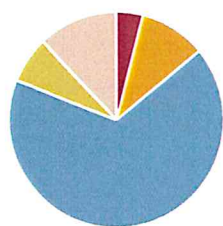




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Risk-Based Models

1 - Preservation of Capital



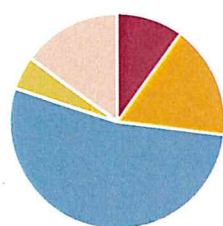
Asset Allocation as of 09/30/2016

- 4% International Stock
- 10% U.S. Stock
- 67% Bond
- 7% Cash/Stable Value
- 12% Other

Investment Allocation

- 4% AllianzGI Income & Growth A
- 2% American Funds Europacific Growth A
- 15% Columbia Total Return Bond Z
- 2% Harbor Large Cap Value Instl
- 1% IVA Worldwide A
- 4% Invesco Balanced-Risk Allc Y
- 1% JHancock Disciplined Value Mid Cap A
- 7% Lincoln Stable Value Account -J97
- 9% Metropolitan West Low Duration Bond I
- 28% Metropolitan West Total Return Bond M
- 3% Natixis ASG Global Alternatives Y
- 1% Oppenheimer Developing Markets Y
- 1% Pax Small Cap Individual Investor
- 4% Putnam Capital Spectrum Y
- 15% Templeton Global Bond A
- 2% Touchstone Growth Opportunities Y
- 1% Vanguard Total World Stock Index Inv

2 - Conservative Income & Growth



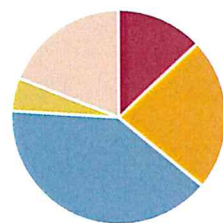
Asset Allocation as of 09/30/2016

- 10% International Stock
- 17% U.S. Stock
- 53% Bond
- 5% Cash/Stable Value
- 15% Other

Investment Allocation

- 5% AllianzGI Income & Growth A
- 5% American Funds Europacific Growth A
- 12% Columbia Total Return Bond Z
- 1% Goldman Sachs MLP Energy Infrs R
- 1% Goldman Sachs Small/Mid Cap Growth Instl
- 5% Harbor Large Cap Value Instl
- 2% IVA Worldwide A
- 4% Invesco Balanced-Risk Allc Y
- 1% JHancock Disciplined Value Mid Cap A
- 5% Lincoln Stable Value Account -J97
- 7% Metropolitan West Low Duration Bond I
- 22% Metropolitan West Total Return Bond M
- 3% Natixis ASG Global Alternatives Y
- 2% Oppenheimer Developing Markets Y
- 1% Pax Small Cap Individual Investor
- 4% Putnam Capital Spectrum Y
- 12% Templeton Global Bond A
- 5% Touchstone Growth Opportunities Y
- 3% Vanguard Total World Stock Index Inv

3 - Moderate Income & Growth



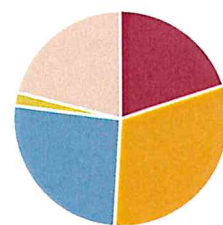
Asset Allocation as of 09/30/2016

- 13% International Stock
- 23% U.S. Stock
- 40% Bond
- 5% Cash/Stable Value
- 19% Other

Investment Allocation

- 5% AllianzGI Income & Growth A
- 1% American Century Real Estate Inv
- 7% American Funds Europacific Growth A
- 9% Columbia Total Return Bond Z
- 2% Goldman Sachs MLP Energy Infrs R
- 2% Goldman Sachs Small/Mid Cap Growth Instl
- 7% Harbor Large Cap Value Instl
- 3% IVA Worldwide A
- 4% Invesco Balanced-Risk Allc Y
- 2% JHancock Disciplined Value Mid Cap A
- 5% Lincoln Stable Value Account -J97
- 6% Metropolitan West Low Duration Bond I
- 16% Metropolitan West Total Return Bond M
- 4% Natixis ASG Global Alternatives Y
- 2% Oppenheimer Developing Markets Y
- 2% Pax Small Cap Individual Investor
- 4% Putnam Capital Spectrum Y
- 9% Templeton Global Bond A
- 6% Touchstone Growth Opportunities Y
- 4% Vanguard Total World Stock Index Inv

4 - Growth & Income



Asset Allocation as of 09/30/2016

- 20% International Stock
- 31% U.S. Stock
- 26% Bond
- 2% Cash/Stable Value
- 21% Other

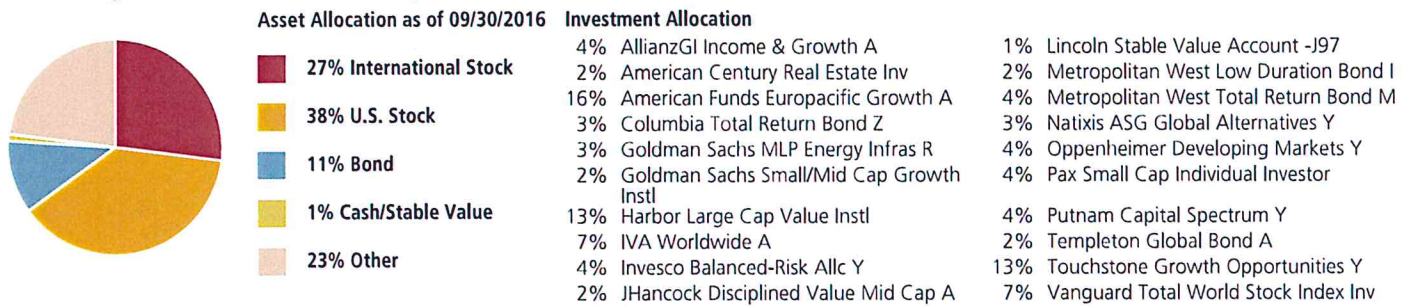
Investment Allocation

- 5% AllianzGI Income & Growth A
- 1% American Century Real Estate Inv
- 10% American Funds Europacific Growth A
- 6% Columbia Total Return Bond Z
- 2% Goldman Sachs MLP Energy Infrs R
- 2% Goldman Sachs Small/Mid Cap Growth Instl
- 10% Harbor Large Cap Value Instl
- 5% IVA Worldwide A
- 4% Invesco Balanced-Risk Allc Y
- 1% JHancock Disciplined Value Mid Cap A
- 2% Lincoln Stable Value Account -J97
- 4% Metropolitan West Low Duration Bond I
- 10% Metropolitan West Total Return Bond M
- 4% Natixis ASG Global Alternatives Y
- 4% Oppenheimer Developing Markets Y
- 4% Pax Small Cap Individual Investor
- 4% Putnam Capital Spectrum Y
- 6% Templeton Global Bond A
- 10% Touchstone Growth Opportunities Y
- 6% Vanguard Total World Stock Index Inv



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5 - Long-term Growth of Capital



6 - Aggressive Growth of Capital

