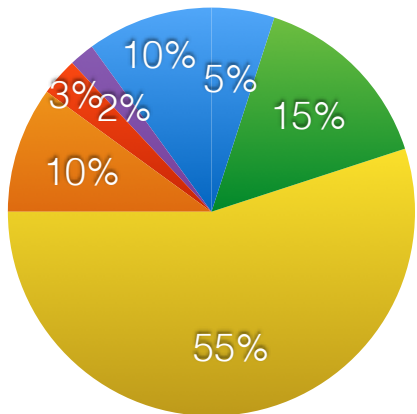
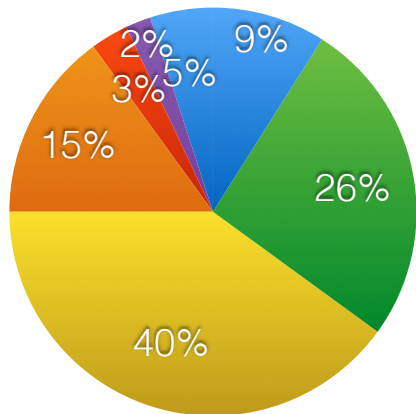


Asset Allocation

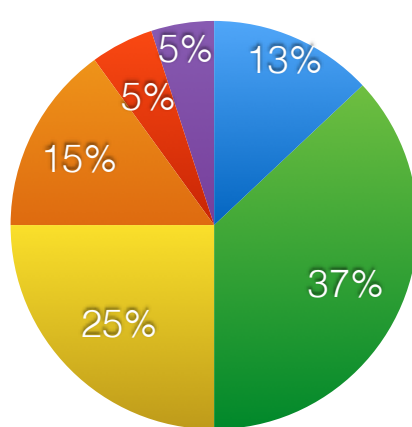
Cautious



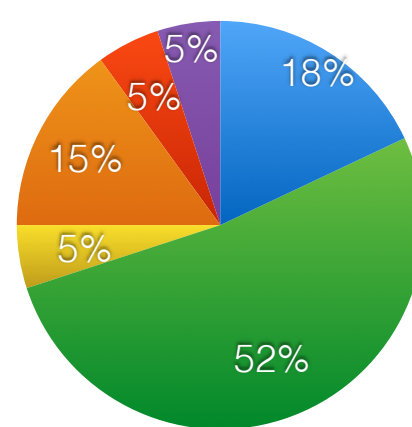
Moderately Cautious



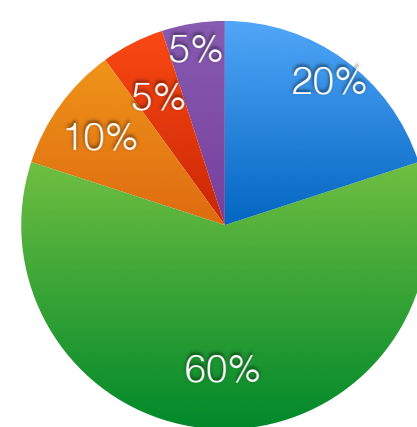
Balanced



Moderately Adventurous



Adventurous



- UK Equities
- Overseas Equities
- Bonds
- HY Bonds
- Property
- Cash
- Commodities