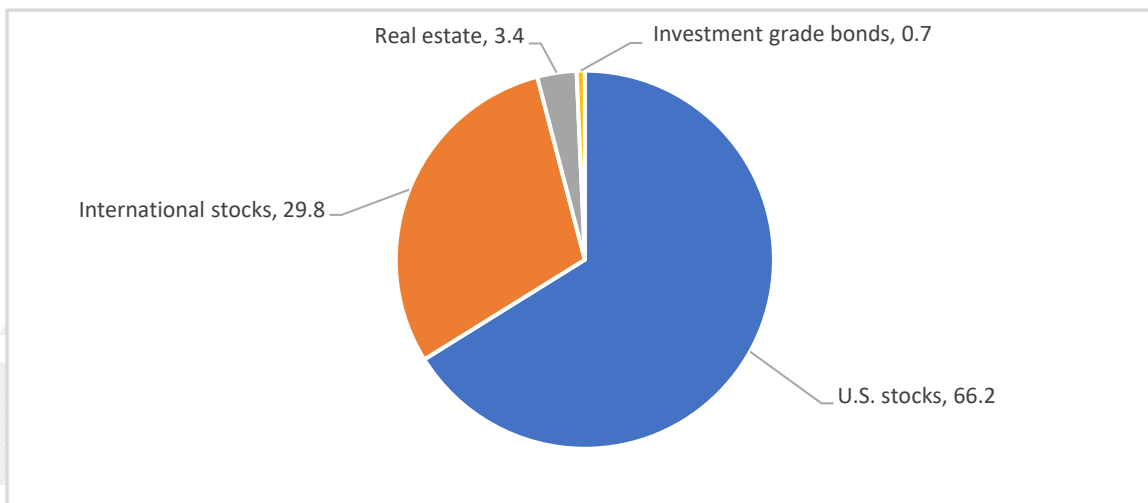


CLASSIC YRS 21 AND GREATER



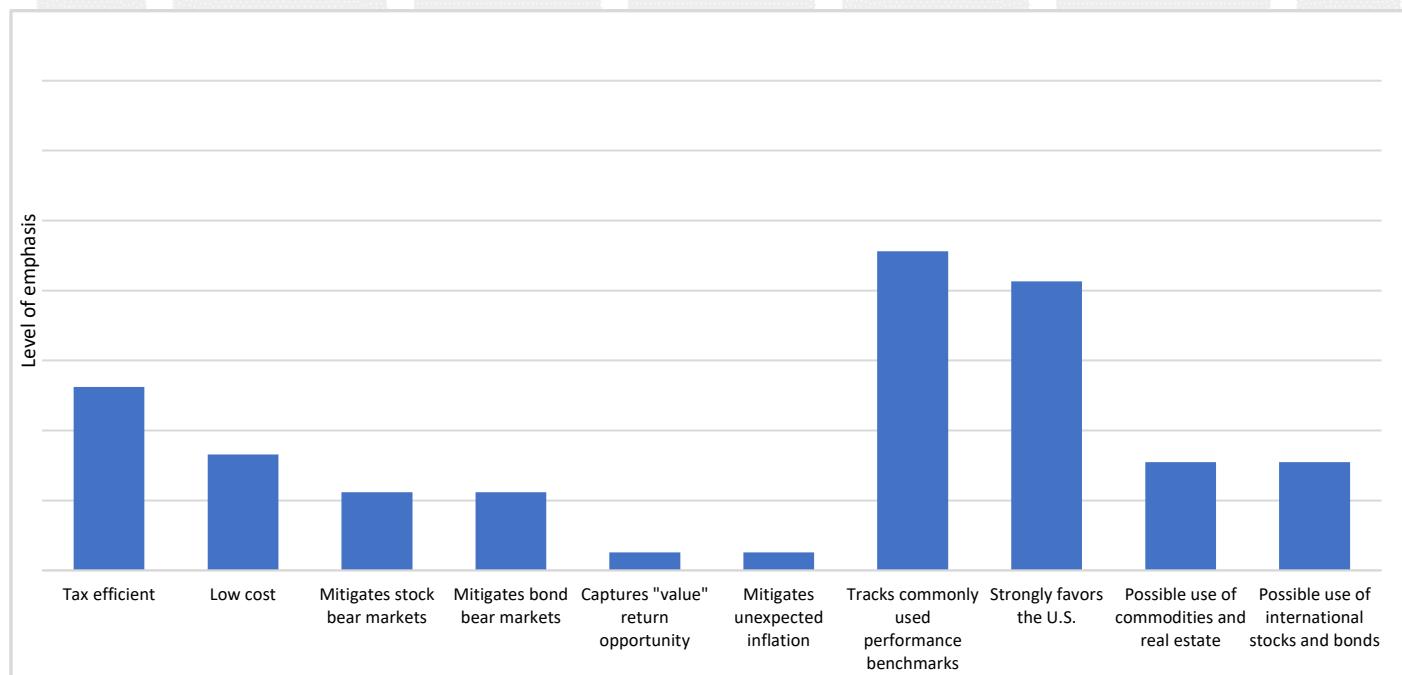
Ultra Long-Term Average Asset Allocation

A portfolio's "policy asset allocation" is the average asset mix that the portfolio experiences over the very very long-run. At any given instant in time, the portfolio's then current asset mix will deviate from its policy due to the investment manager's active views concerning future prospects for investment markets, macro economies, and monetary policies.



Important Portfolio Attributes

Investment portfolios are managed using different approaches that emphasize quite different attributes. Ten of the most important attributes are shown below and the extent to which this portfolio emphasizes or ignores these characteristics.



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