



INVESTMENT MODEL PORTFOLIO DESCRIPTIONS*

Money Market	<p>Provides liquidity and preservation of capital for the conservative investor. Growth is not a consideration in the investment decision making process, and as such, the account is unlikely to keep pace with inflation.</p> <p>Investment Time Horizon = Not applicable 100% Cash and Equivalents</p>
Capital Preservation	<p>Focused on current income and preservation of capital. Growth is not a consideration in the investment decision making process, and as such, the account may not keep pace with inflation.</p> <p>Investment Time Horizon = 1-3 Years 10-100% Cash and Equivalents, 0-100% Bonds</p>
Income	<p>Focused on providing a reasonable level of current and future income as well as modest appreciation of capital over time. May experience minor volatility in the short-term.</p> <p>Investment Time Horizon = 2-5 Years 0-40% Cash and Equivalents, 55-100% Bonds, 0-40% Stocks</p>
Conservative	<p>Focused on providing a modest level of current and future income as well as modest appreciation of capital over time. May experience minor volatility in the short-term.</p> <p>Investment Time Horizon = 4-8 Years 0-30% Cash and Equivalents, 40-70% Bonds, 25-60% Stocks</p>
Balanced	<p>Focused on capital appreciation, with income as a secondary objective, intended to reduce volatility over time. The account may experience moderate volatility in the short-term, but should be expected to grow in a manner that outpaces inflation in the long-term</p> <p>Investment Time Horizon = 7-10 Years 0-20% Cash and Equivalents, 25-55% Bonds, 35-75% Stocks</p>
Growth	<p>Primary focus is growth over the long-term. Income is secondary to growth and is regarded as incidental to the process of capital appreciation. The account will be subject to periods of moderate volatility in the short-term, but should be expected to grow in a manner that outpaces inflation over periods of time longer than 2 or 3 years.</p> <p>Investment Time Horizon = 8-12 Years 0-20% Cash and Equivalents, 10-40% Bonds, 45-85% Stocks</p>

* These objectives and descriptions are intended to be general guidelines. The investment model selected is the sole choice of the donor or co-trustee. The Midwest Special Needs Trust Board of Trustees shall not be responsible for any loss(es) incurred as a result of investment selections. Assets may lose value and are not FDIC insured.