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What type of investor are you? How will you design your investment strategy to meet your dreams for the future?

Your profile, your portfolio

What type of investor are you? How will you design your investment strategy to meet your dreams for the future? Our Financial Self-Assessment Quiz should give you an idea. Then, the following portfolio profiles will help you determine your place in the range of aggressive to conservative investors, based on your responses about your risk tolerance, investment objectives and timeline. Each model portfolio reflects a possible combination of asset classes for a representative investor profile. Because investor profiles are general, the portfolios may not represent exactly the right choices for you, but you should think of them as guidelines for designing your own investment portfolio. (Model portfolios are not intended as

specific suggestions or to be used as a primary basis for any investment decisions you may make.) As you determine your own portfolio, remember to consider your other income, assets and investments.

Model portfolios are based on widely held investment theories that asset allocation is a key factor to achieving investment objectives and a longer holding period for investments helps to reduce risk. The portfolios consider the historic rates of returns of different asset classes over long periods of time, although past performance is no guarantee of future returns. Each model portfolio may show an allocation among up to six different asset classes. The model portfolios do not include “lifestyle,” target maturity, asset allocation or balanced funds since such funds already represent a diversified sub-portfolio. Although the model portfolios do not include these types of funds, you may choose to allocate money to these funds (if available in your plan).



Financial Self-Assessment Quiz

5 Strongly agree 4 Agree 3 Disagree 2 Strongly disagree (circle your score)

	SCORE
Financial Goals	
1. Investments: I do not need a high level of current income from my investments. I'm more interested in their long-term growth potential.	5 4 3 2
2. Large expenses: I have set aside savings to cover large expenses such as purchasing a home, college tuition or a financial emergency.	5 4 3 2
3. Inflation: I am concerned about the effects of inflation on my investments.	5 4 3 2
Risk Tolerance	
4. Volatility: I can tolerate sharp ups and downs in the short-term value of my investments in return for potential long-term gains.	5 4 3 2
5. Risk vs. reward: Hypothetically, I prefer an investment that has a 50% chance of losing 5% and a 50% chance of gaining 20% in one year, rather than an investment that will assure a 5% return in one year.	5 4 3 2
6. Decline in value: I am comfortable holding on to an investment even though it drops sharply in value.	5 4 3 2
7. Equity investing: I am willing to take the risks associated with stocks in order to earn a potential return greater than the rate of inflation.	5 4 3 2
8. Knowledge of risk: I consider myself knowledgeable about the risks and potential returns associated with investing in stocks and other types of securities.	5 4 3 2
Time Horizon	
9. Your personal timeline: In how many years do you plan to utilize the results of your investment strategy? 5 More than 15 4 More than 10 3 More than 5 2 Less than 5	5 4 3 2
10. Long-term investing: I am comfortable with an investment that may take 10 years to provide the returns I expect.	5 4 3 2

If your total score is: **You may be a(n):** **Total Score:** _____

45-50 Aggressive investor
 39-44 Moderately aggressive investor
 33-38 Moderate investor
 27-32 Moderately conservative investor
 20-26 Conservative investor

Asset Class Descriptions

An asset class is a broad group of individual securities or investments that have similar characteristics, such as risk or market capitalizations. The asset classes that comprise the model investment portfolios are:

Stability of Principal
 Investment options in this category will have a relative risk rating of "Conservative." Assets are invested in conservative investment options that seek – but not necessarily guarantee – to hold the principal value of an investment stable through all market conditions. These options may credit a stated rate of return or minimum periodic interest rate that may vary. Dividend rates and income levels fluctuate with market conditions and are not guaranteed. These investment options, including money market portfolios, are neither insured nor guaranteed by the U.S. government.

Bonds
 Funds in this category run the spectrum of relative risk from "Conservative" to "Moderate" to "Aggressive." Risk is assessed in relative terms

among fixed income instruments, not in relation to more volatile equities. Investors here are primarily seeking income or growth of income, with less emphasis on capital appreciation. Aggressive fixed-income funds are those that may have significant investments in below-investment grade bonds ("junk bonds") or bonds of foreign issuers. The investment style for such funds would be high yield or international bond. Funds with a "Moderate" risk evaluation can invest in investment grade corporate bonds, mortgages, government bonds and, to a lesser degree, preferred stock, foreign or convertible bonds. Conservative funds are short-term bond funds focusing solely on Treasury Bills and other highly-rated, short-term (e.g. 90 day) securities.

Large Cap Value
 Funds in this category have a relative risk rating of "Moderate." Funds seek long-term growth of capital or a combination of growth and income by investing primarily in stocks of larger, mature companies. The investment styles exhibited are

value and "blend." Stocks are selected for price appreciation and for the value of the current income provided through dividends. These funds generally exhibit a lower level of price volatility, due to the types of companies they favor, such as those able to pay dividends.

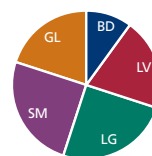
Large Cap Growth
 Funds in this category can have a relative risk rating of "Moderate" or "Aggressive." Funds with fewer holdings and a relatively narrow focus merit the risk level of "Aggressive." Overall, these funds invest primarily in stocks of larger U.S. companies, employing an investment style of growth or "blend." The funds seek long-term growth of capital. Funds emphasizing growth stocks will typically have higher price/earnings ratios and make little or no dividend payments. Large capitalization companies tend to be more established, with lower relative volatility, than more aggressive small and mid-cap stock funds.

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Aggressive portfolio

Has primarily equities or similar higher risk investments, weighted toward aggressive growth, small company and international investments. An aggressive portfolio may be suitable for you if you:

- Have high return expectations for your investments
- Can tolerate higher degrees of fluctuation (sharp, short-term volatility) in the value of your investments
- Are a younger or a more experienced investor and a risk taker
- Desire returns that exceed inflation
- Have 15 years or more before you will need to utilize the money from your investments

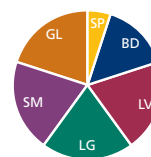


AGGRESSIVE PORTFOLIO	
ASSET CLASS	ALLOCATION
BONDS (BD)	10%
LARGE CAP VALUE (LV)	20%
LARGE CAP GROWTH (LG)	25%
SMALL/MID/SPECIALTY (SM)	25%
GLOBAL/INTERNATIONAL (GL)	20%

Moderately aggressive portfolio

Has 80 percent equities or similar higher risk investments focused on growth, while also offering income-oriented investments. A moderately aggressive portfolio may be suitable for you if you:

- Have moderately high expectations for a return on your investments
- Can tolerate market downturns and volatility for the possibility of achieving greater long-term gains
- Are an experienced equity investor
- Desire potential returns that moderately outpace inflation
- Have 10 years or more before you will need to utilize the money from your investments

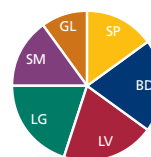


MODERATELY AGGRESSIVE PORTFOLIO	
ASSET CLASS	ALLOCATION
STABILITY OF PRINCIPAL (SP)	5%
BONDS (BD)	15%
LARGE CAP VALUE (LV)	20%
LARGE CAP GROWTH (LG)	20%
SMALL/MID/SPECIALTY (SM)	20%
GLOBAL/INTERNATIONAL (GL)	20%

Moderate portfolio

An intermediate risk and return portfolio that provides a blend of equities and income-oriented investments. A moderate portfolio may be suitable for you if you:

- Have moderate return expectations for your investments
- Want some current income return on your investments
- Are willing and able to accept a moderate level of risk and return
- Are primarily a growth investor but want greater diversification
- Are concerned about inflation
- Have five or more years before you will need to utilize the money from your investments

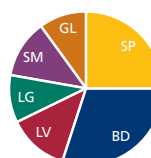


MODERATE PORTFOLIO	
ASSET CLASS	ALLOCATION
STABILITY OF PRINCIPAL (SP)	15%
BONDS (BD)	20%
LARGE CAP VALUE (LV)	20%
LARGE CAP GROWTH (LG)	20%
SMALL/MID/SPECIALTY (SM)	15%
GLOBAL/INTERNATIONAL (GL)	10%

Moderately conservative portfolio

Has 25 percent invested in stability of principal, 30 percent in income-oriented investments and the remaining 45 percent in equities to provide growth potential. A moderately conservative portfolio may be suitable for you if you:

- Need more current income from your investments
- Are willing and able to accept some risk/volatility
- Are a cautious or first-time investor
- Want some potential hedge against inflation
- Have five or fewer years before you will need to utilize the money from your investments

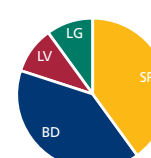


MODERATELY CONSERVATIVE PORTFOLIO	
ASSET CLASS	ALLOCATION
STABILITY OF PRINCIPAL (SP)	25%
BONDS (BD)	30%
LARGE CAP VALUE (LV)	13%
LARGE CAP GROWTH (LG)	10%
SMALL/MID/SPECIALTY (SM)	12%
GLOBAL/INTERNATIONAL (GL)	10%

Conservative portfolio

A conservative portfolio with only 20 percent invested in growth and growth and income investments, 40 percent in income-oriented investments and 40 percent in stability of principal. A conservative portfolio may be suitable for you if you:

- Need income to supplement your cash flow
- Are unwilling or unable to accept risk/volatility
- Are a cautious investor
- Are more concerned about current income than outpacing inflation
- Have five or fewer years before you will need to utilize the money from your investments



CONSERVATIVE PORTFOLIO	
ASSET CLASS	ALLOCATION
STABILITY OF PRINCIPAL (SP)	40%
BONDS (BD)	40%
LARGE CAP VALUE (LV)	10%
LARGE CAP GROWTH (LG)	10%

Asset Class Descriptions (continued)

Small/Mid/Specialty

Funds in this category carry the highest relative risk rating of "Aggressive." Small cap, mid cap and "specialty" funds are in this category, employing investment styles of growth, value or "blend." These funds seek capital appreciation by investing primarily in stocks of small- and medium-sized companies. Generally, these companies are striving to develop new products or markets and have above-average earnings growth potential. Because of their smaller size, these companies may face greater business risk, and investments in these funds generally carry much higher risk than

other domestic equity funds. "Specialty" or "sector" funds invest in stocks of companies in a particular industry. This narrow focus can significantly increase the risk and volatility of such funds.

Global/International

Funds in this category carry the highest relative risk rating of "Aggressive." There are three main types of funds in this category. International funds have an investment style of Foreign Stock. These funds invest in stocks of companies outside of the United States. Global funds carry an investment style of World Stock. These funds invest in stocks of

companies in the United States and developed countries outside of the United States. Emerging Markets funds invest in securities of developing countries and demonstrate the greatest volatility of performance due to the unstable nature of their economies, political structures and currencies. International investing may provide greater diversification benefits to a U.S.-based portfolio than investing in domestic securities alone. However, foreign investing does involve additional risks not present in U.S. securities.

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