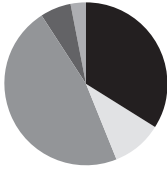


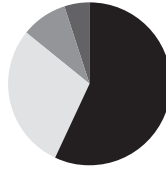
How Does Your Stock/Bond Mix Stack Up?

Retirement 2010



Asset-Class Allocation	(%)
• Stock U.S.	34
• Foreign Stock	10
• Bond	47
• Commodities	6
• Cash	3

Retirement 2035



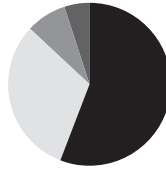
Asset-Class Allocation	(%)
• Stock U.S.	57
• Foreign Stock	29
• Bond	9
• Commodities	5
• Cash	0

Retirement 2015



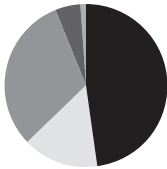
Asset-Class Allocation	(%)
• Stock U.S.	39
• Foreign Stock	14
• Bond	40
• Commodities	5
• Cash	2

Retirement 2040



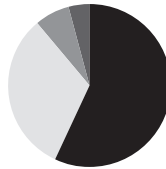
Asset-Class Allocation	(%)
• Stock U.S.	56
• Foreign Stock	31
• Bond	8
• Commodities	5
• Cash	0

Retirement 2020



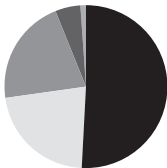
Asset-Class Allocation	(%)
• Stock U.S.	48
• Foreign Stock	15
• Bond	31
• Commodities	5
• Cash	1

Retirement 2045



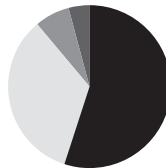
Asset-Class Allocation	(%)
• Stock U.S.	57
• Foreign Stock	32
• Bond	7
• Commodities	4
• Cash	0

Retirement 2025



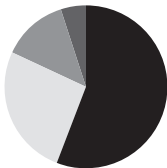
Asset-Class Allocation	(%)
• Stock U.S.	51
• Foreign Stock	22
• Bond	21
• Commodities	5
• Cash	1

Retirement 2050



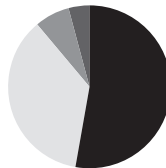
Asset-Class Allocation	(%)
• Stock U.S.	55
• Foreign Stock	34
• Bond	7
• Commodities	4
• Cash	0

Retirement 2030



Asset-Class Allocation	(%)
• Stock U.S.	56
• Foreign Stock	26
• Bond	13
• Commodities	5
• Cash	0

Retirement 2055



Asset-Class Allocation	(%)
• Stock U.S.	53
• Foreign Stock	36
• Bond	7
• Commodities	4
• Cash	0

Allocations of Morningstar's Lifetime Allocation Indexes, developed in conjunction with asset allocation expert Ibbotson Associates. Note that even long-dated portfolios contain some bonds and near-dated portfolios include some stocks.