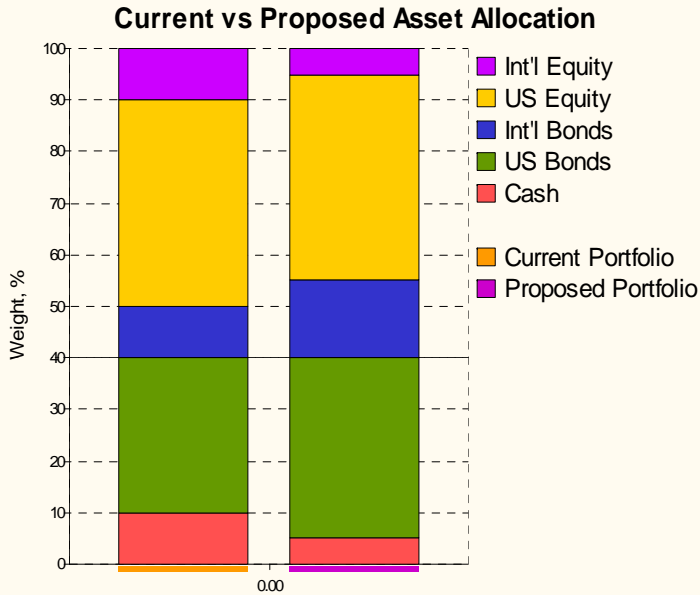
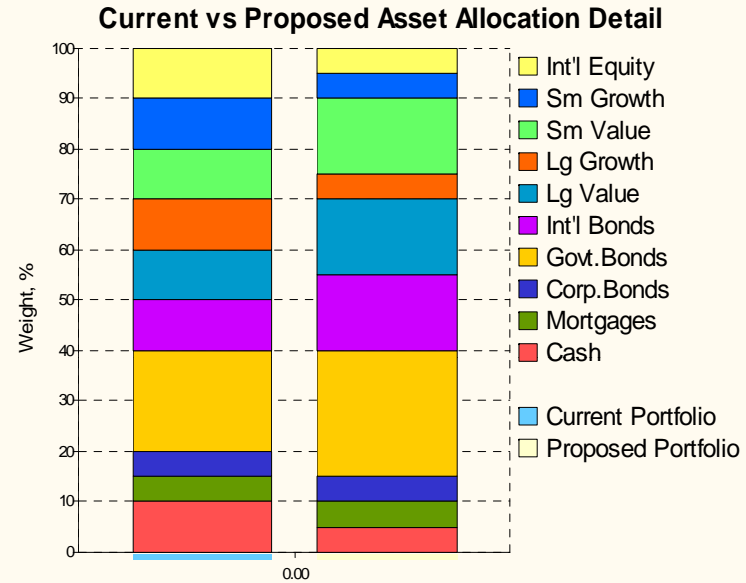


# Current vs Proposed Portfolio Allocations



**Asset Allocation (%)**

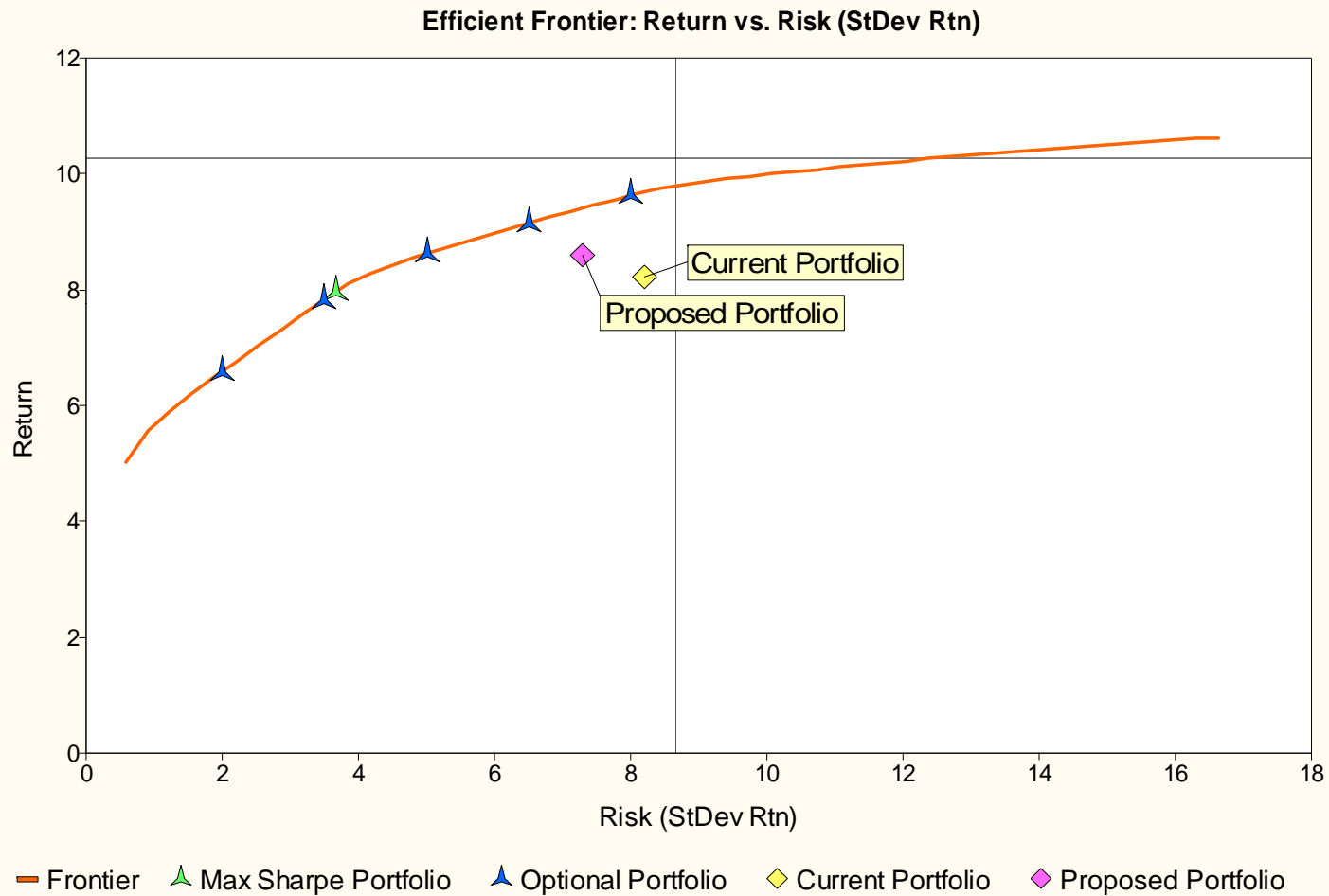
	<i>Current Portfolio</i>	<i>Proposed Portfolio</i>
Cash	10.0	5.0
US Bonds	30.0	35.0
Int'l Bonds	10.0	15.0
US Equity	40.0	40.0
Int'l Equity	10.0	5.0



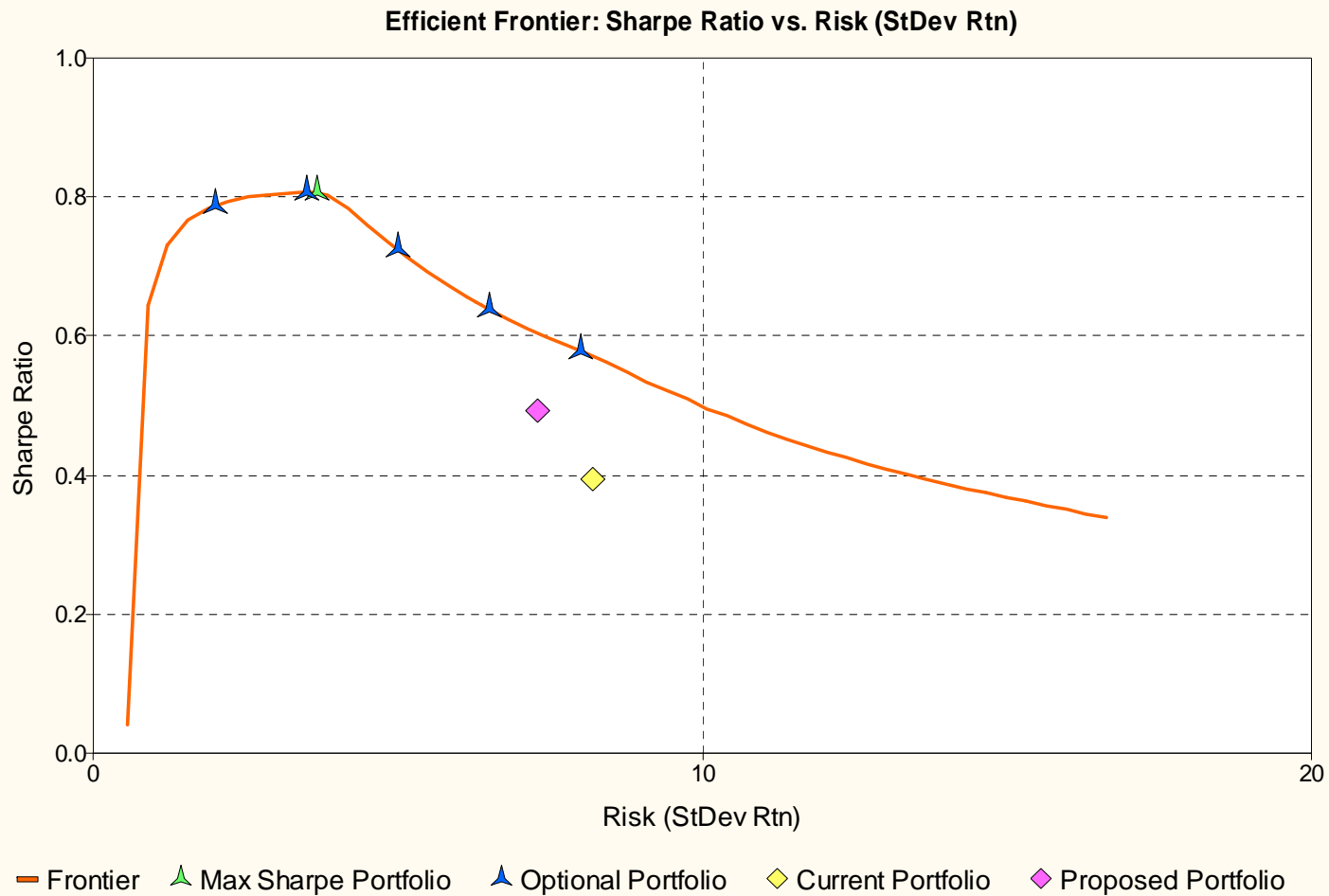
**Detailed Allocation, %**

	<i>Current Portfolio</i>	<i>Proposed Portfolio</i>
Cash	10.0	5.0
Mortgages	5.0	5.0
Corp. Bonds	5.0	5.0
Govt. Bonds	20.0	25.0
Int'l Bonds	10.0	15.0
Lg Value	10.0	15.0
Lg Growth	10.0	5.0
Sm Value	10.0	15.0
Sm Growth	10.0	5.0
Int'l Equity	10.0	5.0

# Portfolio Performance: Risk/Return



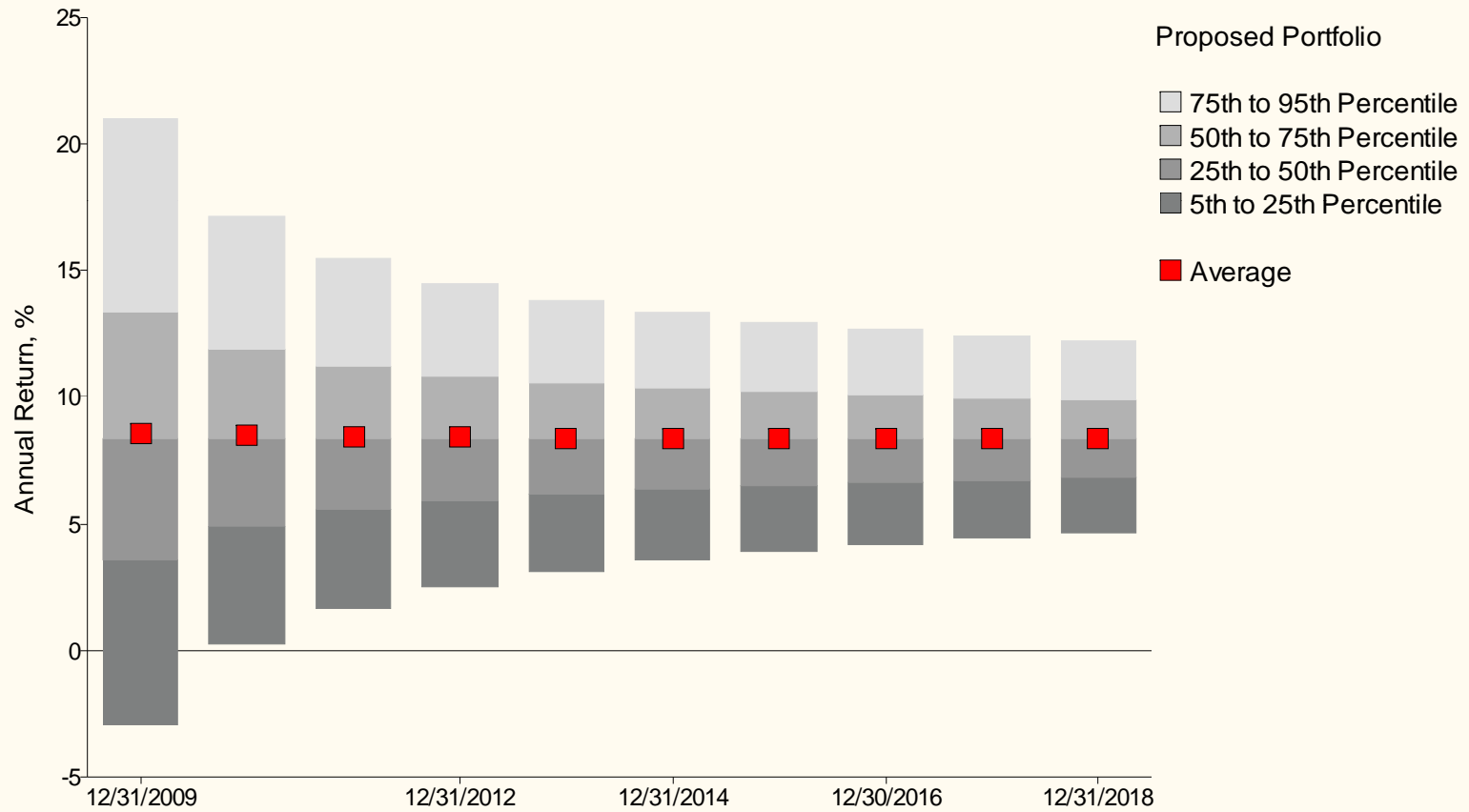
# Portfolio Performance: Sharpe Ratio



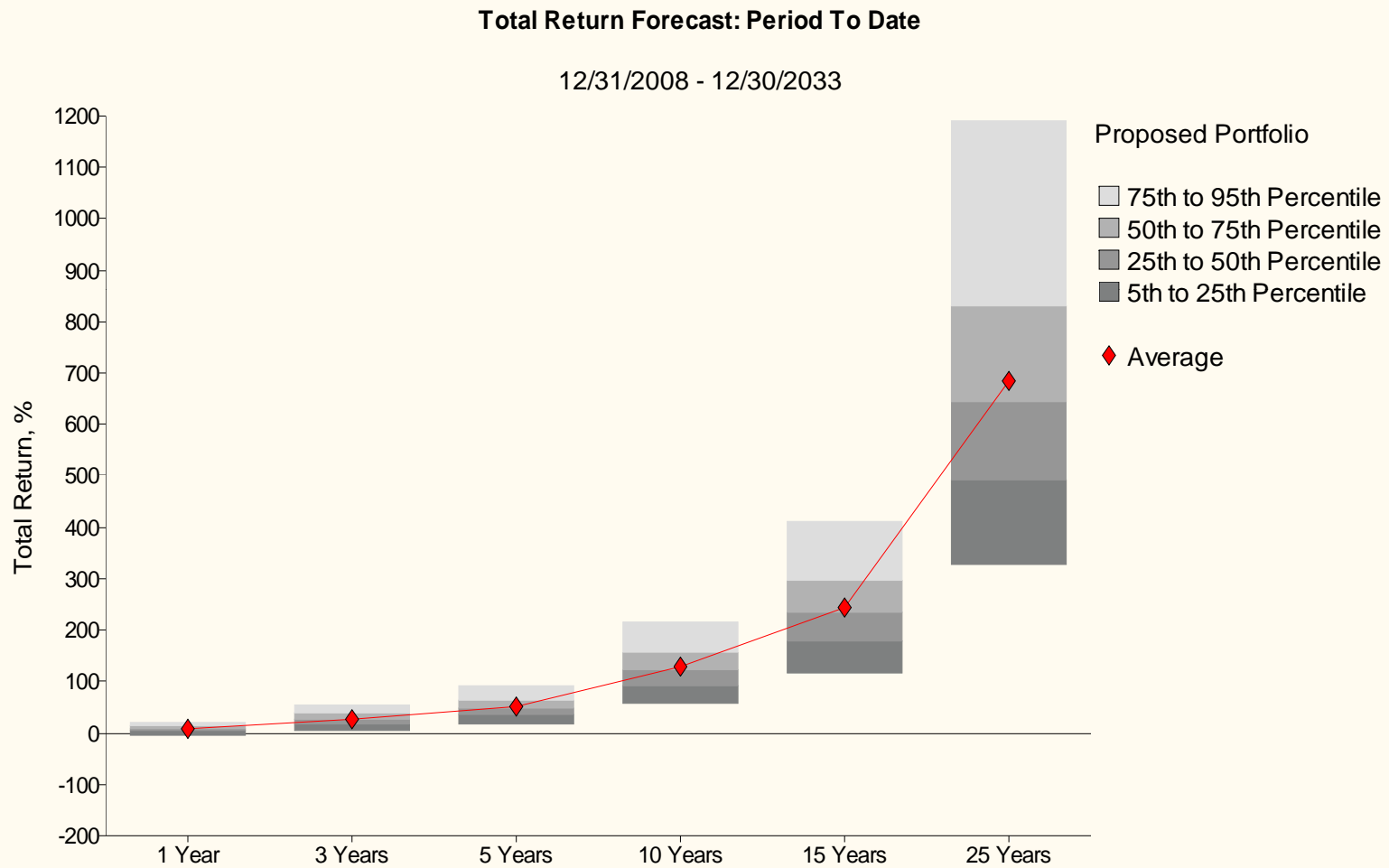
# Forecast: Annual Return

## Annual Return Forecast

12/31/2008 - 12/31/2018



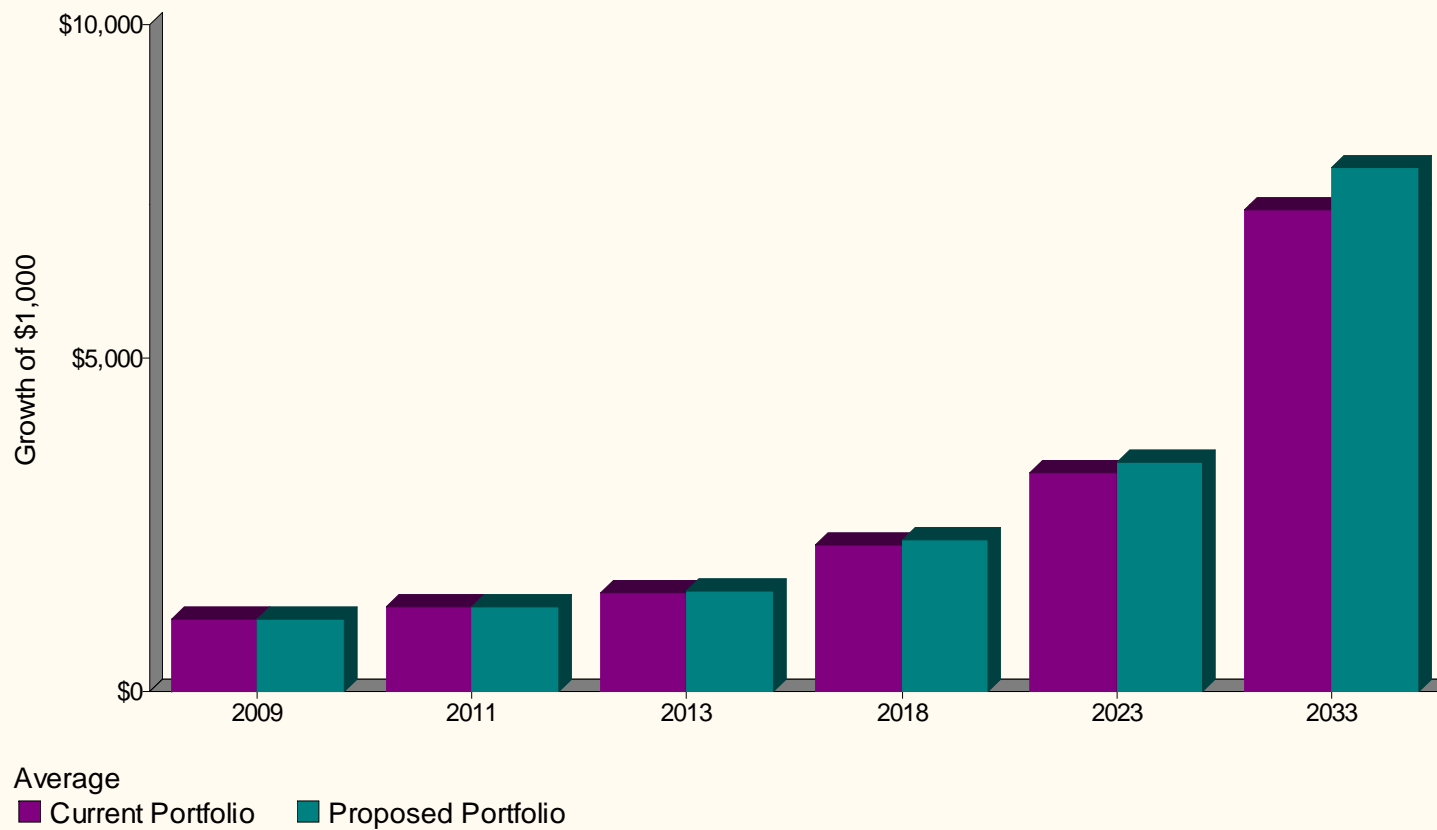
# Forecast: Total Return Period To Date



# Forecast: Current vs Proposed Wealth

Current vs Proposed Wealth Forecast

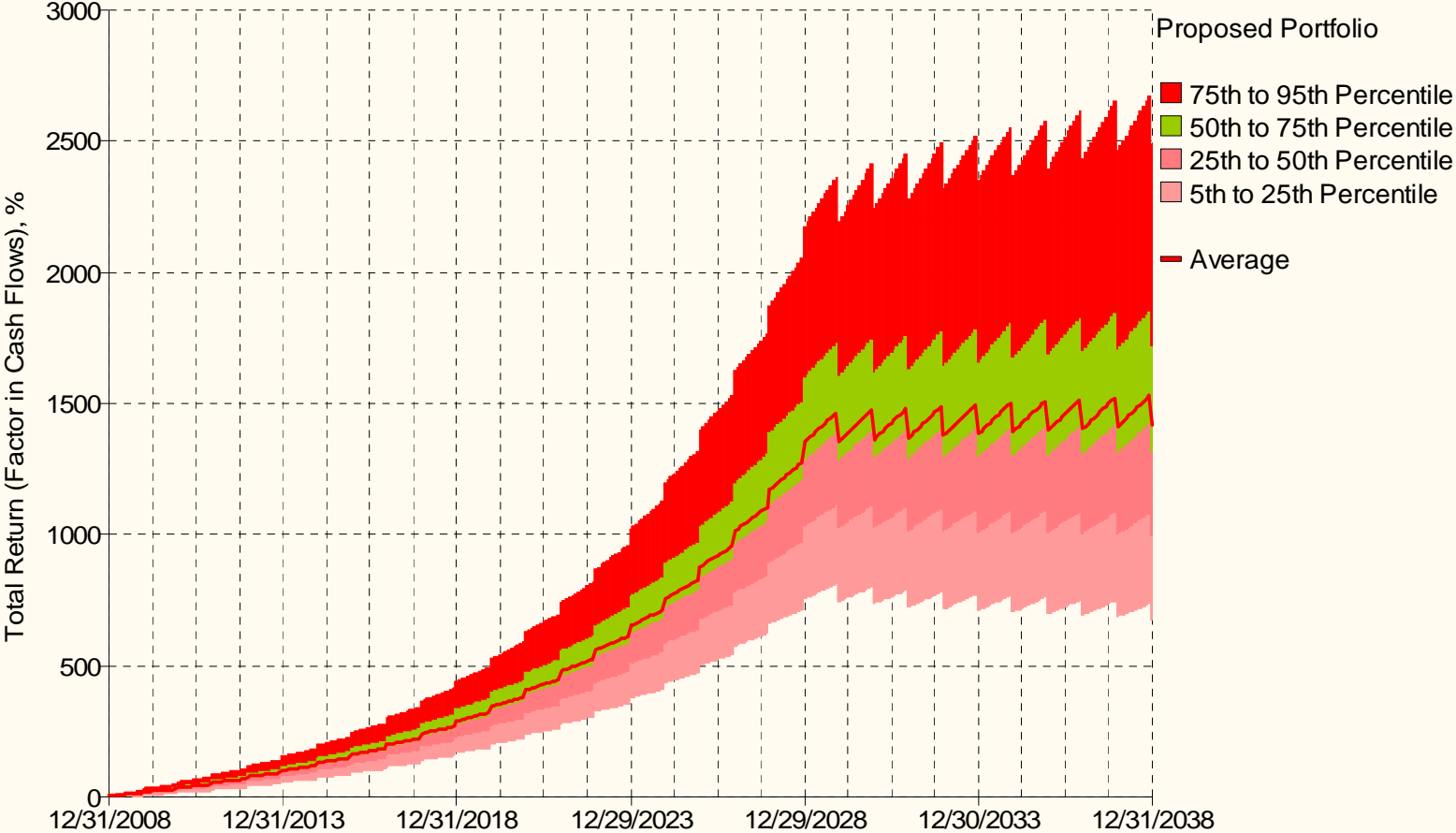
2008 - 2033



# Monte Carlo Simulation: Total Return with Cash Flows

Simulations: Total Return (Factor in Cash Flows), %

12/31/2008 - 12/31/2038



# Target Returns Analysis

