

# Family of Funds - At a glance

Model 1	Model 2	Model 3	Model 4	Model 5
<b>Current Income</b>	<b>Growth and Income</b>	<b>Conservative Growth</b>	<b>Moderate Growth</b>	<b>Growth</b>
<b>Investment Path</b>	<b>Investment Path</b>	<b>Investment Path</b>	<b>Investment Path</b>	<b>Investment Path</b>
<ul style="list-style-type: none"> <li>Conservative</li> <li>Moderately Conservative</li> <li>Moderate</li> <li>Moderately Aggressive</li> <li>Aggressive</li> </ul>	<ul style="list-style-type: none"> <li>Conservative</li> <li><b>Moderately Conservative</b></li> <li>Moderate</li> <li>Moderately Aggressive</li> <li>Aggressive</li> </ul>	<ul style="list-style-type: none"> <li>Conservative</li> <li>Moderately Conservative</li> <li><b>Moderate</b></li> <li>Moderately Aggressive</li> <li>Aggressive</li> </ul>	<ul style="list-style-type: none"> <li>Conservative</li> <li>Moderately Conservative</li> <li>Moderate</li> <li><b>Moderately Aggressive</b></li> <li>Aggressive</li> </ul>	<ul style="list-style-type: none"> <li>Conservative</li> <li>Moderately Conservative</li> <li>Moderate</li> <li>Moderately Aggressive</li> <li><b>Aggressive</b></li> </ul>
<b>Primary Goals</b>	<b>Primary Goals</b>	<b>Primary Goals</b>	<b>Primary Goals</b>	<b>Primary Goals</b>
<ul style="list-style-type: none"> <li>Income generation</li> <li>Capital preservation</li> <li>Minimal market fluctuation</li> </ul>	<ul style="list-style-type: none"> <li>Capital preservation</li> <li>Modest Capital appreciation</li> <li>Low level of market fluctuation</li> </ul>	<ul style="list-style-type: none"> <li>Modest Capital appreciation</li> <li>Well balanced between fixed income and equities</li> <li>Intermediate level of market fluctuation</li> </ul>	<ul style="list-style-type: none"> <li>Capital appreciation</li> <li>Minimal need for income</li> <li>High level of market fluctuation</li> </ul>	<ul style="list-style-type: none"> <li>Capital appreciation</li> <li>Maximum rate of return</li> <li>Highest level of market fluctuation</li> </ul>
<b>Construction</b>	<b>Construction</b>	<b>Construction</b>	<b>Construction</b>	<b>Construction</b>
<ul style="list-style-type: none"> <li>U.S. Fixed Income 50-70%</li> <li>U.S. Equity 5-15%</li> <li>International Equity 0-15%</li> <li>Cash 5-25%</li> </ul>	<ul style="list-style-type: none"> <li>U.S. Fixed Income 20-40%</li> <li>U.S. Equity 20-40%</li> <li>International Equity 15-25%</li> <li>Cash 0-30%</li> </ul>	<ul style="list-style-type: none"> <li>U.S. Equity 30-60%</li> <li>U.S. Fixed Income 15-30%</li> <li>International Equity 10-30%</li> <li>Cash 0-20%</li> </ul>	<ul style="list-style-type: none"> <li>U.S. Equity 40-70%</li> <li>International Equity 10-40%</li> <li>U.S. Fixed Income 0-10%</li> <li>Cash 0-10%</li> </ul>	<ul style="list-style-type: none"> <li>U.S. Equity 45-80%</li> <li>International Equity 20-50%</li> <li>U.S. Fixed Income 0-5%</li> <li>Cash 0-5%</li> </ul>

# Family of Funds - At a glance

ETF Model 1	ETF Model 2	ETF Model 3	ETF Model 4	ETF Model 5
<b>Current Income</b>	<b>Growth and Income</b>	<b>Conservative Growth</b>	<b>Moderate Growth</b>	<b>Growth</b>
<b>Investment Path</b>	<b>Investment Path</b>	<b>Investment Path</b>	<b>Investment Path</b>	<b>Investment Path</b>
<ul style="list-style-type: none"> <li>Conservative</li> <li>Moderately Conservative</li> <li>Moderate</li> <li>Moderately Aggressive</li> <li>Aggressive</li> </ul>	<ul style="list-style-type: none"> <li>Conservative</li> <li><b>Moderately Conservative</b></li> <li>Moderate</li> <li>Moderately Aggressive</li> <li>Aggressive</li> </ul>	<ul style="list-style-type: none"> <li>Conservative</li> <li>Moderately Conservative</li> <li><b>Moderate</b></li> <li>Moderately Aggressive</li> <li>Aggressive</li> </ul>	<ul style="list-style-type: none"> <li>Conservative</li> <li>Moderately Conservative</li> <li>Moderate</li> <li><b>Moderately Aggressive</b></li> <li>Aggressive</li> </ul>	<ul style="list-style-type: none"> <li>Conservative</li> <li>Moderately Conservative</li> <li>Moderate</li> <li>Moderately Aggressive</li> <li><b>Aggressive</b></li> </ul>
<b>Primary Goals</b>	<b>Primary Goals</b>	<b>Primary Goals</b>	<b>Primary Goals</b>	<b>Primary Goals</b>
<ul style="list-style-type: none"> <li>Income generation</li> <li>Capital preservation</li> <li>Minimal market fluctuation</li> </ul>	<ul style="list-style-type: none"> <li>Capital preservation</li> <li>Modest Capital appreciation</li> <li>Low level of market fluctuation</li> </ul>	<ul style="list-style-type: none"> <li>Modest Capital appreciation</li> <li>Well balanced between fixed income and equities</li> <li>Intermediate level of market fluctuation</li> </ul>	<ul style="list-style-type: none"> <li>Capital appreciation</li> <li>Minimal need for income</li> <li>High level of market fluctuation</li> </ul>	<ul style="list-style-type: none"> <li>Capital appreciation</li> <li>Maximum rate of return</li> <li>Highest level of market fluctuation</li> </ul>
<b>Construction</b>	<b>Construction</b>	<b>Construction</b>	<b>Construction</b>	<b>Construction</b>
<ul style="list-style-type: none"> <li>U.S. Fixed Income 50-70%</li> <li>U.S. Equity 5-15%</li> <li>International Equity 0-15%</li> <li>Cash 5-25%</li> </ul>	<ul style="list-style-type: none"> <li>U.S. Fixed Income 20-40%</li> <li>U.S. Equity 20-40%</li> <li>International Equity 15-25%</li> <li>Cash 0-30%</li> </ul>	<ul style="list-style-type: none"> <li>U.S. Equity 30-60%</li> <li>U.S. Fixed Income 15-30%</li> <li>International Equity 10-30%</li> <li>Cash 0-20%</li> </ul>	<ul style="list-style-type: none"> <li>U.S. Equity 40-70%</li> <li>International Equity 10-40%</li> <li>U.S. Fixed Income 0-10%</li> <li>Cash 0-10%</li> </ul>	<ul style="list-style-type: none"> <li>U.S. Equity 45-80%</li> <li>International Equity 20-50%</li> <li>U.S. Fixed Income 0-5%</li> <li>Cash 0-5%</li> </ul>

# Family of Funds - At a glance

Model 6	Model 7			
Municipal Bonds	Best Ideas	Inflation-Protection	Bond	CD Model
<b>Investment Path</b> <ul style="list-style-type: none"> <li>Conservative</li> <li>Moderately Conservative</li> <li>Moderate</li> <li>Moderately Aggressive</li> <li>Aggressive</li> </ul>	<b>Investment Path</b> <ul style="list-style-type: none"> <li>Conservative</li> <li>Moderately Conservative</li> <li><b>Moderate</b></li> <li>Moderately Aggressive</li> <li>Aggressive</li> </ul>	<b>Investment Path</b> <ul style="list-style-type: none"> <li>Conservative</li> <li>Moderately Conservative</li> <li>Moderate</li> <li><b>Moderately Aggressive</b></li> <li>Aggressive</li> </ul>	<b>Investment Path</b> <ul style="list-style-type: none"> <li><b>Conservative</b></li> <li>Moderately Conservative</li> <li>Moderate</li> <li>Moderately Aggressive</li> <li>Aggressive</li> </ul>	<b>Investment Path</b> <ul style="list-style-type: none"> <li><b>Conservative</b></li> <li>Moderately Conservative</li> <li>Moderate</li> <li>Moderately Aggressive</li> <li>Aggressive</li> </ul>
<b>Primary Goals</b> <ul style="list-style-type: none"> <li>Tax-free income generation</li> <li>Capital preservation</li> <li>Minimal market fluctuation</li> </ul>	<b>Primary Goals</b> <ul style="list-style-type: none"> <li>Capital appreciation</li> <li>Minimal need for income</li> <li>Modest level of market fluctuation due to fund management flexibility</li> </ul>	<b>Primary Goals</b> <ul style="list-style-type: none"> <li>Hedge against inflation</li> <li>Invested in non-correlated asset classes</li> <li>Modest to high level of market fluctuation</li> </ul>	<b>Primary Goals</b> <ul style="list-style-type: none"> <li>Capital preservation</li> <li>Income generation</li> <li>No market fluctuation if held to maturity</li> </ul>	<b>Primary Goals</b> <ul style="list-style-type: none"> <li>Capital preservation</li> <li>FDIC insurance</li> <li>No market fluctuation if held to maturity</li> </ul>
<b>Construction</b> <ul style="list-style-type: none"> <li>Municipal Bonds 100%</li> </ul>	<b>Construction</b> <ul style="list-style-type: none"> <li>U.S. Fixed Income 0-50%</li> <li>U.S. Equity 0-50%</li> <li>International Equity 0-50%</li> <li>Alternative Assets 0-50%</li> <li>Cash 0-50%</li> </ul>	<b>Construction</b> <p>Typical areas of exposure include:</p> <ul style="list-style-type: none"> <li>precious metals</li> <li>commodities</li> <li>energy</li> <li>many other areas</li> </ul>	<b>Construction</b> <p>Example of a 5-Year Bond Ladder - \$100,000</p> <p>The chart shows five horizontal bars representing maturities from 1-Yr to 5-Yr. Each bar is composed of segments representing 'Initial Investment', 'Rollover Investment', 'Subsequent Rollover', and 'Subsequent Rollover'. Arrows indicate the rollover process from one maturity to the next.</p>	<b>Construction</b> <ul style="list-style-type: none"> <li>Global Indices 0-30%</li> <li>Major Indices 0-30%</li> <li>Sector Indices 0-30%</li> <li>Commodities 0-30%</li> <li>Alternative Areas 0-30%</li> </ul>