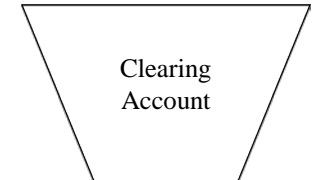
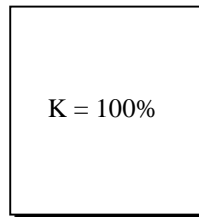


Savings Program Account Structure

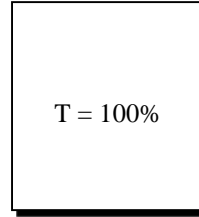
**Investment Options
Fixed & Cash**



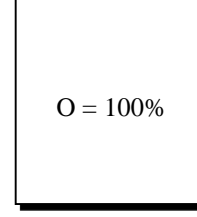
Cap Preservation



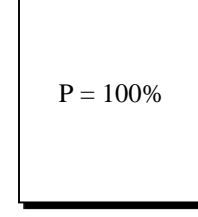
Core + Bond



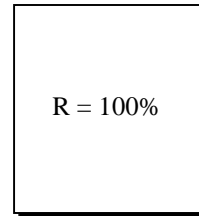
High Yield



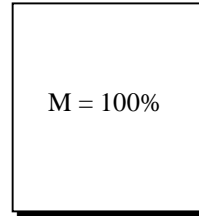
EM Debt



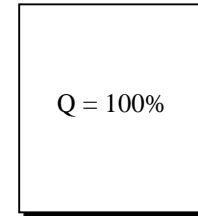
Core Bond



TIPS



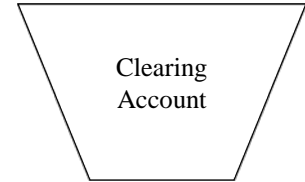
Bank Loans



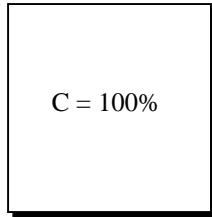
Letters are references to
corresponding underlying
investment pools on pages 6 - 8

Savings Program Structure

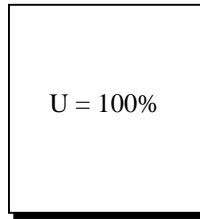
**Investment Options
Equity & Specialty**



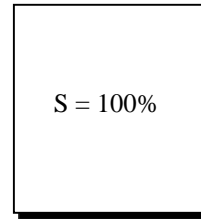
Broad All Cap US



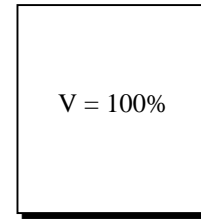
US LC Equity



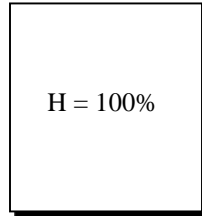
Small/Mid Cap



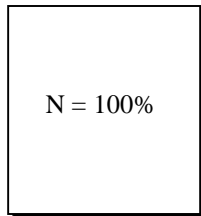
ESG



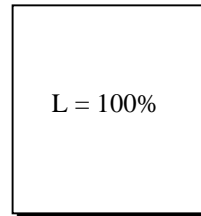
**Int'l Developed
Equity**



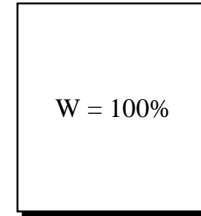
**Broad All Cap
Int'l**



Global Equity



Real Estate



Savings Program Structure

Investment Options (static)

Multi-Mgr Income

L	0%
C	0%
N	0%
A	60%
O	10%
P	10%
Q	10%
M	10%

Multi-Mgr Blended

L	28%
C	15%
N	13%
A	35%
O	3%
P	3%
Q	3%
M	0%

Multi-Mgr Growth

L	43%
C	23%
N	19%
A	0%
O	5%
P	5%
Q	5%
M	0%

Passive Income

C	0%
N	0%
R	70%
O	10%
P	10%
M	10%

Passive Blended

C	31%
N	25%
R	38%
O	3%
P	3%
M	0%

Passive Growth

C	50%
N	40%
R	0%
O	5%
P	5%
M	0%

Savings Program Structure

**Investment Options
(age-based)**

0-4		5		6		7		8		9		10		11	
L	43%	L	40%	L	37%	L	34%	L	31%	L	28%	L	25%	L	22%
C	23%	C	22%	C	20%	C	18%	C	17%	C	15%	C	14%	C	12%
N	19%	N	17%	N	16%	N	15%	N	13%	N	13%	N	11%	N	10%
O	5%	O	5%	O	5%	O	4%	O	4%	O	3%	O	3%	O	3%
P	5%	P	5%	P	4%	P	4%	P	4%	P	3%	P	3%	P	3%
Q	5%	Q	4%	Q	4%	Q	4%	Q	3%	Q	3%	Q	2%	Q	2%
A	0%	A	7%	A	14%	A	21%	A	28%	A	35%	A	42%	A	48%
M	0%	M	0%	M	0%	M	0%	M	0%	M	0%	M	0%	M	0%
K	0%	K	0%	K	0%	K	0%	K	0%	K	0%	K	0%	K	0%

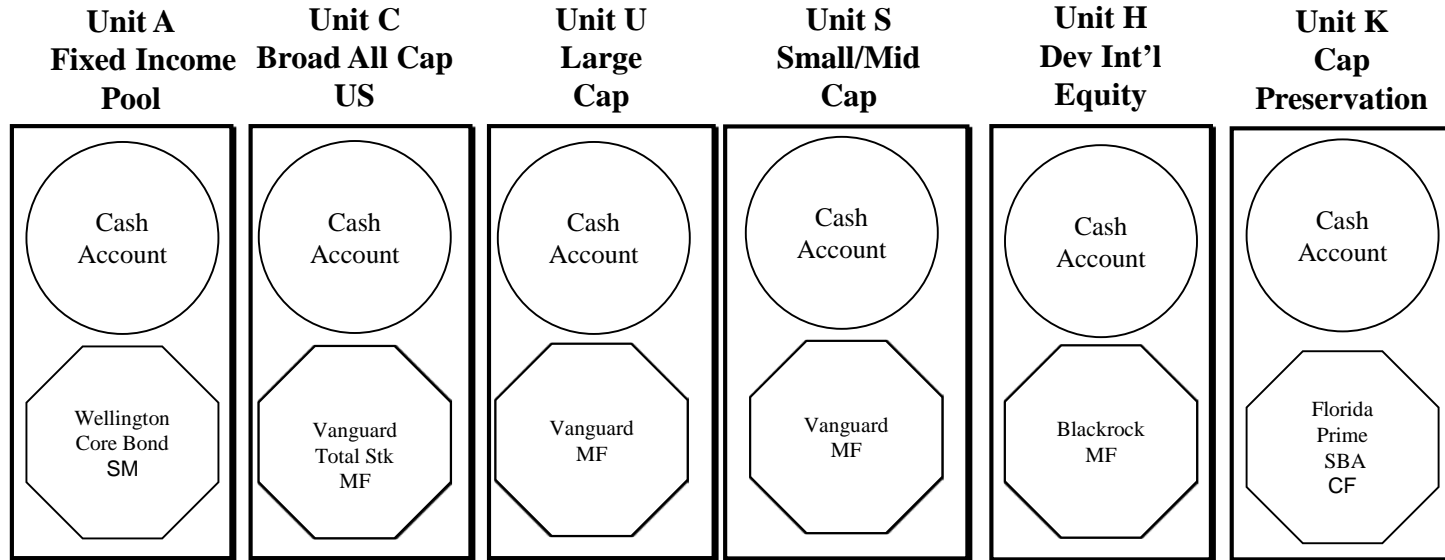
Savings Program Structure

**Investment Options
(age-based)**

12		13		14		15		16		17		18		19+	
L	19%	L	16%	L	13%	L	10%	L	7%	L	5%	L	5%	L	5%
C	10%	C	9%	C	7%	C	5%	C	4%	C	3%	C	3%	C	3%
N	9%	N	7%	N	6%	N	4%	N	3%	N	2%	N	2%	N	2%
O	3%	O	2%	O	2%	O	2%	O	1%	O	0%	O	0%	O	0%
P	2%	P	2%	P	2%	P	2%	P	1%	P	0%	P	0%	P	0%
Q	2%	Q	2%	Q	1%	Q	1%	Q	3%	Q	5%	Q	7%	Q	8%
A	55%	A	62%	A	64%	A	66%	A	68%	A	69%	A	64%	A	62%
M	0%	M	0%	M	5%	M	10%	M	10%	M	10%	M	10%	M	10%
K	0%	K	0%	K	0%	K	0%	K	3%	K	6%	K	9%	K	10%

Savings Program Structure

Investment Pools

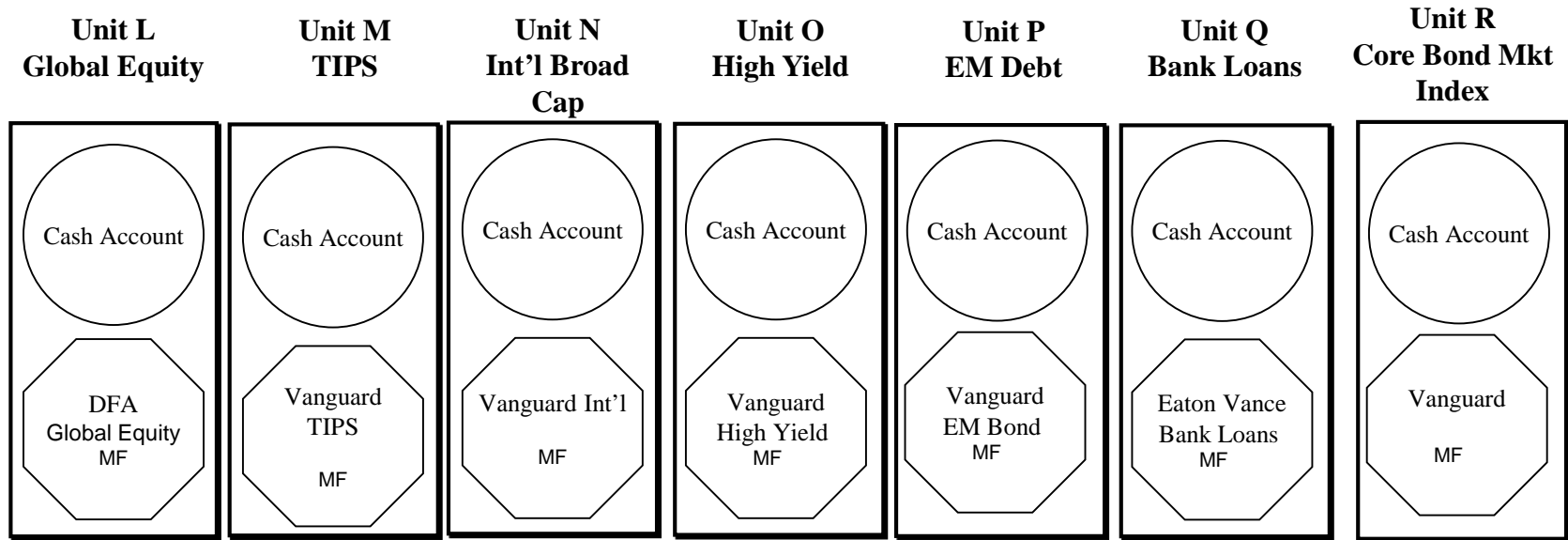


Legend

CF = Commingled Fund
SM = Separately Managed
MF = Mutual Fund

Savings Program Structure

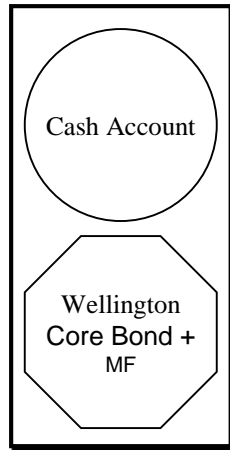
Investment Pools



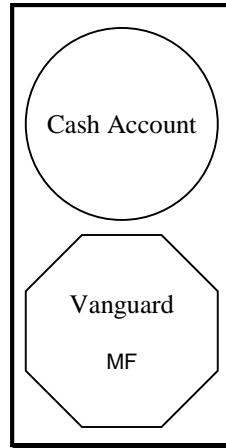
Savings Program Structure

Investment Pools

**Unit T
Core Plus Bond**



**Unit V
ESG**



**Unit W
Real Estate**

