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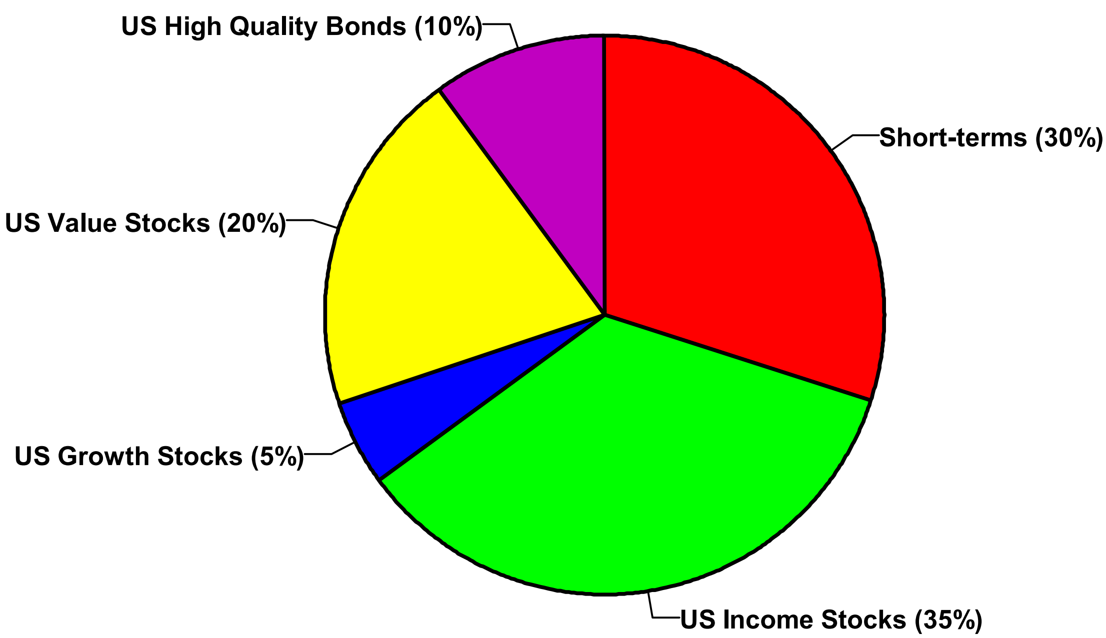
Asset Allocation Report for Allie Kate Funz

Report produced July 1, 2003

This report is not complete unless all pages of the Notes are attached.

1. Suggested Allocation:



2. The most important things for you to understand:

- There is no "perfect" asset allocation. Only the riskiest portfolio has a chance of maximizing your return on investment, but choosing the riskiest portfolio is almost always unwise. The object, therefore, is not to maximize return, but to provide a solid chance of getting above-average returns given your ability to afford investment risk.
- There are no guarantees! Predicting the future is risky at best, hopeless at worst. The suggested asset allocation strives to manage risk, not totally eliminate it.
- This analysis is just one step along the way. You should review your asset allocation frequently, as the investment environment changes, and as your own personal and financial circumstances evolve.
- Before making any final investment decisions, you should make sure that you are knowledgeable about the specific investments involved. You should review any applicable plan documents, product and/or fund prospectuses, company financial reports, or other pertinent documents to make sure you understand and are comfortable with the characteristics of the assets you invest in.

3. How the suggested allocation was determined:

Our allocation strategy is to position you to get the best investment return for the appropriate amount of risk. To achieve this, we look at the investment return potential of your available options, and also at your financial capacity to absorb risk.

The growth potential of the available investment choices is estimated by examining long-term trends in each category (relative to economic variables, where appropriate), and the current market position. The underlying assumption is that over the long run most investments, whether currently in favor or out of favor, are more likely to return to their historical form than they are to deviate permanently from it. There is no certainty, of course, that this will occur, or that it will occur over any given timeframe.

Your "risk capacity" (financial ability to accept investment risk) is determined by several factors:

- How soon you need to begin using the funds in question. The shorter the timeframe, the lower your risk capacity. You have indicated withdrawals begininning in 5 to 10 years
- The likelihood that you will need the money sooner than that. The less the likelihood, the lower your risk capacity. You have indicated that this possibility is somewhat likely.
- How long until you stop withdrawing funds. The shorter the timeframe, the lower your risk capacity. You have indicated withdrawals ending more than 10 years from now.
- How important your intended use for the funds is. The more important your financial goals are to you, the lower your risk capacity. You have indicated that the financial goal(s) in question are essential to you.
- Whether you have other means of reaching the same goals. The lesser this possibility, the lower your risk capacity. You have indicated that you might but are not likely to find other financial means to achieve your goals.

The suggested allocation also reflects the following constraints: Short-terms may not be less than 10%, and US High Yield Bonds may not be more than 5%.

4. Important Additional Notes and Disclosures

We make no representation that the suggested allocation is in any sense ideal, or the best possible for you. Since true knowledge about the future cannot be had in advance, there is no way to predict with confidence which investments will perform the best, whether your needs will change, or whether you will live a long or a short life. Without such knowledge, any investment decisions involve guesswork. Although extensive calculations have gone into creating the suggested allocation, the methods and insights represented by those calculations are partly science and partly art, partly statistical analysis and partly judgment. Analyses are based on market conditions as of July 1, 2003.

Given the inherent uncertainty of the practice of asset allocation, therefore, there are no guarantees that the suggested allocation will meet your goals or otherwise prove suitable to you. Frequent periodical monitoring and adjustment of the allocation is necessary to provide even minimal confidence that your asset allocation is appropriate.

There is no guarantee that you will achieve any particular rate of return on your funds, or that your principal will be preserved.

In preparing your suggested allocation, we have taken into account "typical" management fees for funds of the kind represented. Your actual fees may differ considerably, however, and may change over time. Contributions to and withdrawals from your asset balance may also be subject to sales charges or other kinds of fees and expenses.

If your fund contributions are part of a registered investment product or fund(s), it is important to review the prospectus that must be provided with that product and/or fund(s). A prospectus must be provided to you at the time contributions are made.

Definition of asset classes and their objectives:

- Short-terms (30%) — seeks very high safety of principal offset by low current income and no capital gains, by investing in short-term commercial paper, certificates of deposit, and/or other similar instruments.
- US Income Stocks (35%) — seeks high current income and is comprised of dividend-paying stocks.
- US Growth Stocks (5%) — seeks long-term growth in principal, with little regard to current income, and may be composed mostly of non-dividend-paying stocks.
- US Value Stocks (20%) — seeks long-term asset growth and relative safety of principal by focusing on stocks that are considered to be of solid value though perhaps currently under-priced.
- US High Quality Bonds (10%) — seeks relatively high current income combined with relative safety of principal, though usually without significant long-term growth potential, by investing in high-grade bonds.

This report is generated by RetirementWorks® calculation software, a product of Still River Retirement Planning Software, Inc., Harvard, Massachusetts.