

SUGGESTED ALLOCATIONS – January 2011

With the economy improving, we have increased our equity exposure within the array of plan funds. However, with potential areas of concern involving government debt and inflation, there are still some obstacles that could affect the safety of the investment markets. With slightly less caution than 2010, here are some suggested allocations that you can use to invest your 401(k) plan. Based on principals of diversification, performance during poor stock market periods and years until retirement, these allocations are meant to be slightly cautious. You can change your allocations directly at www.schwabplan.com.

For those retiring before 2015:	Conservative Risk	Moderate Risk	Aggressive Risk
Schwab Stable Value Fund	40%	30%	20%
PIMCO Total Return Bond Fund	20%	15%	15%
Invesco Real Estate Fund	4%	5%	6%
Oakmark Equity Income Bal. Fund	10%	13%	11%
Europacific International Fund	11%	14%	17%
Schwab Large Cap Value Fund	6%	11%	13%
SEI Small Cap Value Fund	3%	} 12%	} 18%
Schwab Total Stk Mkt Index	3%		
Growth Fund of America	2%		
Calamos Aggr. Growth Fund	1%		
Vanguard Explorer Fund	0%	0%	

For those retiring 2015 - 2025:	Conservative Risk	Moderate Risk	Aggressive Risk
Schwab Stable Value Fund	28%	20%	12%
PIMCO Total Return Bond Fund	15%	12%	9%
Invesco Real Estate Fund	6%	8%	9%
Oakmark Equity Income Bal. Fund	11%	9%	6%
Europacific International Fund	15%	15%	20%
Schwab Large Cap Value Fund	13%	11%	10%
SEI Small Cap Value Fund	} 12%	5%	8%
Schwab Total Stk Mkt Index		5%	8%
Growth Fund of America		5%	7%
Calamos Aggr. Growth Fund		5%	6%
Vanguard Explorer Fund		5%	5%

For those retiring after 2025:	Conservative Risk	Moderate Risk	Aggressive Risk
Schwab Stable Value Fund	20%	15%	10%
PIMCO Total Return Bond Fund	14%	8%	7%
Invesco Real Estate Fund	8%	8%	9%
Oakmark Equity Income Bal. Fund	10%	5%	3%
Europacific International Fund	15%	18%	20%
Schwab Large Cap Value Fund	13%	11%	10%
SEI Small Cap Value Fund	} 20%	5%	7%
Schwab Total Stk Mkt Index		12%	11%
Growth Fund of America		7%	9%
Calamos Aggr. Growth Fund		6%	7%
Vanguard Explorer Fund		5%	5%

How do you know your risk tolerance? If you always drive at or below the speed limit, you are CONSERVATIVE. If you like driving 80 miles per hour, you are AGGRESSIVE. If you're somewhere in between, you're MODERATE.



Need help with your allocations?

Feel free to contact Chris Renner @ (800) 842-2808 or rennerc@medamerica.com. He can help you design a retirement plan investment portfolio that will meet your retirement plan goals and risk tolerance.

If you want to move your funds yourself, you can move your allocations directly by logging onto your Schwab account at www.schwabplan.com (you'll need your SSN and PIN #) and going to the Plan Services tab.