

**Managed Model Investment Portfolios**  
as of May 9, 2012

Short Time Horizon (0 - 5 Year Investment Time Horizon)				
Conservative Risk Profiles	Model 1: Conservative - Short Time Horizon			
	CATEGORY	FUND NAME	SYMBOL	%
	Cash & Equivalents	Schwab Money Market Fund	MMARKET	100.00%
TOTAL ALLOCATION			100% FIXED INCOME	TOTAL 100.00%

Medium Time Horizon (5 - 10 Year Investment Time Horizon)				
	Model 2: Conservative - Medium Time Horizon			
	CATEGORY	FUND NAME	SYMBOL	%
	Sector - Metals	Van Eck International Gold	INIVX	7.00%
	Short Term Bond	American Century	TWUSX	18.00%
	Balanced Fund	Janus Aspen Balanced	JABAX	11.00%
	Emerging Markets	Matthews Asian Growth & Income	MACSX	8.00%
Bear Market	Rydex Inverse Gov Long Bond	RYJUX	8.00%	
Cash & Equivalents	Schwab Money Market Fund	MMARKET	48.00%	
TOTAL ALLOCATION			25% EQUITIES, 75% FIXED INCOME	TOTAL 100.00%

Long Time Horizon (10 Years or Longer Investment Time Horizon)				
	Model 3: Conservative - Long Time Horizon			
	CATEGORY	FUND NAME	SYMBOL	%
	Sector - Metals	Van Eck International Gold	INIVX	7.00%
	Short Term Bond	American Century	TWUSX	18.00%
	Balanced Fund	Janus Aspen Balanced	JABAX	16.00%
	Emerging Markets	Matthews Asian Growth & Income	MACSX	11.00%
Bear Market	Rydex Inverse Gov Long Bond	RYJUX	8.00%	
Cash & Equivalents	Schwab Money Market Fund	MMARKET	40.00%	
TOTAL ALLOCATION			33% EQUITIES, 67% FIXED INCOME	TOTAL 100.00%

Model 4: Moderate - Short Time Horizon				
Moderate Risk Profiles	CATEGORY	FUND NAME	SYMBOL	%
	Sector - Metals	Van Eck International Gold	INIVX	7.00%
	Short Term Bond	American Century	TWUSX	20.00%
	Balanced Fund	Janus Aspen Balanced	JABAX	11.00%
	Emerging Markets	Matthews Asian Growth & Income	MACSX	10.00%
	Bear Market	Rydex Inverse Gov Long Bond	RYJUX	8.00%
Cash & Equivalents	Schwab Money Market Fund	MMARKET	44.00%	
TOTAL ALLOCATION			27% EQUITIES, 73% FIXED INCOME	TOTAL 100.00%

Model 5: Moderate - Medium Time Horizon				
	CATEGORY	FUND NAME	SYMBOL	%
	Sector - Metals	Van Eck International Gold	INIVX	10.00%
	Short Term Bond	American Century	TWUSX	16.00%
	Balanced Fund	Janus Aspen Balanced	JABAX	15.00%
	Emerging Markets	Matthews Asian Growth & Income	MACSX	12.00%
	Bear Market	Rydex Inverse Gov Long Bond	RYJUX	8.00%
Cash & Equivalents	Schwab Money Market Fund	MMARKET	39.00%	
TOTAL ALLOCATION			35% EQUITIES, 65% FIXED INCOME	TOTAL 100.00%

Model 6: Moderate - Long Time Horizon				
	CATEGORY	FUND NAME	SYMBOL	%
	Sector - Metals	Van Eck International Gold	INIVX	10.00%
	Short Term Bond	American Century	TWUSX	16.00%
	Balanced Fund	Janus Aspen Balanced	JABAX	18.00%
	Large Blend	Schwab S&P 500 Index	SWPPX	10.00%
	Emerging Markets	Matthews Asian Growth & Income	MACSX	15.00%
Bear Market	Rydex Inverse Gov Long Bond	RYJUX	13.00%	
Cash & Equivalents	Schwab Money Market Fund	MMARKET	18.00%	
TOTAL ALLOCATION			51% EQUITIES, 49% FIXED INCOME	TOTAL 100.00%

Model 7: Aggressive - Short Time Horizon				
Aggressive Risk Profiles	CATEGORY	FUND NAME	SYMBOL	%
	Sector - Metals	Van Eck International Gold	INIVX	10.00%
	Short Term Bond	American Century	TWUSX	13.00%
	Balanced Fund	Janus Aspen Balanced	JABAX	13.00%
	Large Blend	Schwab S&P 500 Index	SWPPX	12.00%
	Emerging Markets	Matthews Asian Growth & Income	MACSX	13.00%
Bear Market	Rydex Inverse Gov Long Bond	RYJUX	13.00%	
Cash & Equivalents	Schwab Money Market Fund	MMARKET	26.00%	
TOTAL ALLOCATION			46% EQUITIES, 54% FIXED INCOME	TOTAL 100.00%

Model 8: Aggressive - Medium Time Horizon				
	CATEGORY	FUND NAME	SYMBOL	%
	Sector - Metals	Van Eck International Gold	INIVX	13.00%
	Short Term Bond	American Century	TWUSX	13.00%
	Balanced Fund	Janus Aspen Balanced	JABAX	15.00%
	Large Blend	Schwab S&P 500 Index	SWPPX	14.00%
	Emerging Markets	Matthews Asian Growth & Income	MACSX	15.00%
Bear Market	Rydex Inverse Gov Long Bond	RYJUX	13.00%	
Cash & Equivalents	Schwab Money Market Fund	MMARKET	17.00%	
TOTAL ALLOCATION			54% EQUITIES, 46% FIXED INCOME	TOTAL 100.00%

Model 9: Aggressive - Long Time Horizon				
	CATEGORY	FUND NAME	SYMBOL	%
	Sector - Metals	Van Eck International Gold	INIVX	13.00%
	Short Term Bond	American Century	TWUSX	4.00%
	Balanced Fund	Janus Aspen Balanced	JABAX	18.00%
	Large Blend	Schwab S&P 500 Index	SWPPX	15.00%
	Emerging Markets	Matthews Asian Growth & Income	MACSX	18.00%
Bear Market	Rydex Inverse Gov Long Bond	RYJUX	13.00%	
Cash & Equivalents	Schwab Money Market Fund	MMARKET	19.00%	
TOTAL ALLOCATION			61% EQUITIES, 39% FIXED INCOME	TOTAL 100.00%

- 1) Model composition is subject to change without notice.
- 2) \$25,000 minimum required; may be waived for certain IRAs and 401(k) participant accounts. Accounts with less than account minimum may be allocated differently than indicated above due to certain mutual fund minimum investment amounts.
- 3) Allocations may differ slightly due to short-term redemption fees, mutual fund minimums, or similar issues.