

Moderate Portfolio Recommendations

This portfolio is balanced with 40% in fixed and bonds and 60% in equities.

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| ING Fixed Fund | 40% |
| Vanguard Institutional Index Fund | 9% |
| Allianz NFJ Dividend Value Fund | 8% |
| Vanguard PRIMECAP Fund | 9% |
| Vanguard Mid Cap Index | 11% |
| ING Small Company Portfolio | 8% |
| Nuveen Real Estate Securities Fund | 5% |
| American Funds Capital World Growth | 10% |

How you choose to invest your monies is a very personal decision. It is also your responsibility to make the decision on what level of risk you are comfortable with. These allocations are meant to be a guide to help you make investment choices. Unfortunately there is no crystal ball to see what the markets will do. Markets can lose and gain on a day to day basis. By providing these choices we hope to give you guidelines to help make those decisions. You can also contact me for a more personal allocation if you feel none of the above suit your investment goals.

The plan is to review the choices on a quarterly basis. At that time if there have been changes in the market we will show those adjustments.

Consider the investment objectives, risk, charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. Prospectuses may be obtained from the investment company or from your registered representative. Please read the prospectus carefully before investing.