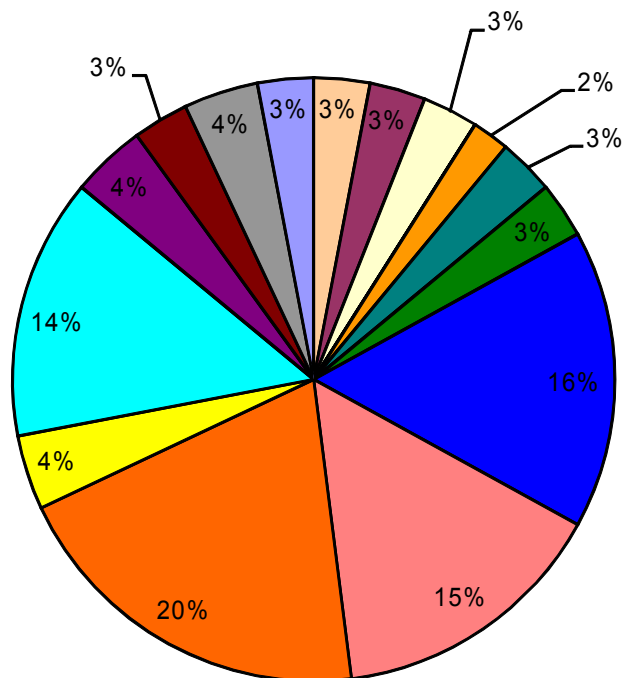


Portfolio I

Objective: Preservation of Capital

The most conservative Portfolio. Consists primarily of bonds and money market funds for stability with an allocation of stock funds to protect against inflation.



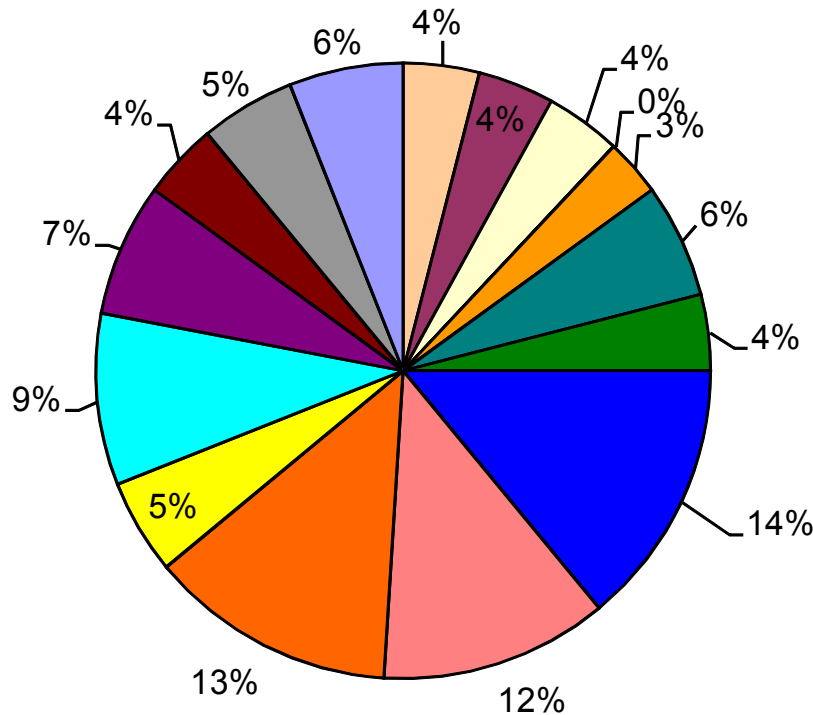
- AllianceBernstein Global Bond Fund
- AllianceBernstein Small-Mid Value
- Columbia Marsico 21st Century
- Columbia Contrarian Core
- Goldman Sachs Small Cap Value
- Harbor International Fund
- Janus Advisor Orion
- Loomis Sayles Investment Grade Bond
- Marshall Government Income Fund
- Morley Stable Value Fund
- Oppenheimer International Diversified
- PIMCO Total Return
- Wasatch 1st Source Income Equity
- Pioneer Global High Yield
- Royce Value Plus Service
- Thornburg International Value Fund



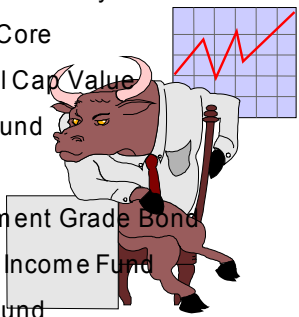
Portfolio II

Objective: Stable Income

Consists primarily of bond and money market funds for stability with large and medium-sized company stock funds for growth and protection from inflation.



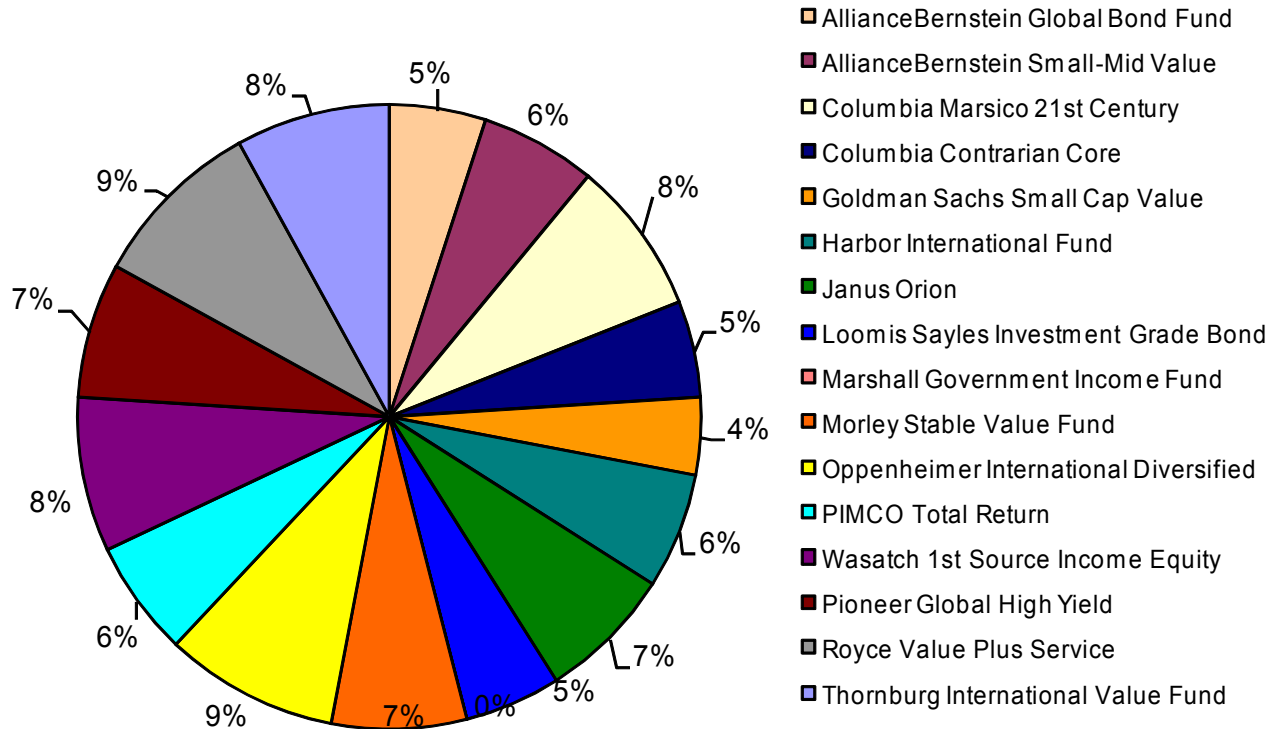
- AllianceBernstein Global Bond Fund
- AllianceBernstein Small-Mid Value
- Columbia Marsico 21st Century
- Columbia Contrarian Core
- Goldman Sachs Small Cap Value
- Harbor International Fund
- Janus Orion
- Loomis Sayles Investment Grade Bond
- Marshall Government Income Fund
- Morley Stable Value Fund
- Oppenheimer International Diversified
- PIMCO Total Return
- Wasatch 1st Source Income Equity
- Pioneer Global High Yield
- Royce Value Plus Service
- Thornburg International Value Fund



Portfolio III

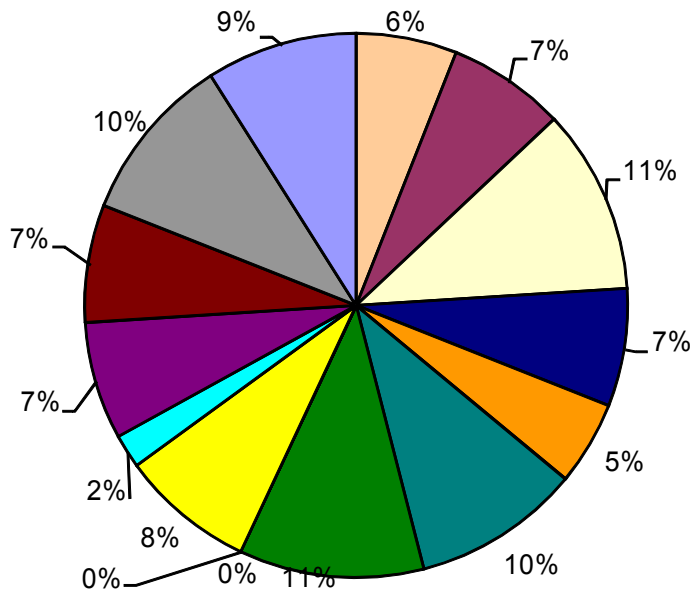
Objective: Moderate Growth

Emphasizes large and medium-sized company stock funds with small allocations to bond and money market funds.



Objective: Long-Term Growth

Primary emphasis on small, medium and large company stock funds with minimal investments in bond and/or money markets.



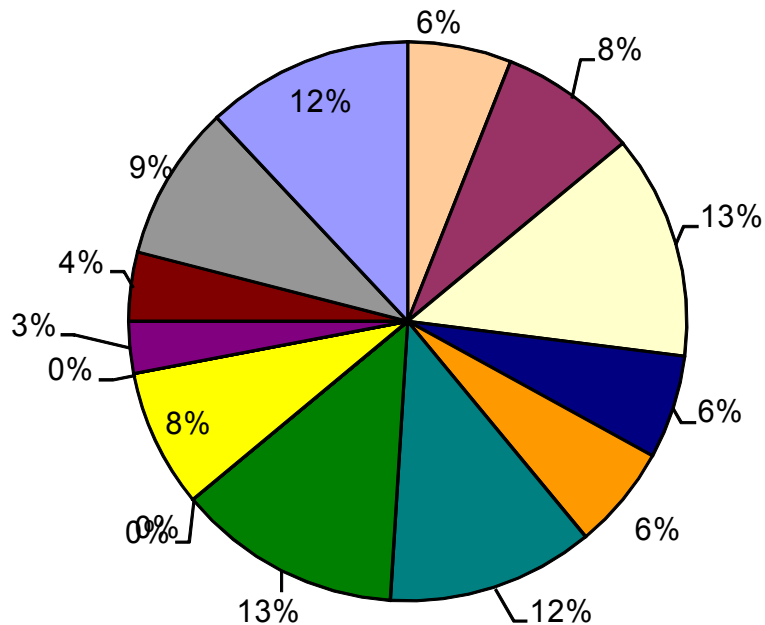
- AllianceBernstein Global Bond Fund
- AllianceBernstein Small-Mid Value
- Columbia Marsico 21st Century
- Columbia Contrarian Core
- Goldman Sachs Small Cap Value
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- Loomis Sayles Investment Grade Bond
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- Thornburg International Value Fund



Portfolio V

Objective: Maximum Long-Term Growth

The most aggressive Portfolio. Primarily split among small, medium and large company stock funds, both domestic and international. A small allocation of bond and/or money market funds may be included.



- AllianceBernstein Global Bond Fund
- AllianceBernstein Small-Mid Value
- Columbia Marsico 21st Century
- Columbia Contrarian Core
- Goldman Sachs Small Cap Value
- Harbor International Fund
- Janus Orion
- Loomis Sayles Investment Grade Bond
- Marshall Government Income Fund
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- PIMCO Total Return
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- Thornburg International Value Fund

