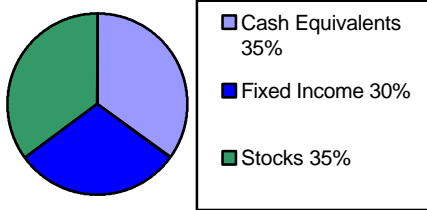


Sample Investment Mixes

These are just sample mixes of investment funds. You may be able to mix and match the funds in different way and still achieve a similar long-term return and risk profile.

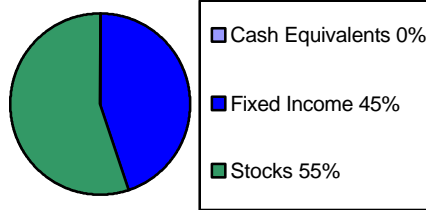
Early Career

Lower Risk



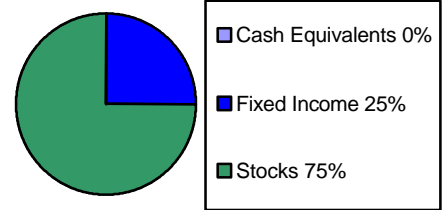
7 % Return*

Medium Risk



9% Return*

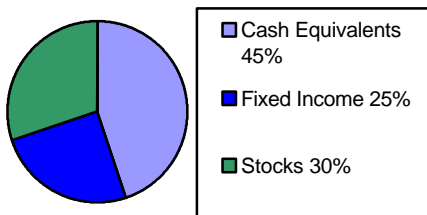
Higher Risk



11% Return

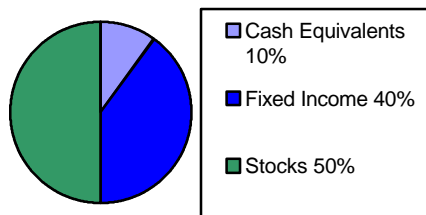
Mid Career

Lower Risk



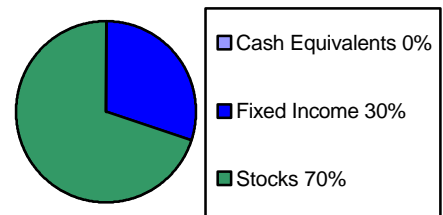
7 % Return*

Medium Risk



9% Return*

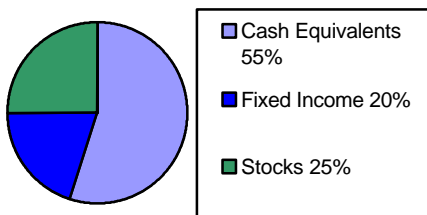
Higher Risk



10% Return

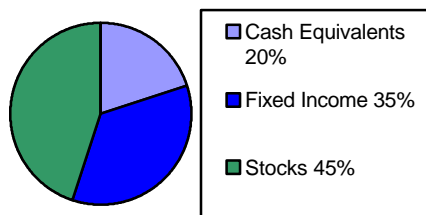
Late Career

Lower Risk



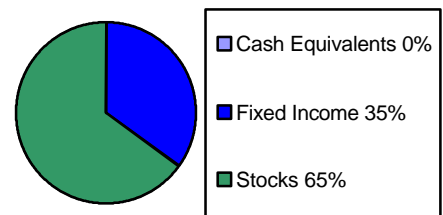
6 % Return*

Medium Risk



8% Return*

Higher Risk



10% Return

- Expected average annual long-term (20-year) return.