

# PICK YOUR IDEAL RISK-RETURN BALANCE AND FIND FUNDS THAT FIT YOUR GOALS

Each allocation below offers a different expected return at a different level of risk. Aim for no more return than you need while taking no more risk than necessary.

| PORTFOLIO VOLATILITY | EQUITIES/<br>FIXED-<br>INCOME | EXPECTED<br>RATE OF<br>RETURN* | PROBABLE<br>RISK** |
|----------------------|-------------------------------|--------------------------------|--------------------|
| LOW                  | 50%/50%                       | 7.3%                           | -10%               |
| MEDIUM               | 60%/40%                       | 7.8%                           | -13%               |
| HIGH                 | 70%/30%                       | 8.2%                           | -16%               |

\*Assumes 3% inflation

\*\*Probable worst-case loss in any 12-month period

DATA: EVENSKY, BROWN, KATZ & LEVIT, BUSINESS WEEK

|                                    | FIXED INCOME                |                              |                                  | EQUITIES                                   |       |  |                                |                                      |  |                                      |                  |                   |
|------------------------------------|-----------------------------|------------------------------|----------------------------------|--|-------|--|--------------------------------|--------------------------------------|--|--------------------------------------|------------------|-------------------|
|                                    | MATURITY RANGE              |                              |                                  | DOMESTIC                                   |       |  | INTERNATIONAL                  |                                      |  |                                      |                  |                   |
|                                    | 3-5 YRS                     | 5-10 YRS                     |                                  | LARGE-COMPANY                              |       |  | SMALL-COMPANY                  |                                      |  | DEVELOPED WORLD                      | EMERGING MARKETS | REAL ESTATE REITS |
|                                    |                             |                              |                                  | INDEX                                      | VALUE | GROWTH                                     | INDEX                          | VALUE                                | GROWTH                                     |                                      |                  |                   |
| <b>\$25,000 PORTFOLIO</b>          |                             |                              |                                  |  |       |  |                                |                                      |  |                                      |                  |                   |
| SAMPLE INVESTMENTS*<br>PHONE (800) | SOLON 3-YR BOND<br>467-6566 |                              | SCHWAB 1000<br>435-4000          |  |       | VANGUARD<br>SMALL CAP<br>662-7447          |                                |                                      | WARBURG PINCUS<br>INT'L EQUITY<br>927-2874 |                                      |                  |                   |
| LOW VOLATILITY                     | 50%                         | 0%                           | 24%                              | 0%   | 0%    | 10%  | 0%                             | 0%                                   | 16%  | 0%                                   | 0%               |                   |
| MEDIUM VOLATILITY                  | 40%                         | 0%                           | 29%                              | 0%   | 0%    | 12%  | 0%                             | 0%                                   | 19%  | 0%                                   | 0%               |                   |
| HIGH VOLATILITY                    | 30%                         | 0%                           | 33%                              | 0%   | 0%    | 17%  | 0%                             | 0%                                   | 20%  | 0%                                   | 0%               |                   |
| <b>\$100,000 PORTFOLIO</b>         |                             |                              |                                  |  |       |  |                                |                                      |  |                                      |                  |                   |
| SAMPLE INVESTMENTS*<br>PHONE (800) | SOLON 3-YR BOND<br>467-6566 | VANGUARD<br>GNMA<br>662-7447 | SCHWAB 1000<br>435-4000          |  |       | VANGUARD<br>SMALL CAP<br>662-7447          |                                |                                      | WARBURG PINCUS<br>INT'L EQUITY<br>927-2874 |                                      |                  |                   |
| LOW VOLATILITY                     | 33%                         | 17%                          | 24%                              | 0%   | 0%    | 10%  | 0%                             | 0%                                   | 16%  | 0%                                   | 0%               |                   |
| MEDIUM VOLATILITY                  | 26%                         | 14%                          | 29%                              | 0%   | 0%    | 12%  | 0%                             | 0%                                   | 19%  | 0%                                   | 0%               |                   |
| HIGH VOLATILITY                    | 20%                         | 10%                          | 33%                              | 0%   | 0%    | 17%  | 0%                             | 0%                                   | 20%  | 0%                                   | 0%               |                   |
| <b>\$300,000 PORTFOLIO</b>         |                             |                              |                                  |  |       |  |                                |                                      |  |                                      |                  |                   |
| SAMPLE INVESTMENTS*<br>PHONE (800) | SOLON 3-YR BOND<br>467-6566 | VANGUARD<br>GNMA<br>662-7447 | DODGE &<br>COX STOCK<br>621-3979 | HARBOR CAPITAL<br>APPRECIATION<br>422-1050 |       | VANGUARD<br>SMALL CAP<br>662-7447          |                                | VANGUARD<br>INT'L GROWTH<br>662-7447 | MONTGOMERY<br>EMRNG MKTS<br>572-3863       | COHEN & STEERS<br>REALTY<br>437-9912 |                  |                   |
| LOW VOLATILITY                     | 33%                         | 17%                          | 11%                              | 9%   | 7%    | 0%   | 0%                             | 12%                                  | 4%   | 7%                                   |                  |                   |
| MEDIUM VOLATILITY                  | 26%                         | 14%                          | 14%                              | 11%  | 9%    | 0%   | 0%                             | 14%                                  | 5%   | 7%                                   |                  |                   |
| HIGH VOLATILITY                    | 20%                         | 10%                          | 19%                              | 14%  | 11%   | 0%   | 0%                             | 15%                                  | 5%   | 6%                                   |                  |                   |
| <b>\$1 MILLION PORTFOLIO</b>       |                             |                              |                                  |  |       |  |                                |                                      |  |                                      |                  |                   |
| SAMPLE INVESTMENTS*<br>PHONE (800) | SOLON 3-YR BOND<br>467-6566 | VANGUARD<br>GNMA<br>662-7447 | DODGE &<br>COX STOCK<br>621-3979 | HARBOR CAPITAL<br>APPRECIATION<br>422-1050 |       | LONGLEAF PARTNERS<br>SMALL CAP<br>445-9469 | N/I MICRO<br>CAP**<br>686-3742 | VANGUARD<br>INT'L GROWTH<br>662-7447 | MONTGOMERY<br>EMRNG MKTS<br>572-3863       | COHEN & STEERS<br>REALTY<br>437-9912 |                  |                   |
| LOW VOLATILITY                     | 33%                         | 17%                          | 12%                              | 8%   | 0%    | 5%   | 2%                             | 12%                                  | 4%   | 7%                                   |                  |                   |
| MEDIUM VOLATILITY                  | 26%                         | 14%                          | 14%                              | 11%  | 0%    | 6%   | 3%                             | 14%                                  | 5%   | 7%                                   |                  |                   |
| HIGH VOLATILITY                    | 20%                         | 10%                          | 19%                              | 14%  | 0%    | 7%   | 4%                             | 15%                                  | 5%   | 6%                                   |                  |                   |

\*Fund choices developed by Alpha Group with BUSINESS WEEK

\*\*Fund expects to close after 8/31/97