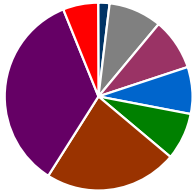




Standard & Poor's Model Holdings

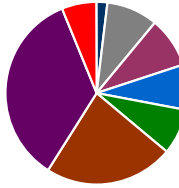
**STANDARD
& POOR'S**

**Standard & Poor's
Capital Preservation
Fund Allocation**



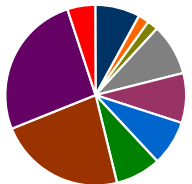
- 2.00% Alliance Bernstein Intl. Eq ABIAX
- 9.00% Allianz: CCM Capital Appreciation PCFAX
- 9.00% Eaton Vance Large Cap Value A EHSTX
- 8.00% Evergreen International Bond A ESIYX
- 8.00% PIMCO Real Ret A PRTNX
- 23.00% Metro West Total Ret MWTRX
- 35.00% Fidelity Adv Short F/I A FSFAX
- 6.00% Federated Auto Cash Mgt ACMXX

**Standard & Poor's
Capital Preservation
Asset Allocation**



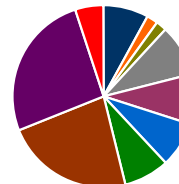
- 2.00% International Equity
- 9.00% Large Growth
- 9.00% Large Value
- 8.00% Fixed Income - Long
- 8.00% Inflation-Protected Bond
- 23.00% Intermediate-Term Bond
- 35.00% Short-Term Bond
- 6.00% Money Market

**Standard & Poor's
Balanced Income
Fund Allocation**



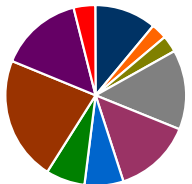
- 8.00% Alliance Bernstein Intl. Eq ABIAX
- 2.00% MainStay Mid Cap Growth A MMCPX
- 2.00% RS Value RSVAX
- 9.00% Allianz: CCM Capital Appreciation PCFAX
- 9.00% Eaton Vance Large Cap Value A EHSTX
- 8.00% Evergreen International Bond A ESIYX
- 8.00% PIMCO Real Ret A PRTNX
- 23.00% Metro West Total Ret MWTRX
- 26.00% Fidelity Adv Short F/I A FSFAX
- 5.00% Federated Auto Cash Mgt ACMXX

**Standard & Poor's
Balanced Income
Asset Allocation**



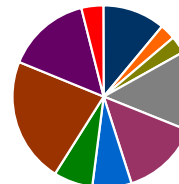
- 8.00% International Equity
- 2.00% Mid Cap Value
- 2.00% Mid Cap Growth
- 9.00% Large Growth
- 9.00% Large Value
- 8.00% Fixed Income - Long
- 8.00% Inflation-Protected Bond
- 23.00% Intermediate-Term Bond
- 26.00% Short-Term Bond
- 5.00% Money Market

**Standard & Poor's
Balanced
Fund Allocation**



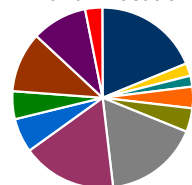
- 11.00% Alliance Bernstein Intl. Eq ABIAX
- 3.00% MainStay Mid Cap Growth A MMCPX
- 3.00% RS Value RSVAX
- 14.00% Allianz: CCM Capital Appreciation PCFAX
- 14.00% Eaton Vance Large Cap Value A EHSTX
- 7.00% Evergreen International Bond A ESIYX
- 7.00% PIMCO Real Ret A PRTNX
- 22.00% Metro West Total Ret MWTRX
- 15.00% Fidelity Adv Short F/I A FSFAX
- 4.00% Federated Auto Cash Mgt ACMXX

**Standard & Poor's
Balanced
Asset Allocation**



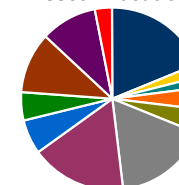
- 11.00% International Equity
- 3.00% Mid Cap Value
- 3.00% Mid Cap Growth
- 14.00% Large Growth
- 14.00% Large Value
- 7.00% Fixed Income - Long
- 7.00% Inflation-Protected Bond
- 22.00% Intermediate-Term Bond
- 15.00% Short-Term Bond
- 4.00% Money Market

**Standard & Poor's
Balanced Growth
Fund Allocation**



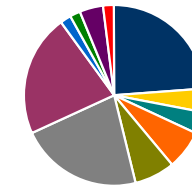
- 19.00% Alliance Bernstein Intl. Eq ABIAX
- 2.00% Van Kampen Small Cap Growth A VASCX
- 2.00% Columbia SmallCa Val II A COVAX
- 4.00% MainStay Mid Cap Growth A MMCPX
- 4.00% RS Value RSVAX
- 17.00% Allianz: CCM Capital Appreciation PCFAX
- 17.00% Eaton Vance Large Cap Value A EHSTX
- 6.00% Evergreen International Bond A ESIYX
- 5.00% PIMCO Real Ret A PRTNX
- 11.00% Metro West Total Ret MWTRX
- 10.00% Fidelity Adv Short F/I A FSFAX
- 3.00% Federated Auto Cash Mgt ACMXX

**Standard & Poor's
Balanced Growth
Asset Allocation**



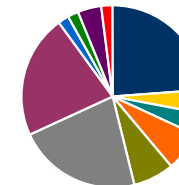
- 19.00% International Equity
- 2.00% Small Growth
- 2.00% Small Value
- 4.00% Mid Cap Value
- 4.00% Mid Cap Growth
- 17.00% Large Growth
- 17.00% Large Value
- 6.00% Fixed Income - Long
- 5.00% Inflation-Protected Bond
- 11.00% Intermediate-Term Bond
- 10.00% Short-Term Bond
- 3.00% Money Market

**Standard & Poor's
Growth
Fund Allocation**



- 24.00% Alliance Bernstein Intl. Eq ABIAX
- 4.00% Van Kampen Small Cap Growth A VASCX
- 4.00% Columbia SmallCa Val II A COVAX
- 7.00% MainStay Mid Cap Growth A MMCPX
- 7.00% RS Value RSVAX
- 22.00% Allianz: CCM Capital Appreciation PCFAX
- 22.00% Eaton Vance Large Cap Value A EHSTX
- 2.00% Evergreen International Bond A ESIYX
- 2.00% PIMCO Real Ret A PRTNX
- 4.00% Fidelity Adv Short F/I A FSFAX
- 2.00% Federated Auto Cash Mgt ACMXX

**Standard & Poor's
Growth
Asset Allocation**



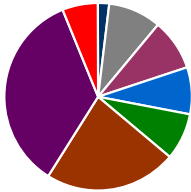
- 24.00% International Equity
- 4.00% Small Growth
- 4.00% Small Value
- 7.00% Mid Cap Value
- 7.00% Mid Cap Growth
- 22.00% Large Growth
- 22.00% Large Value
- 2.00% Fixed Income - Long
- 2.00% Inflation-Protected Bond
- 4.00% Short-Term Bond
- 2.00% Money Market



Standard & Poor's Tax Efficient Model Holdings

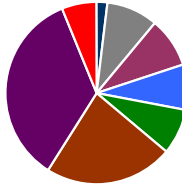
**STANDARD
& POOR'S**

**Standard & Poor's
TE Capital Preservation
Fund Allocation**



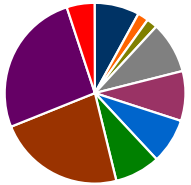
- 2.00% Alliance Bernstein Intl. Eq ABIAX
- 9.00% Allianz CCM Capital App A PCFAX
- 9.00% Eaton Vance T-M Val A EATVX
- 8.00% AmCent Intl Bond Inv BEGBX
- 8.00% Franklin Ins T/F Inc A FTFIX
- 23.00% AmCent Tax-Free Bond Inv TWTIX
- 35.00% Goldman Sachs Sh T/F A GSDTX
- 6.00% Vanguard T/E Money Mkt VMSXX

**Standard & Poor's
TE Capital Preservation
Asset Allocation**



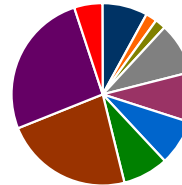
- 2.00% International Equity
- 9.00% Large Growth
- 9.00% Large Value
- 8.00% World Bond
- 8.00% Muni National Long
- 23.00% Muni National Interm
- 35.00% Muni National Short
- 6.00% Money Market - Muni

**Standard & Poor's
TE Balanced Income
Fund Allocation**



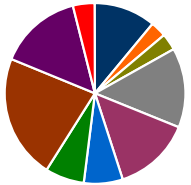
- 8.00% Alliance Bernstein Intl. Eq ABIAX
- 2.00% MainStay Mid Cap Gr A MMCPX
- 2.00% RS Value RSVAX
- 9.00% Allianz CCM Capital App A PCFAX
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- 8.00% AmCent Intl Bond Inv BEGBX
- 8.00% Franklin Ins T/F Inc A FTFIX
- 23.00% AmCent Tax-Free Bond Inv TWTIX
- 26.00% Goldman Sachs Sh T/F A GSDTX
- 5.00% Vanguard T/E Money Mkt VMSXX

**Standard & Poor's
TE Balanced Income
Asset Allocation**



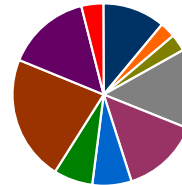
- 8.00% International Equity
- 2.00% Mid-Cap Growth
- 2.00% Mid-Cap Blend
- 9.00% Large Growth
- 9.00% Large Value
- 8.00% World Bond
- 8.00% Muni National Long
- 23.00% Muni National Interm
- 26.00% Muni National Short
- 5.00% Money Market - Muni

**Standard & Poor's
TE Balanced
Fund Allocation**



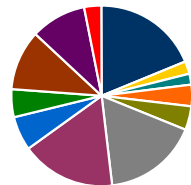
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- 4.00% Vanguard T/E Money Mkt VMSXX

**Standard & Poor's
TE Balanced
Asset Allocation**



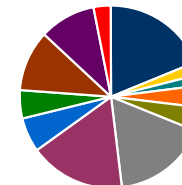
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- 7.00% Muni National Long
- 22.00% Muni National Interm
- 15.00% Muni National Short
- 4.00% Money Market - Muni

**Standard & Poor's
TE Balanced Growth
Fund Allocation**



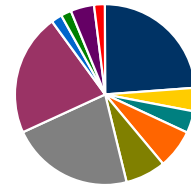
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**Standard & Poor's
TE Balanced Growth
Asset Allocation**



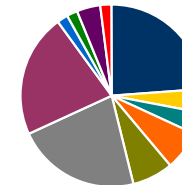
- 19.00% International Equity
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- 11.00% Muni National Interm
- 10.00% Muni National Short
- 3.00% Money Market - Muni

**Standard & Poor's
TE Growth
Fund Allocation**



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**Standard & Poor's
TE Growth
Asset Allocation**



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- 7.00% Mid-Cap Blend
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- 22.00% Large Value
- 2.00% World Bond
- 2.00% Muni National Long
- 4.00% Muni National Short
- 2.00% Money Market - Muni