Asset Allocation Risk & Return Spectrum – January 2013

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15-Year Period from 1998-2012

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Risk Level	Various Asset Allocation Models		15-Year Average Annualized Return (%)	15-Year Growth of $10,000*	Retirement Account Ending Balance**
Very Conservative	**100% Cash**		**2.71**	**14,927**	**111,971**
Conservative	**50% Cash** **50% Bonds**		**4.32**	**18,866**	**172,197**
Moderate	**25% Cash** **25% Bonds** **25% US Stock** **25% Non-US Stock**		**5.00**	**20,795**	**191,640**
Moderately Aggressive	**60% US Stock** **40% Bonds** **Traditional** **"Balanced" Fund**		**5.64**	**22,787**	**229,856**
Moderately Aggressive	**8.33% in** **12 different** **asset classes** **Diversified** ***7Twelve*™ Portfolio**		**7.95**	**31,494**	**387,243**
Very Aggressive	**100% US Stock**		**4.39**	**19,056**	**163,521**

* Ending account balance on December 31, 2012 assuming a lump sum investment of $10,000 on January 1, 1998 (15-year period).

** Ending account balance on 12/31/2012 in a retirement portfolio with a starting balance of $250,000 on January 1, 1998, 5% initial withdraw rate, 3% cost of living increase in the annual cash withdrawal. A total of 15 annual withdrawals totaling $232,486.