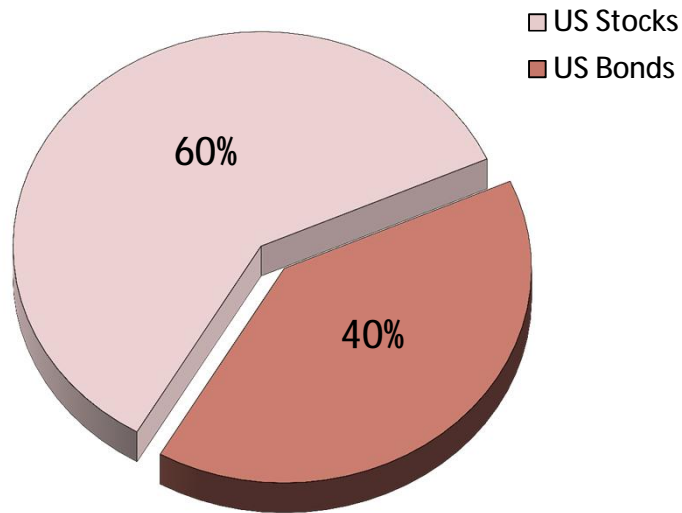
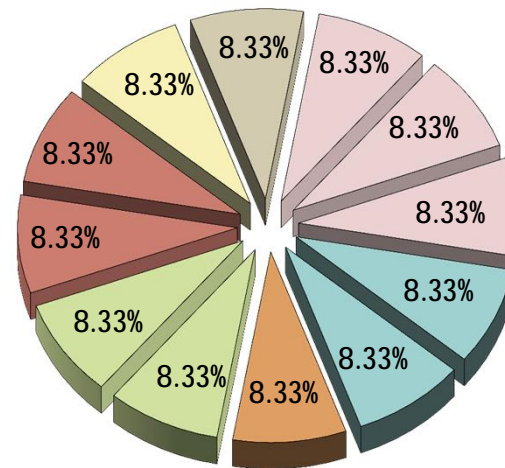


Traditional Balanced Strategy



Diversified Balanced Strategy



- Large Companies
- Medium Companies
- Small Companies
- Developed Markets
- Emerging Markets
- Real Estate
- Natural Resources
- Commodities
- Aggregate Bonds
- TIPS
- International Bonds
- US Money Markets

10 - Year Annualized Return = 4.67%*

10 - Year Annualized Return = 8.83%*

The illustrations are aggregates of the representative indexes. The *Traditional Balanced* strategy is 60% US Stocks and 40% US Bonds. The *Diversified Balanced* strategy is an equal weighting of US Stocks, US Bonds, and 10 additional diversifying indexes. All returns through 12/31/11.

Index	Diversified Balanced	Traditional Balanced	
S&P 500	Large Companies	US Stocks	
S&P MidCap 400	Medium Companies		
MSCI US Small Cap Value	Small Companies		
MSCI EAFE	Developed Markets		
MSCI Emerging Markets	Emerging Markets		
MSCI US REIT	Real Estate		
S&P NA Nat Res Sector	Natural Resources		
DB Liquid Commodity	Commodities		
Bar Cap Agg Bond	Aggregate Bonds		US Bonds
Bar Cap U.S. TIP Sec	TIPS		
Bar Cap Glb Tsy Ex-US	International Bonds		
Bar Cap 1-3 Mo U.S. Tsy	US Money Markets		

* The Traditional Balanced Strategy and the Diversified Balanced Strategy data are aggregate index returns for illustrative purposes only. Index performance returns do not reflect any management fees, transaction costs or expenses. Indexes are unmanaged and one cannot invest directly in an index. Past performance does not guarantee future results. There is no guarantee that diversification will produce a higher return.