

Conservative Assets



**BONDS AND
BOND FUNDS**



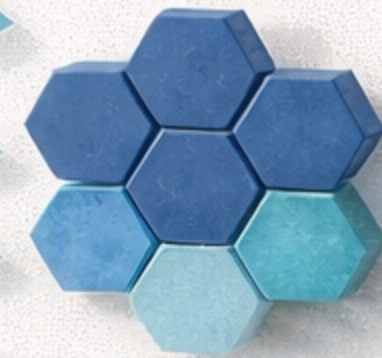
**MONEY MARKET
ACCOUNTS**



CDs



**HIGH YIELD
SAVINGS
ACCOUNTS**



**carbyne
allocation[®]**

**Cash Value Life Insurance
Allocation (CVLIA)**

