

A K Plus Chart for Diversification for the ABC Company

Revised September 2007

Twenty Years Or More To Retirement - All Equity

	Value	Blend of Value & Growth	Growth	Totals
Large	American Funds Investment Company of America 5% American Beacon Large Cap Value 5%	Davis NY Venture 10% American Euro Pacific Growth 25%	Janus Advisor Forty 20%	65% Large
Mid	T. Rowe Price Mid Cap Value 10%		Federated Kaufmann 10%	20% Mid
Small	American Century Small Cap Value 10%		Baron Small Cap 5%	15% Small
Totals	30% Value	35% Blend	35% Growth	100% Equity

Notes on allocation:

- ◆ With 20 plus years to retirement, you have time to ride out market downturns. The stock market has never had a loss over any 20 year period.
- ◆ Assets are spread among nine different funds.
- ◆ The large value style is the most conservative. The mid cap growth, small cap growth and foreign funds have the greatest risk.
- ◆ Value stock holdings have been reduced after value stocks led growth stocks for seven straight years.
- ◆ Large cap stock growth and foreign holdings have been increased through the Janus Advisor Forty and American Euro Pacific Growth funds.