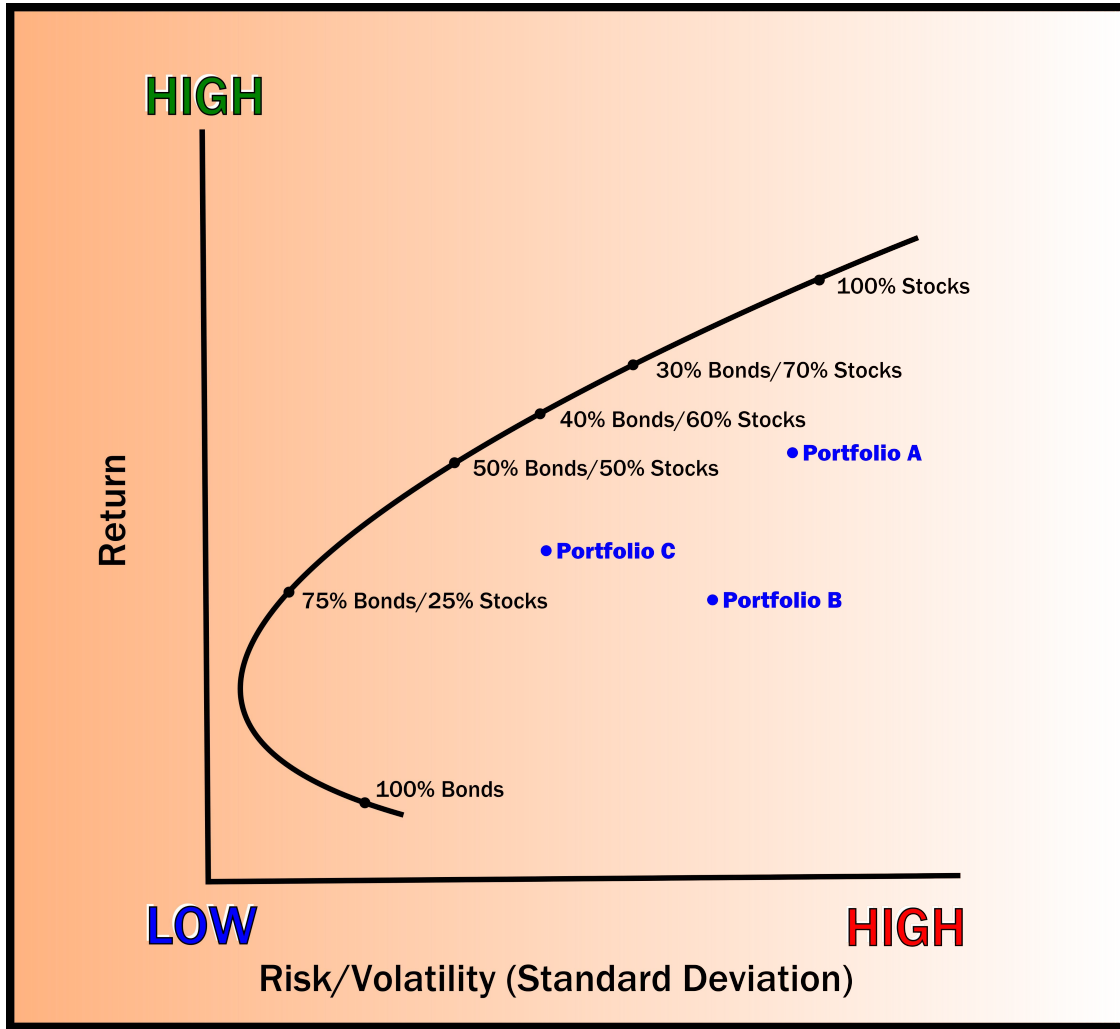




4 Cornerstone Smart Money Allocation



Risk

0 - 1 Year

2 - 5 Years

5+ Years

Cornerstone 1

*Risk Management
for Income Loss,
Death, or Disability*

Cornerstone 2

*Liquid Assets
for Current
Expenses*

Cornerstone 3

*Balanced Portfolio
for Growth and
Inflation Protection*

Cornerstone 4

*Growth Portfolio
for Longevity and
Wealth Transfer*

Diversification does not guarantee a profit or protection from losses in a declining market.

Investments are not FDIC or NCUA Insured - Not guaranteed by any financial institution
May Lose Value Not A Deposit - Not Insured by any Government Agency