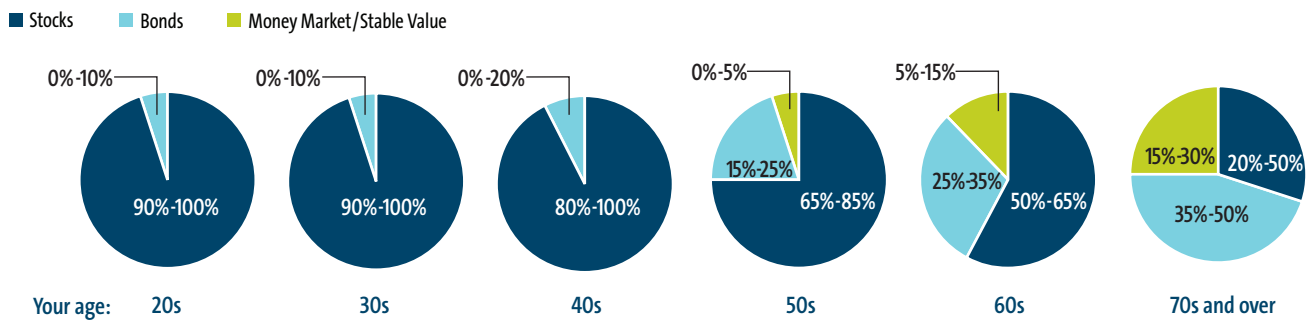


INVESTING FOR RETIREMENT

It is important to spread your savings among different categories of investments: stocks, bonds, and money market/stable value. The length of time you plan to invest your savings should determine how much money you allocate to each type of investment. As you grow older, your portfolio should move gradually from more aggressive (more stocks) to more conservative (fewer stocks).

To find an appropriate investment mix for your time horizon, find your age and the corresponding portfolio allocation.



Diversify your stock allocation among different types of stocks

A typical mixture could include 60% large-cap (established companies), 20% mid-cap/small-cap (small to medium-sized companies), and 20% international (companies outside the U.S.) stocks. Diversification cannot assure a profit or protect against loss in a declining market.



The allocation pie charts above are age-based only and do not account for your personal risk tolerance.