



Model Investment Portfolios

as of July 14, 2010

Short Time Horizon (0 - 5 Years Until Retirement)				
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 Years Until Retirement)				
Model 2: Conservative - Medium Time Horizon				
CATEGORY	FUND NAME	SYMBOL	%	
Sector - Metals	Van Eck International Gold	INIVX	4.00%	
Short Term Bond	American Century	TWUSX	18.00%	
Large Cap US Value	Columbia Value & Restructuring	UMBIX	10.00%	
Balanced Fund	Janus Aspen Balanced	JABAX	11.00%	
Emerging Markets	Matthews Asian Growth & Income	MACSX	8.00%	
Cash & Equivalents	Schwab Money Market Fund	MMARKET	49.00%	
TOTAL ALLOCATION	33% EQUITIES, 67% FIXED INCOME	TOTAL	100.00%	

Long Time Horizon (10 Years or Longer Until Retirement)				
Model 3: Conservative - Long Time Horizon				
CATEGORY	FUND NAME	SYMBOL	%	
Sector - Metals	Van Eck International Gold	INIVX	4.00%	
Short Term Bond	American Century	TWUSX	18.00%	
Large Cap US Value	Columbia Value & Restructuring	UMBIX	10.00%	
Balanced Fund	Janus Aspen Balanced	JABAX	12.00%	
Emerging Markets	Matthews Asian Growth & Income	MACSX	10.00%	
Cash & Equivalents	Schwab Money Market Fund	MMARKET	46.00%	
TOTAL ALLOCATION	36% EQUITIES, 64% FIXED INCOME	TOTAL	100.00%	

Model 4: Moderate - Short Time Horizon				
CATEGORY	FUND NAME	SYMBOL	%	
Sector - Metals	Van Eck International Gold	INIVX	4.00%	
Short Term Bond	American Century	TWUSX	18.00%	
Large Cap US Value	Columbia Value & Restructuring	UMBIX	10.00%	
Balanced Fund	Janus Aspen Balanced	JABAX	11.00%	
Emerging Markets	Matthews Asian Growth & Income	MACSX	8.00%	
Cash & Equivalents	Schwab Money Market Fund	MMARKET	49.00%	
TOTAL ALLOCATION	33% EQUITIES, 67% FIXED INCOME	TOTAL	100.00%	

Model 5: Moderate - Medium Time Horizon				
CATEGORY	FUND NAME	SYMBOL	%	
Sector - Metals	Van Eck International Gold	INIVX	4.00%	
Short Term Bond	American Century	TWUSX	16.00%	
Large Cap US Value	Columbia Value & Restructuring	UMBIX	12.00%	
Balanced Fund	Janus Aspen Balanced	JABAX	15.00%	
Emerging Markets	Matthews Asian Growth & Income	MACSX	10.00%	
Cash & Equivalents	Schwab Money Market Fund	MMARKET	43.00%	
TOTAL ALLOCATION	41% EQUITIES, 59% FIXED INCOME	TOTAL	100.00%	

Model 6: Moderate - Long Time Horizon				
CATEGORY	FUND NAME	SYMBOL	%	
Sector - Metals	Van Eck International Gold	INIVX	4.00%	
Short Term Bond	American Century	TWUSX	16.00%	
Large Cap US Value	Columbia Value & Restructuring	UMBIX	15.00%	
Balanced Fund	Janus Aspen Balanced	JABAX	15.00%	
Emerging Markets	Matthews Asian Growth & Income	MACSX	13.00%	
Cash & Equivalents	Schwab Money Market Fund	MMARKET	37.00%	
TOTAL ALLOCATION	47% EQUITIES, 53% FIXED INCOME	TOTAL	100.00%	

Model 7: Aggressive - Short Time Horizon				
CATEGORY	FUND NAME	SYMBOL	%	
Sector - Metals	Van Eck International Gold	INIVX	4.00%	
Short Term Bond	American Century	TWUSX	16.00%	
Large Cap US Value	Columbia Value & Restructuring	UMBIX	12.00%	
Balanced Fund	Janus Aspen Balanced	JABAX	13.00%	
Emerging Markets	Matthews Asian Growth & Income	MACSX	10.00%	
Cash & Equivalents	Schwab Money Market Fund	MMARKET	45.00%	
TOTAL ALLOCATION	39% EQUITIES, 61% FIXED INCOME	TOTAL	100.00%	

Model 8: Aggressive - Medium Time Horizon				
CATEGORY	FUND NAME	SYMBOL	%	
Sector - Metals	Van Eck International Gold	INIVX	4.00%	
Short Term Bond	American Century	TWUSX	16.00%	
Large Cap US Value	Columbia Value & Restructuring	UMBIX	15.00%	
Balanced Fund	Janus Aspen Balanced	JABAX	15.00%	
Emerging Markets	Matthews Asian Growth & Income	MACSX	13.00%	
Cash & Equivalents	Schwab Money Market Fund	MMARKET	37.00%	
TOTAL ALLOCATION	47% EQUITIES, 53% FIXED INCOME	TOTAL	100.00%	

Model 9: Aggressive - Long Time Horizon				
CATEGORY	FUND NAME	SYMBOL	%	
Sector - Metals	Van Eck International Gold	INIVX	4.00%	
Short Term Bond	American Century	TWUSX	10.00%	
Large Cap US Value	Columbia Value & Restructuring	UMBIX	18.00%	
Balanced Fund	Janus Aspen Balanced	JABAX	15.00%	
Emerging Markets	Matthews Asian Growth & Income	MACSX	15.00%	
Cash & Equivalents	Schwab Money Market Fund	MMARKET	38.00%	
TOTAL ALLOCATION	52% EQUITIES, 48% 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.