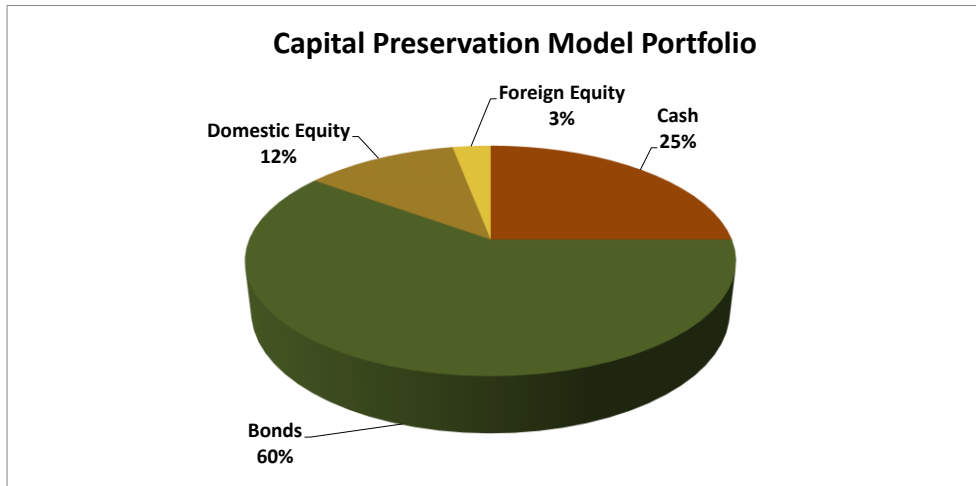


Capital Preservation Model Portfolio

Portfolio Fund	Symbol	Weighting	Beta	Expenses	Category
Vanguard Prime Money Market	VMMXX	25%	NA	0.17%	Cash
Vanguard Total Bond Market Index	VBMFX	40%	1.02	0.20%	Bonds
Vanguard Long-Term Bond Index	VBLTX	20%	3.11	0.20%	Bonds
Vanguard Value Index	VIVAX	3%	1.00	0.24%	Domestic Equity
Vanguard Total Stock Market Index	VTSMX	3%	1.04	0.17%	Domestic Equity
Vanguard Growth Index	VIGRX	3%	1.04	0.24%	Domestic Equity
Vanguard Mid Cap Index	VIMSX	1.5%	1.16	0.24%	Domestic Equity
Vanguard Small Cap Index	NAESX	1.5%	1.27	0.24%	Domestic Equity
Vanguard Total International Stock Index	VGTSX	3%	1.00	0.22%	Foreign Equity
		100%	1.19	0.20%	



Portfolio / Benchmark	Trailing Annualized Returns			
	YTD	1-Year	3-Year	5-Year
Capital Preservation Model Portfolio	3.91%	6.73%	5.06%	5.84%
S&P 500 Index	7.14%	24.61%	16.58%	18.83%
Capital Preservation Model vs. S&P 500	-3.23%	-17.88%	-11.52%	-12.99%

DIA: Capital Preservation Model Portfolio

DIA Objectives: Preservation of Existing Capital with Low Exposure to Equity Market Movements

DIA Principal Strategy: The model is a static, strategic allocation with investments in 25% Cash, 60% Bonds, and 15% Equities. The funds utilized are typically passive, index funds. The equity market exposure as expressed as market beta calculated with the S&P500 index is generally between 0 and 0.1.

Turnover: The allocation is a static, strategic allocation, and therefore the turnover of the model portfolio is zero. Due to rebalancing and trading activities resulting from the contribution or withdrawal of capital, individual participants may experience turnover related to these activities.

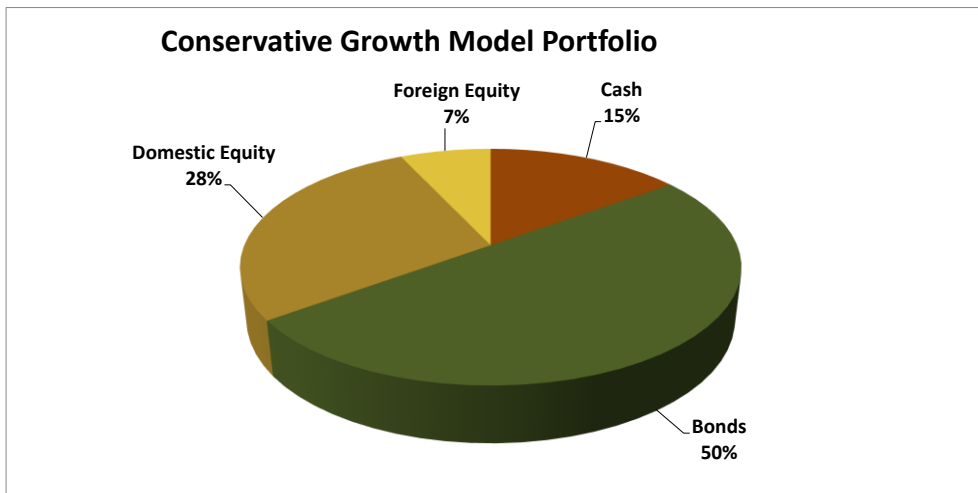
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Conservative Growth Model Portfolio

Portfolio Fund	Symbol	Weighting	Beta	Expenses	Category
Vanguard Prime Money Market	VMMXX	15%	NA	0.17%	Cash
Vanguard Total Bond Market Index	VBMFX	37.5%	1.02	0.20%	Bonds
Vanguard Long-Term Bond Index	VBLTX	12.5%	3.11	0.20%	Bonds
Vanguard Value Index	VIVAX	7.5%	1.00	0.24%	Domestic Equity
Vanguard Total Stock Market Index	VTSMX	7%	1.04	0.17%	Domestic Equity
Vanguard Growth Index	VIGRX	7.5%	1.04	0.24%	Domestic Equity
Vanguard Mid Cap Index	VIMSX	3%	1.16	0.24%	Domestic Equity
Vanguard Small Cap Index	NAESX	3%	1.27	0.24%	Domestic Equity
Vanguard Total International Stock Index	VGTSX	7%	1.00	0.22%	Foreign Equity
		100%	1.14	0.20%	



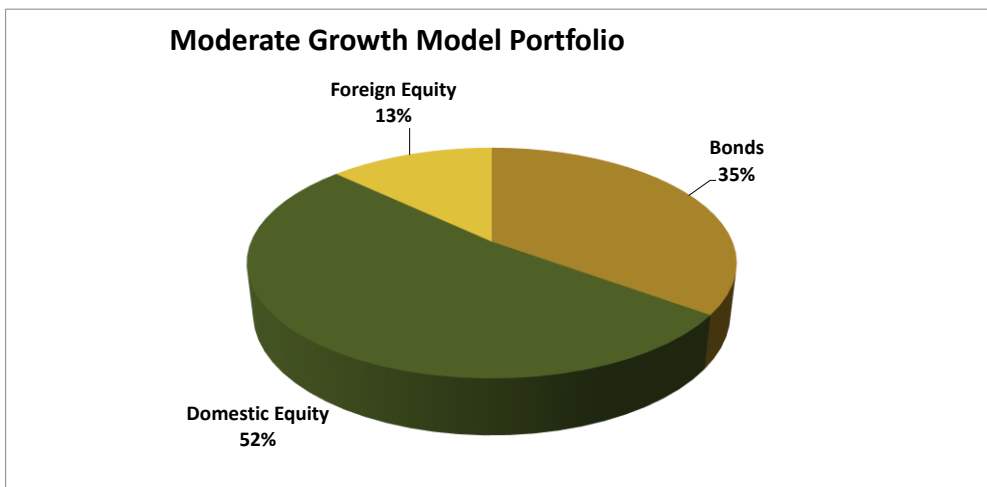
Portfolio / Benchmark	Trailing Annualized Returns			
	YTD	1-Year	3-Year	5-Year
Conservative Growth Model Portfolio	5.41%	12.25%	7.96%	9.49%
S&P 500 Index	7.14%	24.61%	16.58%	18.83%
Conservative Growth Model vs. S&P 500	-1.73%	-12.36%	-8.62%	-9.34%

DIA: Conservative Growth Model Portfolio
DIA Objectives: Some Protection of Existing Capital with Some Exposure to Equity Market Movements
DIA Principal Strategy: The model is a static, strategic allocation with investments in 15% Cash, 50% Bonds, and 35% Equities. The funds utilized are typically passive, index funds. The equity market exposure as expressed as market beta calculated with the S&P500 index is generally between 0.25 and 0.45.
Turnover: The allocation is a static, strategic allocation, and therefore the turnover of the model portfolio is zero. Due to rebalancing and trading activities resulting from the contribution or withdrawal of capital, individual participants may experience turnover related to these activities.

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Moderate Growth Model Portfolio

Portfolio Fund	Symbol	Weighting	Beta	Expenses	Category
Vanguard Total Bond Market Index	VBMFX	24.5%	1.02	0.20%	Bonds
Vanguard Long-Term Bond Index	VLTX	10.5%	3.11	0.20%	Bonds
Vanguard Value Index	VIVAX	12.5%	1.00	0.24%	Domestic Equity
Vanguard Total Stock Market Index	VTSMX	12%	1.04	0.17%	Domestic Equity
Vanguard Growth Index	VIGRX	12.5%	1.04	0.24%	Domestic Equity
Vanguard Mid Cap Index	VIMSX	7.5%	1.16	0.24%	Domestic Equity
Vanguard Small Cap Index	NAESX	7.5%	1.27	0.24%	Domestic Equity
Vanguard Total International Stock Index	VGTSX	13%	1.00	0.22%	Foreign Equity
		100%	1.27	0.22%	



Portfolio / Benchmark	Trailing Annualized Returns			
	YTD	1-Year	3-Year	5-Year
Moderate Growth Model Portfolio	6.64%	19.06%	11.59%	14.27%
S&P 500 Index	7.14%	24.61%	16.58%	18.83%
Moderate Growth Model vs. S&P 500	-0.50%	-5.55%	-4.99%	-4.56%

DIA: Moderate Growth Model Portfolio

DIA Objectives: Significant Risk to Existing Capital with Moderate Exposure to Equity Market Movements

DIA Principal Strategy: The model is a static, strategic allocation with investments in 35% Bonds, and 65% Equities. The funds utilized are typically passive, index funds. The equity market exposure as expressed as market beta calculated with the S&P500 index is generally between 0.55 and 0.75.

Turnover: The allocation is a static, strategic allocation, and therefore the turnover of the model portfolio is zero. Due to rebalancing and trading activities resulting from the contribution or withdrawal of capital, individual participants may experience turnover related to these activities.

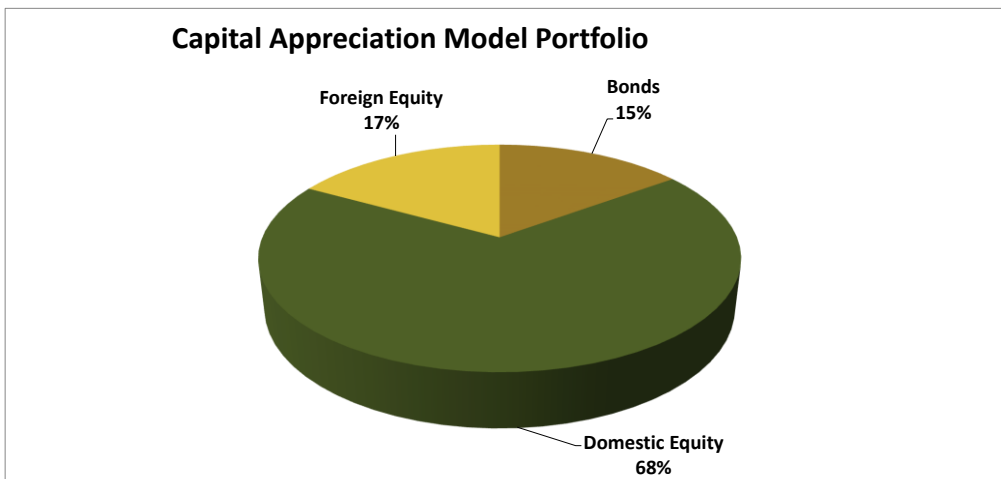
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Capital Appreciation Model Portfolio

Portfolio Fund	Symbol	Weighting	Beta	Expenses	Category
Vanguard Total Bond Market Index	VBMFX	10.5%	1.02	0.20%	Bonds
Vanguard Long-Term Bond Index	VBLTX	4.5%	3.11	0.20%	Bonds
Vanguard Value Index	VIVAX	16.5%	1.00	0.24%	Domestic Equity
Vanguard Total Stock Market Index	VTSMX	15%	1.04	0.17%	Domestic Equity
Vanguard Growth Index	VIGRX	16.5%	1.04	0.24%	Domestic Equity
Vanguard Mid Cap Index	VIMSX	10%	1.16	0.24%	Domestic Equity
Vanguard Small Cap Index	NAESX	10%	1.27	0.24%	Domestic Equity
Vanguard Total International Stock Index	VGTSX	17%	1.00	0.22%	Foreign Equity
		100%	1.15	0.22%	



Portfolio / Benchmark	Trailing Annualized Returns			
	YTD	1-Year	3-Year	5-Year
Capital Appreciation Model Portfolio	5.85%	21.30%	12.49%	15.92%
S&P 500 Index	7.14%	24.61%	16.58%	18.83%
Capital Appreciation Model vs. S&P 500	-1.29%	-3.31%	-4.09%	-2.91%

DIA: Capital Appreciation Model Portfolio
DIA Objectives: High Risk to Existing Capital with High Exposure to Equity Market Movements
DIA Principal Strategy: The model is a static, strategic allocation with investments in 15% Bonds, and 85% Equities. The funds utilized are typically passive, index funds. The equity market exposure as expressed as market beta calculated with the S&P500 index is generally between 0.75 and 0.95.
Turnover: The allocation is a static, strategic allocation, and therefore the turnover of the model portfolio is zero. Due to rebalancing and trading activities resulting from the contribution or withdrawal of capital, individual participants may experience turnover related to these activities.

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