Structure

Standard FUNDS

The Standard Funds are comprised of Preference Fund blends to accomplish specific investment objectives based on an organization's risk preference and time horizon. Each of the Standard Funds is re-balanced monthly to match investment portfolio asset class targets. They are highly diversified to maximize return and minimize risk.

INVESTMENT OPTIONS

Fixed Income 100% Fixed Income

80% Core Bond 20% High Yield

Conservative Balanced

75% Fixed Income 25% Equity

60% Core Bond 15% High Yield 13.8% Domestic Equity 11.2% International Equity

Moderate Balanced

50% Equity 50% Fixed Income

40% Core Bond 10% High Yield 27.5% Domestic Equity 22.5% International Equity

Aggressive Balanced

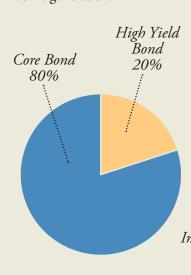
75% Equity 25% Fixed Income

20% Core Bond 5% High Yield 41.3% Domestic Equity 33.7% International Equity

Equity 100% Equity

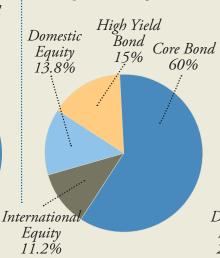
55% Domestic Equity 45% International Equity

FIXED INCOME: A fixed income portfolio holding a broad range of investment grade bonds and higher quality, noninvestment grade bonds. The portfolio's focus is income generation.



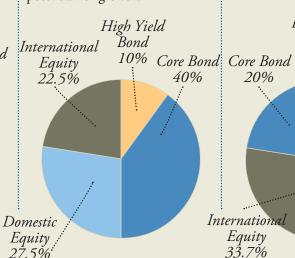
CONSERVATIVE

BALANCED: A blended portfolio that holds both fixed income and equity securities. This portfolio has a high exposure to fixed income, focusing primarily on income generation with a limited potential for growth.



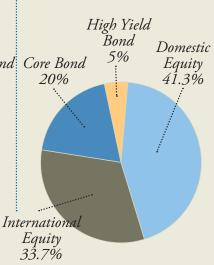
MODERATE BALANCED:

A blended portfolio that holds both fixed income and equity securities. This portfolio is more evenly balanced between fixed income and equity, providing modest income generation and potential for growth.



AGGRESSIVE BALANCED: A

blended portfolio that holds both fixed income and equity securities. This portfolio has a high exposure to equity, focusing primarily on potential for growth with limited income generation.



EQUITY: An equity portfolio holding both U.S. stocks, and foreign stocks in developed and emerging markets. The portfolio's focus is long-term growth.

