



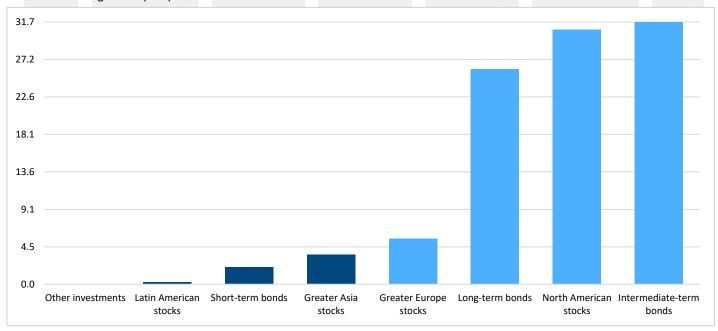
What's the playing field?

A portfolio's "playing field" is the complete list of all possible asset categories from which the portfolio is constructed. Typically, only a portion of these assets are used at any one time. Use of investments not on the list is prohibited.

Stocks			Bonds	
US large cap value	Non-US developed country value	Emerging markets value	Short-term US Treasuries	US investment grade corporate
US large cap growth	Non-US developed country growth	Emerging markets growth	Long-term US Treasuries	Asset and mortgage backed

What's the policy 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 the various investment markets and macro economies.



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