

Fund 100

Portfolio Objectives

This portfolio seeks to provide long-term growth by investing 100% of its assets in a diversified portfolio of domestic and international equity funds.

Portfolio Strategies

▶ This portfolio invests in mutual funds according to a fixed formula.

▶ The allocation is 70% Domestic Equities, 30% International Equities.

▶ The holdings in the underlying mutual funds consist of large-cap U.S. stocks, small-cap stocks and foreign stocks.

▶ This is all done within the framework using no-load (no-commission) funds.

▶ The goal is to minimize investor expenses through keeping the expense ratio under the target 0.40%.

▶ This portfolio is suitable for someone who wants to take advantage of the long-term potential of the equity markets and has a risk tolerance to handle market gyrations.

Portfolio Structure

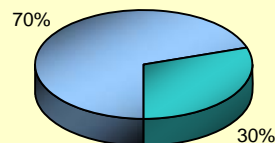
Fund 100 (100% Equity)

Domestic Equity 70%

Vanguard S&P Index 15%
Vanguard Windsor II 20%
Vanguard Small Cap Index Fund 10%
Vanguard Small Cap Value Index Fund 25%

International Equity 30%

Vanguard International Value Fund 15%
Vanguard Total International Index Fund 5%
DFA International Small Cap Value 10%



Portfolio Expenses (Net Expense Ratio)

Vanguard S&P Index	0.18
Vanguard Windsor II	0.39
Vanguard Small Cap Index Fund	0.28
Vanguard Small Cap Value Index Fund	0.28
Vanguard International Value Fund	0.47
Vanguard Total International Index Fund	0.34
DFA International Small Cap Value	0.69
Weighted Average Total:	0.36 ¹

Source: Morningstar through December 31, 2009

Portfolio Performance

	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio	6.3%	62.9%	-4.3%	3.9%	5.7%
Benchmarks*	9.3%	67.4%	-4.1%	2.4%	2.0%

Source: Morningstar through March 31, 2010²

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¹ Expense ratio information is total annual fund operating expenses for the investment funds that make up each Portfolio, as disclosed in the above dated reports. Expense ratio information is historic and the actual expenses of the underlying funds may be different.

² Underlying Fund Performance information is current as of the stated date and has been obtained from sources that are believed to be reliable. 403b Consultants LLC has not independently verified the return of each fund.

* Benchmarks were calculated by combining 70% of the S&P 500 Return and 30% of the MSCI EAFE index returns.

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Fund 80

Portfolio Objectives

This portfolio seeks to provide long-term growth by investing 80% of its assets in a diversified portfolio of domestic and international equity funds and to generate income with 20% in fixed income funds.

Portfolio Strategies

► This portfolio invests in mutual funds according to a fixed formula.

► The allocation is 56% Domestic Equities, 24% International Equities and 20% Bonds.

► The holdings in the underlying mutual funds consist of large-cap U.S. stocks, small-cap stocks, foreign stocks and bonds.

► This is all done within the framework using no-load (no-commission) funds.

► The goal is to minimize investor expenses through keeping the expense ratio under the target 0.40%.

► This portfolio is suitable for investors who want to take advantage of the long-term potential of the equity markets but want to cushion themselves slightly with some bonds.

Portfolio Structure

Fund 80 (80% Equity/20% Bonds)

Domestic Equity 56%

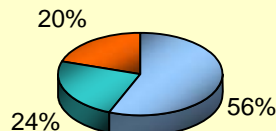
Vanguard S&P Index 12%
Vanguard Windsor II 16%
Vanguard Small Cap Index Fund 8%
Vanguard Small Cap Value Index Fund 20%

International Equity 24%

Vanguard International Value Fund 12%
Vanguard Total International Index Fund 4%
DFA International Small Cap Value 8%

Bonds 20%

Vanguard Short-Term Investment Grade Bond 7%
Vanguard Total Bond Market Index Fund 13%



Portfolio Expenses (Net Expense Ratio)

Vanguard S&P Index	0.18
Vanguard Windsor II	0.39
Vanguard Small Cap Index Fund	0.28
Vanguard Small Cap Value Index Fund	0.28
Vanguard International Value Fund	0.47
Vanguard Total International Index Fund	0.34
DFA International Small Cap Value	0.69
Vanguard Short-Term Investment Grade Bond	0.26
Vanguard Total Bond Market Index Fund	0.22
Weighted Average Total:	0.33 ¹

Source: Morningstar through December 31, 2009

Portfolio Performance

	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio	5.4%	50.9%	-1.9%	4.4%	5.9%
Benchmarks*	7.8%	53.9%	-1.7%	3.4%	3.2%

Source: Morningstar through March 31, 2010²

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Fund 60

Portfolio Objectives

This portfolio seeks to provide long-term growth by investing 60% of its assets in a diversified portfolio of domestic and international equity funds and to generate income with 40% in fixed income funds.

Portfolio Strategies

▶ This portfolio invests in mutual funds according to a fixed formula.

▶ The allocation is 42% Domestic Equities, 18% International Equities and 40% Bonds.

▶ The holdings in the underlying mutual funds consist of large-cap U.S. stocks, small-cap stocks, foreign stocks and bonds.

▶ This is all done within the framework using no-load (no-commission) funds.

▶ The goal is to minimize investor expenses through keeping the expense ratio under the target 0.40%.

▶ This portfolio is suitable for someone who is nearing retirement or someone who has a lower risk tolerance.

Portfolio Structure

Fund 60 (60% Equity/40% Bonds)

Domestic Equity 42%

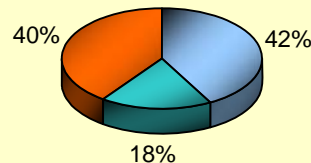
Vanguard S&P Index 9%
Vanguard Windsor II 12%
Vanguard Small Cap Index Fund 6%
Vanguard Small Cap Value Index Fund 15%

International Equity 18%

Vanguard International Value Fund 9%
Vanguard Total International Index Fund 3%
DFA International Small Cap Value 6%

Bonds 40 %

Vanguard Short-Term Investment Grade Bond 14%
Vanguard Total Bond Market Index Fund 26%



Portfolio Expenses (Net Expense Ratio)

Vanguard S&P Index	0.18
Vanguard Windsor II	0.39
Vanguard Small Cap Index Fund	0.28
Vanguard Small Cap Value Index Fund	0.28
Vanguard International Value Fund	0.47
Vanguard Total International Index Fund	0.34
DFA International Small Cap Value	0.69
Vanguard Short-Term Investment Grade Bond	0.26
Vanguard Total Bond Market Index Fund	0.22
Weighted Average Total:	0.31

Source: Morningstar through December 31, 2009

Portfolio Performance

	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio	4.6%	39.7%	0.2%	4.8%	6.0%
Benchmarks*	6.4%	41.3%	0.7%	4.2%	4.2%

Source: Morningstar through March 31, 2010

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* Benchmarks were calculated by combining 42% of the S&P 500 Return, 18% of the MSCI EAFE index and 40% of the Lehman Brothers Aggregate US Bond Index returns.

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Fund 40

Portfolio Objectives

This portfolio seeks to provide long-term growth by investing 40% of its assets in a diversified portfolio of domestic and international equity funds and to generate income with 60% in fixed income funds.

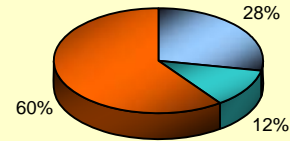
Portfolio Strategies

- ▶ This portfolio invests in mutual funds according to a fixed formula.
- ▶ The allocation is 28% Domestic Equities, 12% International Equities and 60% Bonds.
- ▶ The holdings in the underlying mutual funds consist of large-cap U.S. stocks, small-cap stocks, foreign stocks and bonds.
- ▶ This is all done within the framework using no-load (no-commission) funds.
- ▶ The goal is to minimize investor expenses through keeping the expense ratio under the target 0.40%.
- ▶ This portfolio is suitable for someone who is in retirement or someone who has a very low risk tolerance.

Portfolio Structure

Fund 40 (40% Equity/60% Bonds)

- **Domestic Equity 28%**
 Vanguard S&P Index 6%
 Vanguard Windsor II 8%
 Vanguard Small Cap Index Fund 4%
 Vanguard Small Cap Value Index Fund 10%
- **International Equity 12%**
 Vanguard International Value Fund 6%
 Vanguard Total International Index Fund 2%
 DFA International Small Cap Value 4%
- **Bonds 60 %**
 Vanguard Short-Term Investment Grade Bond 21%
 Vanguard Total Bond Market Index Fund 39%



Portfolio Expenses (Net Expense Ratio)

Vanguard S&P Index	0.18
Vanguard Windsor II	0.39
Vanguard Small Cap Index Fund	0.28
Vanguard Small Cap Value Index Fund	0.28
Vanguard International Value Fund	0.47
Vanguard Total International Index Fund	0.34
DFA International Small Cap Value	0.69
Vanguard Short-Term Investment Grade Bond	0.26
Vanguard Total Bond Market Index Fund	0.22
Weighted Average Total:	0.28 ¹

Source: Morningstar through December 31, 2009

Portfolio Performance

	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio	3.7%	29.1%	2.2%	5.1%	6.0%
Benchmarks*	4.8%	29.2%	2.7%	4.7%	5.0%

Source: Morningstar through March 31, 2010²

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* Benchmarks were calculated by combining 28% of the S&P 500 Return, 12% of the MSCI EAFE index and 60% of the Lehman Brothers Aggregate US Bond Index returns.

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Income Fund

Portfolio Objectives

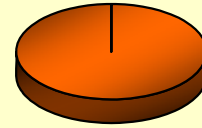
This portfolio seeks to generate income with 100% in fixed income funds that are diversified through various types of bond funds designed to capture distinct markets.

Portfolio Strategies

- ▶ This portfolio invests in mutual funds according to a fixed formula.
- ▶ The allocation is 100% Bonds.
- ▶ The holdings in the underlying mutual funds consist of intermediate and short-term bonds.
- ▶ This is all done within the framework of using no-load (no-commission) funds.
- ▶ The goal is to minimize investor expenses through keeping the expense ratio under the target 0.40%.
- ▶ This portfolio is suitable for someone who is in retirement or someone who has a very low risk tolerance.

Portfolio Structure

Income Fund (100% Bonds)



100%

■ Bonds 100 %

Vanguard Short-Term Treasury Bond 20%
 Vanguard Total Bond Market Index Fund 40%
 DFA Intermediate Term Government Fixed Income 15%
 Vanguard Treasury Inflation Protected Securities 25%

Portfolio Expenses (Net Expense Ratio)

Vanguard Short-Term Treasury Bond	0.22
Vanguard Treasury Inflation Protected Securities	0.22
DFA Intermediate Government Fixed Income	0.15
Vanguard Total Bond Market Index Fund	0.22
Weighted Average Total:	0.21

Source: Morningstar through December 31, 2009

Portfolio Performance

	3 Mo	1 Yr	3 Yr	5 Yr
Portfolio	1.2%	5.0%	6.0%	5.1%
Barclays Agg. Bond Index	1.8%	7.7%	6.1%	5.4%

Source: Morningstar through March 31, 2010²

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