ASSET ALLOCATION AND DIVERSIFICATION

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FINANCIAL
Bright tomorrows begin today[SM]

Asset allocation is the process of deciding what percentage of your money to put into the three different asset classes—stock funds, bond funds and cash equivalents. By investing in a mix of the asset classes, you can help balance the risk and return characteristics of each.

Generally, if your dollars are invested in materially different types of investments and market conditions cause one of your investments to perform poorly, not all of your money will be as adversely affected.

DETERMINE YOUR RISK TOLERANCE

To determine the mix of investments that best meets your retirement needs, first identify your risk comfort level. Complete the survey below by circling the number that best describes how strongly you agree or disagree with each of the statements.

1. I am a knowledgeable investor who understands the trade-off between risk and return and am willing to accept a greater degree of risk for potentially higher returns.

   Disagree 1 2 3 4 5 Agree

2. I am willing to invest on a long-term basis.

   Disagree 1 2 3 4 5 Agree

3. If one of my investments dropped 20% in value over six months due to a stock market fluctuation, I would hold on to that investment, expecting it to recover its value.

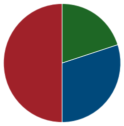
   Disagree 1 2 3 4 5 Agree

4. I have savings vehicles other than this Plan that make me feel secure about my financial future.

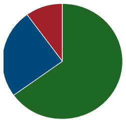
   Disagree 1 2 3 4 5 Agree

Now add up the numbers you circled above to get your Risk Tolerance score: ____________

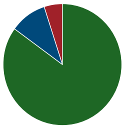
Use your Risk Tolerance score to help determine your preferred Investor Type, shown here with the corresponding Asset Allocation example.



Conservative (4-8 points):
You are comfortable with investments that have a lower risk with potentially lower returns. The illustration to the left is an example of a conservative mix of assets.[1]



Moderate (9-14 points):
You are comfortable with some volatility. This mix is a balance between lower and higher risk investments. The risk and return potential is greater than the conservative mix, but not as great as the aggressive mix. The illustration to the left is an example of a moderate mix of assets.[1]



Aggressive (15-20 points):
You are comfortable with higher risk for potentially higher returns. The illustration to the left is an example of an aggressive mix of assets.[1]

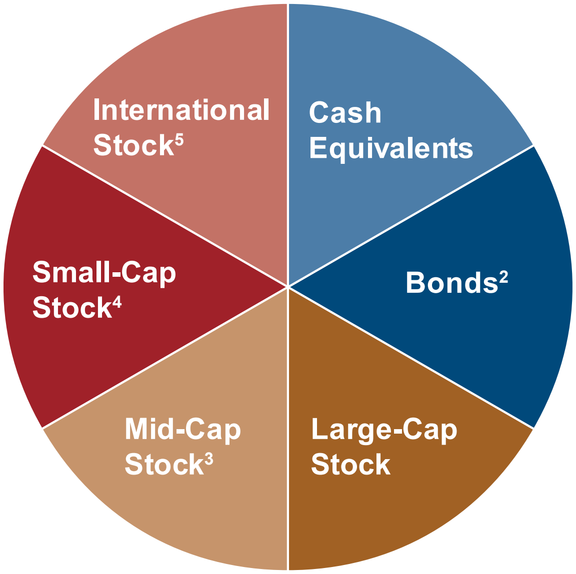
Stock Funds   Cash Equivalents   Bond Funds[2]

DIVERSIFYING YOUR INVESTMENTS

Now that you've learned how to allocate your assets based on your risk tolerance, you can take it one step further and diversify or divide up your money within each asset class.

Diversification within each asset class can help you manage your overall risk. For example, let's say all your investments are in small-cap funds—which are high-risk. To help manage this risk, you may want to diversify by putting some of that money into large-cap, mid-cap and international funds. **All investments have risk, and diversifying your investments does not ensure a profit or protect against loss in declining markets.**

Your precise mix of investments will depend on your unique situation, such as your retirement savings goals, time horizon and risk tolerance.



Remember to review your investment strategy at least annually to ensure it is still appropriate for your retirement goals and, if necessary, rebalance your asset allocation and adjust your diversification strategy. A Rebalancer tool is available on the Plan website.[6,7]

1 These investment strategies are only intended to illustrate possible investment portfolio allocations that represent an investment strategy based on risk and return. This is not intended as financial planning or investment advice.

2 A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

3 Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.

4 Equity securities of small-sized companies may be more volatile than securities of larger, more established companies.

5 Foreign investments involve special risks, including currency fluctuations and political developments.

6 Asset allocation and rebalancing do not ensure a profit and does not protect against loss in declining markets. Investors should consider their financial ability to continue an asset allocation and a rebalancing plan during periods of fluctuating price levels.

7 Access to the voice response system and website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons. Transfer requests made via the website or the voice response system received on business days prior to close of the New York Stock Exchange (4:00 p.m. Eastern Time or earlier on some holidays or other special circumstances) will be initiated at the close of business the same day the request was received. The actual effective date of your transaction may vary depending on the investment option selected.