

Long-Term Asset Allocation Strategy

Capital Preservation

Capital Appreciation

	Conservative	Moderate Conservative	Balanced	Moderate	Moderate Aggressive	Aggressive																																																
Description	Provide current income that focuses on intermediate term bonds. A very modest exposure to equities may be used.	Provide a balance of growth and income. A preference to fixed income securities along with a diversified portfolio of equities.	Provide a balance of growth and income through a diversified portfolio of equities and fixed income securities.	Provide a balance of growth and income, A preference to a diversified portfolio of equities along with fixed income securities.	Provide long-term capital appreciation through a diversified portfolio of equities with a modest exposure to fixed income.	Provide long-term capital appreciation through aggressive investing in a diversified portfolio of equities.																																																
Current Allocation	<p>Portfolio Composition:</p> <table border="1"> <tr><td>Equity</td><td>15.00%</td></tr> <tr><td>Fixed Income</td><td>75.00%</td></tr> <tr><td>Alternatives</td><td>7.00%</td></tr> <tr><td>Money Market</td><td>3.00%</td></tr> </table>	Equity	15.00%	Fixed Income	75.00%	Alternatives	7.00%	Money Market	3.00%	<p>Portfolio Composition:</p> <table border="1"> <tr><td>Equity</td><td>30.00%</td></tr> <tr><td>Fixed Income</td><td>60.00%</td></tr> <tr><td>Alternatives</td><td>7.00%</td></tr> <tr><td>Money Market</td><td>3.00%</td></tr> </table>	Equity	30.00%	Fixed Income	60.00%	Alternatives	7.00%	Money Market	3.00%	<p>Portfolio Composition:</p> <table border="1"> <tr><td>Equity</td><td>45.00%</td></tr> <tr><td>Fixed Income</td><td>45.00%</td></tr> <tr><td>Alternatives</td><td>7.00%</td></tr> <tr><td>Money Market</td><td>3.00%</td></tr> </table>	Equity	45.00%	Fixed Income	45.00%	Alternatives	7.00%	Money Market	3.00%	<p>Portfolio Composition:</p> <table border="1"> <tr><td>Equity</td><td>55.00%</td></tr> <tr><td>Fixed Income</td><td>35.00%</td></tr> <tr><td>Alternatives</td><td>7.00%</td></tr> <tr><td>Money Market</td><td>3.00%</td></tr> </table>	Equity	55.00%	Fixed Income	35.00%	Alternatives	7.00%	Money Market	3.00%	<p>Portfolio Composition:</p> <table border="1"> <tr><td>Equity</td><td>70.00%</td></tr> <tr><td>Fixed Income</td><td>20.00%</td></tr> <tr><td>Alternatives</td><td>7.00%</td></tr> <tr><td>Money Market</td><td>3.00%</td></tr> </table>	Equity	70.00%	Fixed Income	20.00%	Alternatives	7.00%	Money Market	3.00%	<p>Portfolio Composition:</p> <table border="1"> <tr><td>Equity</td><td>85.00%</td></tr> <tr><td>Fixed Income</td><td>5.00%</td></tr> <tr><td>Alternatives</td><td>7.00%</td></tr> <tr><td>Money Market</td><td>3.00%</td></tr> </table>	Equity	85.00%	Fixed Income	5.00%	Alternatives	7.00%	Money Market	3.00%
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Suitability	Investors seeking consistency of income through predominantly fixed income securities.	Investors seeking consistent income while maintaining potential for capital appreciation. Can withstand moderate fluctuations in market value.	Investors seeking potential for capital appreciation while maintaining consistent income. Can withstand moderate fluctuations in market value.	Investors seeking capital appreciation, with some income from fixed income securities. Can withstand moderate fluctuations in market value.	Investors seeking potential for capital appreciation, and who can withstand fluctuations in market value.	Investors seeking potential for capital appreciation, and who can withstand fluctuations in market value.																																																

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