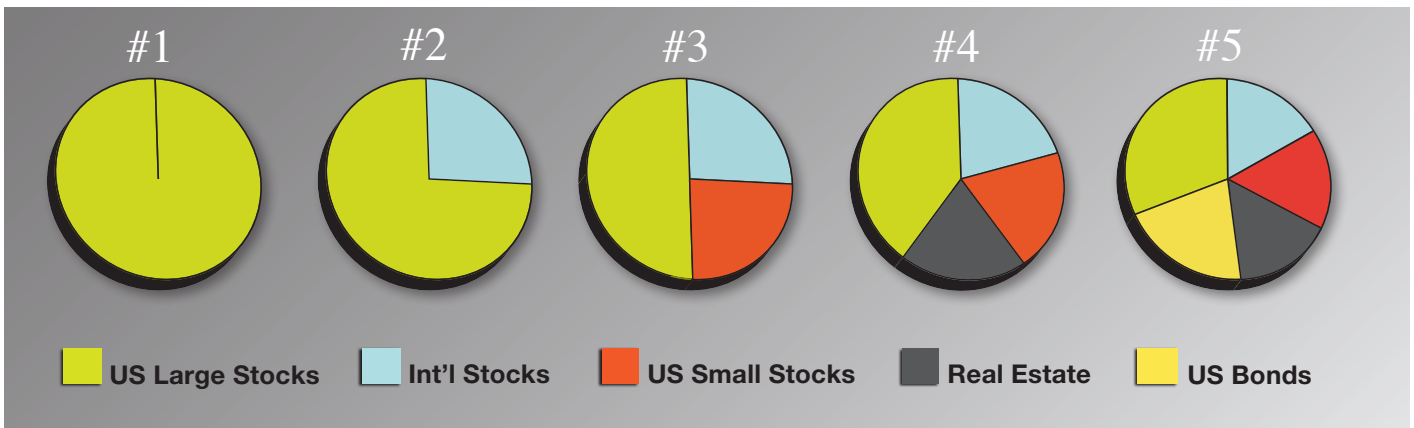


FIGURE #1: DIVERSIFYING YOUR PORTFOLIO



Portfolio #1: 100% US Large Stocks

Portfolio #2: 75% US Large Stocks; 25% International Stocks

Portfolio #3: 50% US Large Stocks; 25% US Small Stocks; 25% International Stocks

Portfolio #4: 40% US Large Stocks; 20% US Small Stocks; 20% International Stocks; 20% Real Estate Stocks

Portfolio #5: 32% US Large Stocks; 16% US Small Stocks; 16% Int'l Stocks; 16% Real Estate Stocks; 20% US Bonds

RESULTS: Performance from 1979 to 2008

Portfolio	30-year avg. return	Total Return (%)	Growth of \$100,000	Number of years w/ highest return	Highest calendar year return
1	12.53	2184.28	\$2,284,275	10	37.58%
2	12.37	2077.88	\$2,177,883	5	38.31%
3	12.39	2111.73	\$2,211,730	3	38.03%
4	12.63	2361.12	\$2,461,123	6	35.99%
5	11.87	2185.16	\$2,285,161	6	29.80%

RESULTS: Risk from 1979 to 2008

Portfolio	Number of years w/ lowest return	Lowest calendar year return (2008)	Number of negative years	2000-2002 total return	Percent risk reduction vs. Portfolio #1
1	10	-37.00%	6	-37.61	0
2	7	-38.51%	6	-38.83	-0.38
3	2	-37.71%	6	-34.86	-1.08
4	2	-38.01%	5	-21.12	-6.97
5	9	-29.36%	4	-11.60	-23.81

FIGURE #2: GROWTH OF WEALTH

