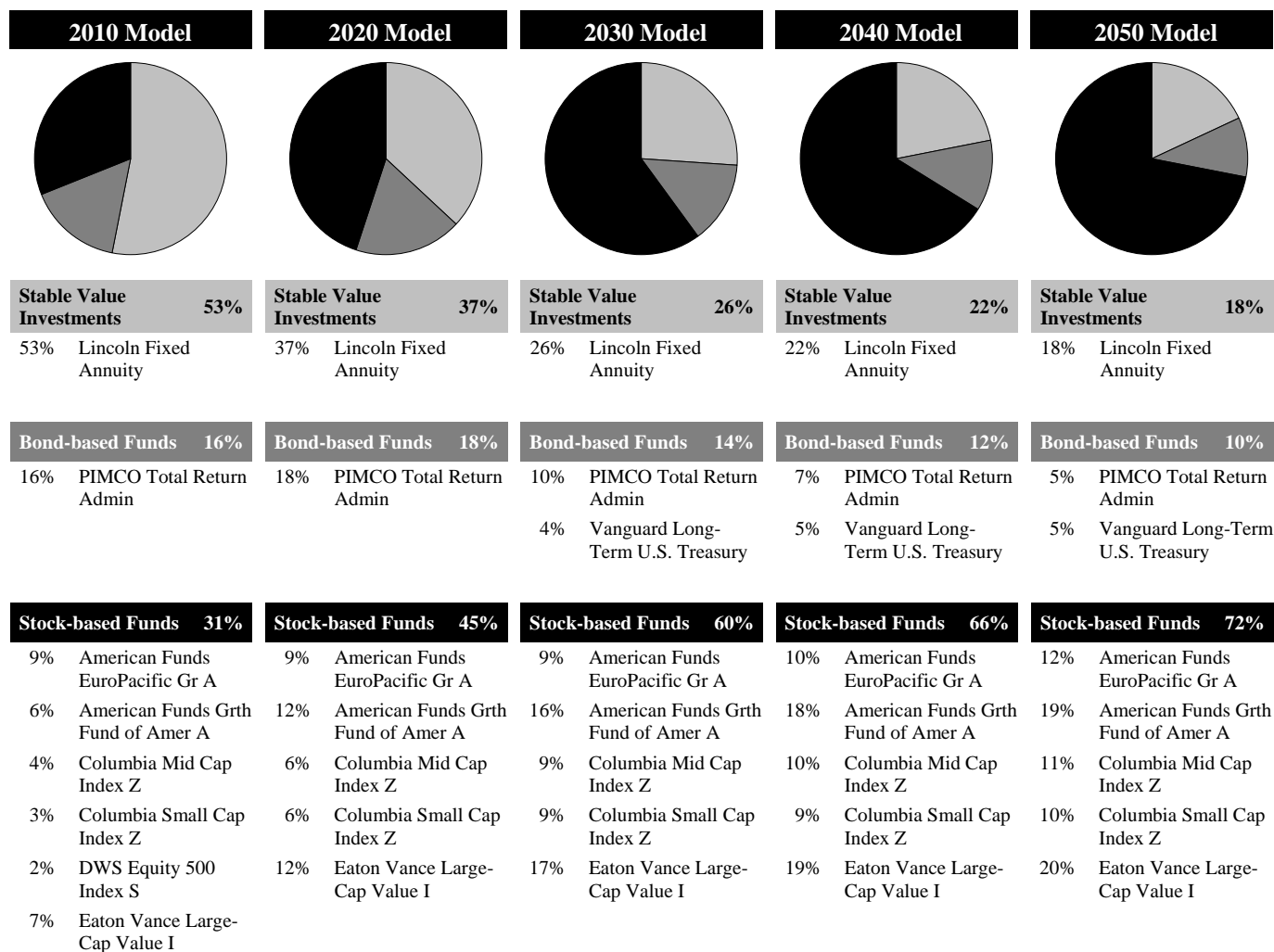


LifeSpan[®] Asset Allocation Models

LifeSpan[®] asset allocation models are designed to help you select the investment options that best align with your retirement goals. When choosing a LifeSpan[®] asset allocation model:

- Determine the projected date at which you think you may take a distribution from your retirement plan.
- Select the model that best aligns with that date.

LifeSpan[®] asset allocation models are automatically realigned when market conditions cause them to move away from the selected allocation. The model you select will change over time, becoming more conservative as you approach your target distribution date. These asset allocation models have been developed by an independent investment consultant.



Birth Year	Model
Is prior to 1946	2010 Model
Between 1946 and 1955	2020 Model
Between 1956 and 1965	2030 Model
Between 1966 and 1975	2040 Model
After 1976	2050 Model

These model portfolios are illustrations only and are not intended as investment advice or recommendations for any individual. The models have been developed as general examples for investors with various risk profiles. A participant's own portfolio selection may vary depending on personal objectives, other assets held outside of the plan, time horizon and risk tolerance. The final decision regarding investment choices is the participant's, based on his or her individual situation, which may include factors and circumstances beyond the scope of these models and evaluation tools.

An asset allocation strategy and diversification may help reduce, but cannot eliminate risk of investment losses. There is no guarantee that by assuming more risk, you will achieve higher returns.