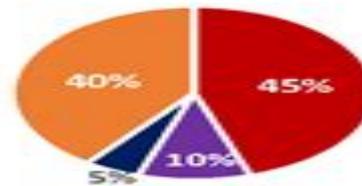


INVESTOR TYPE**SAMPLE ASSET ALLOCATION****AGGRESSIVE**

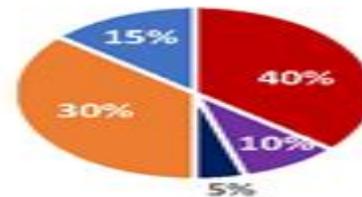
For investors who have a long-term investing time horizon and are willing to assume stock market volatility in exchange for potentially higher growth over time.



- Large-Cap U.S. Stock
- Small-Cap U.S. Stock
- Mid-Cap U.S. Stock
- International Stock

MODERATELY AGGRESSIVE

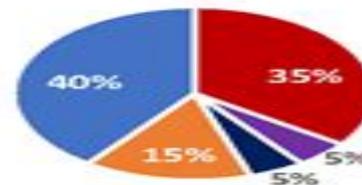
For investors who have a long-term investing time horizon and are willing to absorb a fair amount of stock market volatility but also temper their exposure to stocks with less volatile investments.



- Large-Cap U.S. Stock
- Small-Cap U.S. Stock
- Mid-Cap U.S. Stock
- International Stock
- Bonds

MODERATE

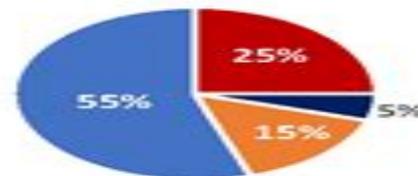
For investors who seek to balance moderate growth potential with lower volatility investments.



- Large-Cap U.S. Stock
- Small-Cap U.S. Stock
- Mid-Cap U.S. Stock
- International Stock
- Bonds

MODERATELY CONSERVATIVE

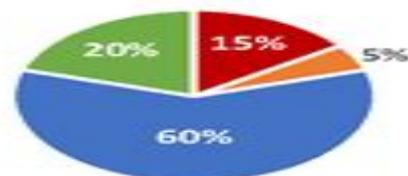
For investors willing to accept modest investment growth and modest stock market volatility.



- Large-Cap U.S. Stock
- Mid-Cap U.S. Stock
- International Stock
- Bonds

CONSERVATIVE

For investors unwilling or unable to accept volatility and are concerned with preserving their account balance with little growth potential.



- Large-Cap U.S. Stock
- International Stock
- Bonds
- Short-Term Investments

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SB Merriam



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