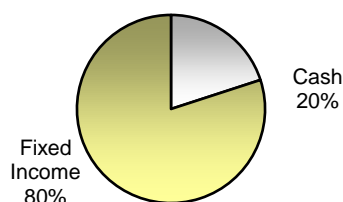


Portfolio Strategies

Designed to address specific risk and return objectives.

Current Income Strategy

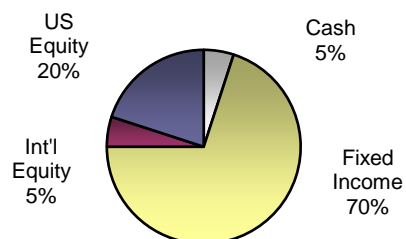


GOAL: Monthly Income [less than 20]

This portfolio consists primarily of short- and intermediate term bond funds and money market funds for cash needs.

Appropriate for investors with short-term goals (1-2 years) Those who seek maximum monthly income, who want a higher yield than money market instruments or CDs offer, but understand that the principal will fluctuate.

Capital Preservation Strategy

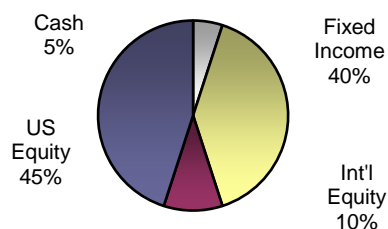


GOAL: Stability of Principal [20-30]

This portfolio invests primarily in long and short term government and corporate bonds and money market funds. It also contains a small stock component which provides some potential for growth.

Appropriate for investors with short to intermediate goals (2-5 years), who are interested in protecting the amount of money they invest, need income and want some growth potential as a hedge against inflation.

Growth & Income Strategy

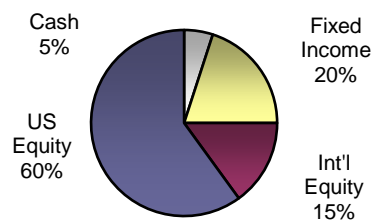


GOAL: Growth and Current Income [30-45]

This portfolio consists of an even mix of stock and bond funds for a well-diversified approach to moderate growth.

Appropriate for investors with intermediate goals (5-10 years) who seek more stability in "up" and "down" markets than stocks alone provide. They are also seeking moderate current income and want to build their capital and protect the value of their portfolio against inflation while minimizing swings in portfolio value.

Capital Growth Strategy

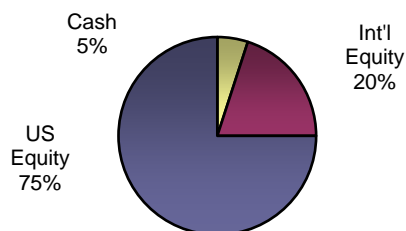


GOAL: Long-term Growth [45-55]

This portfolio invests in a diversified mix of stock and bond funds in an attempt to build assets and protect against inflation over the long term.

Appropriate for investors with long-term goals (10+ years) such as planning for retirement or college, those most interested in beating inflation, who are less concerned with current income, and are seeking a diversified approach to wealth accumulation

Aggressive Growth Strategy



GOAL: Maximum Growth of Principal [50-62]

This portfolio invests primarily in stock funds for the greatest potential for growth.

Appropriate for investors with long-term goals (15+ years) such as planning for retirement. Those investors with other investments providing adequate diversification, who can ride out frequent shifts in portfolio values, who seek maximum growth of their assets with the highest potential return from a long-term investment.

Cash	20
Fixed Income	80

Cash	5
Fixed Income	70
Int'l Equity	5
US Equity	20

Cash	5
Fixed Income	40
Int'l Equity	10
US Equity	45

Cash	5
Fixed Income	20
Int'l Equity	15
US Equity	60

Cash	5
Int'l Equity	20
US Equity	75