Allocation models

Everence Asset Management

Fund families

Boston Common Funds, Calvert Investments, Credit Suisse, Dodge & Cox Funds, Dimensional Fund Advisors, Dreyfus, Fidelity Funds, Harbor Funds, Praxis Mutual Funds, Metropolitan West Asset Management, Oppenheimer Funds, Parnassus Investments, Pax World Mutual Funds, PIMCO, Ridge Worth Investments, Templeton Investments, TIAA-CREF, T. Rowe Price, Vanguard

Portfolios are invested using selected mutual fund managers who actively manage the funds. Investment selections in each portfolio will include a number of fund families, providing diversification of managers as well as asset classes.

Consider the investment objectives, risks, charges and expenses carefully before investing. For this and other information please thoroughly read the prospectus before investing.

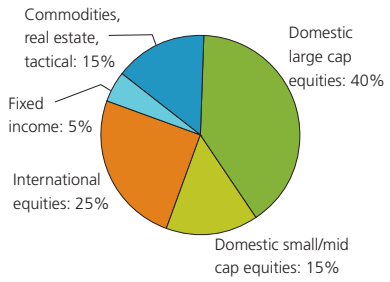
Your portfolio will include mutual funds, which are subject to market fluctuations. Details are included in the prospectus you will be given for each fund. You may also obtain a prospectus directly from the fund family via the Internet or upon request. When you redeem your investment, it may be worth more or less than your original investment. Past performance is no guarantee of future results. Investments are not insured by FDIC and may involve loss of principal.

Percentage allocations are for illustration purposes only. Actual allocations will vary over time.

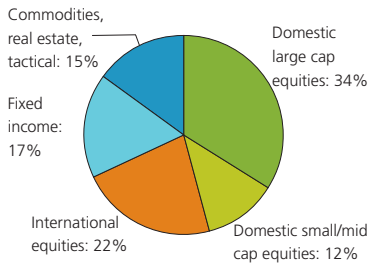
$50,000 minimum account size. Annual fees are based upon a percentage of assets under management and generally range from 1.5 to 0.3 percent.

The goal of diversification is to reduce the risk in a portfolio. However, diversification does not ensure a profit or protect against loss in a declining market.

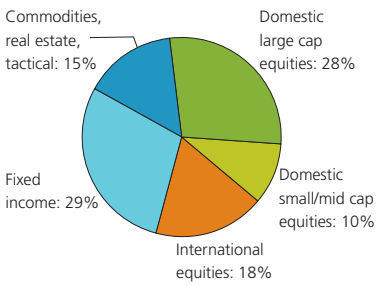
Aggressive



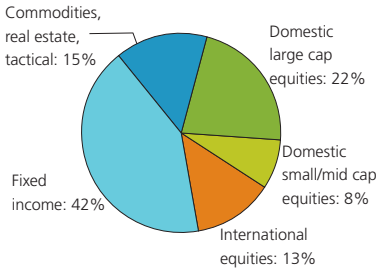
Moderate aggressive



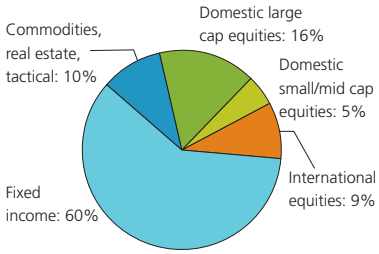
Moderate



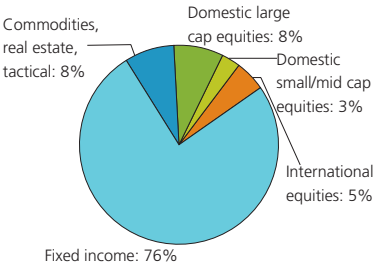
Moderate conservative



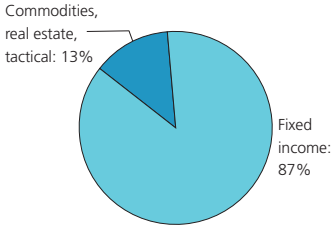
Conservative



Ultra conservative



Fixed income



Everence