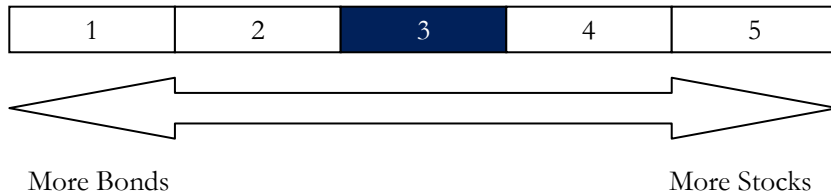


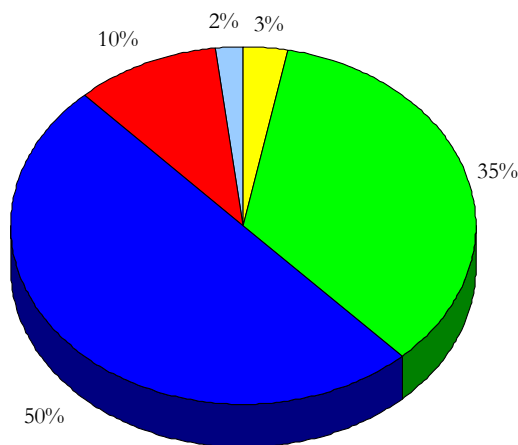
Growth & Income Asset Allocation

Objective: The primary objective of this portfolio is long-term growth of capital with some emphasis of current income.



On a scale of 1 to 5, with 1 being the most stable, but the lowest expected return and 5 being the highest but most volatile expected return, this portfolio would be ranked a 3.

Target Asset Allocation



Asset Class	Allocation
Equity	50%
Fixed Income	35%
Alternative Investments	10%
Real Estate	2%
Cash	3%

The Target Asset Allocation is determined by a variety of economic factors and current market conditions relative to varying asset allocations ranges.

Asset Class	Investment Style	Allocation
Equity	Large Cap	19%
	Mid Cap	12%
	Small Cap	5%
	Emerging Markets	4%
	International	10%
Fixed Income	Long-Term Debt	7%
	Interm/Short Term Debt	12%
	Mortgage Backed Securities	10%
	International Debt	6%
Alternative Investments		10%
Real Estate		2%
Cash		3%
Total		100%

This is for illustrative purposes only and not indicative of any investment. Investors should carefully consider their investment objectives, risks, charges, and expenses. This and other important information can be obtained from your financial adviser. Asset allocation does not assure a profit against loss in a declining market and investments are subject to market risk and may lose value. Advisory products and services offered through

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