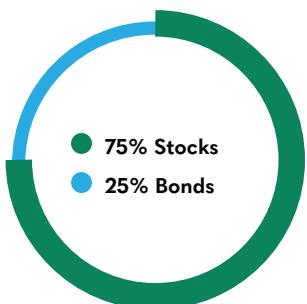
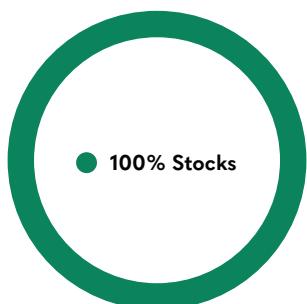


Direct Portfolio Age-Based Options, In Detail

Conservative



Moderate



Aggressive



0-1 Years

2-3 Years

87.5% Stocks
12.5% Bonds

100% Stocks

4-5 Years

62.5% Stocks
37.5% Bonds

75% Stocks
25% Bonds

87.5% Stocks
12.5% Bonds

6-7 Years

50% Stocks
50% Bonds

62.5% Stocks
37.5% Bonds

75% Stocks
25% Bonds

8-9 Years

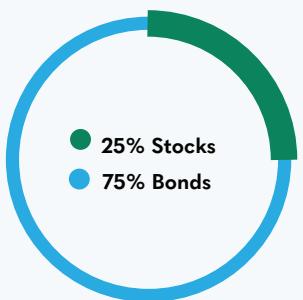
37.5% Stocks
62.5% Bonds

62.5% Stocks
37.5% Bonds

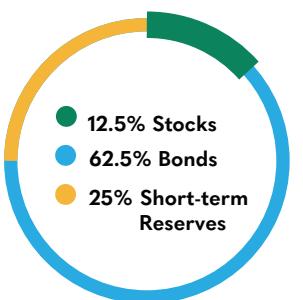
75% Stocks
25% Bonds

Conservative

10-11 Years

**Moderate**

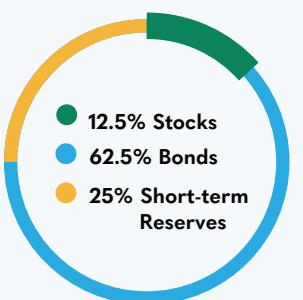
12-13 Years



50% Stocks
50% Bonds

62.5% Stocks
37.5% Bonds

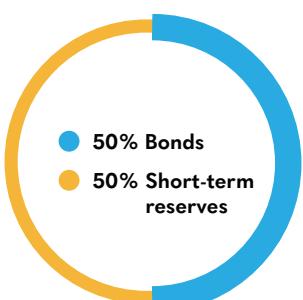
14-15 Years



25% Stocks
75% Bonds

50% Stocks
50% Bonds

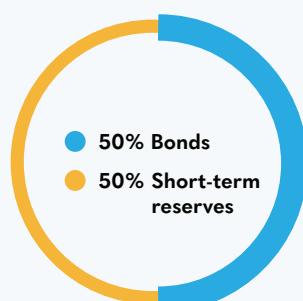
16-17 Years



25% Stocks
75% Bonds

37.5% Stocks
62.5% Bonds

18+ Years



12.5% Stocks
62.5% Bonds
25% Short-term Reserves

25% Stocks
75% Bonds

Aggressive