

INVESTMENT PORTFOLIO DESCRIPTIONS*

MONEY MARKET	<ul style="list-style-type: none"> • Focused on providing minimal income and stability of principal through the use of cash and cash equivalents. Growth is not a consideration in the investment decision making process, and as such, the account is unlikely to keep pace with inflation. • Investment Time Horizon = Not applicable • 100% Cash and Equivalents
CAPITAL PRESERVATION	<ul style="list-style-type: none"> • Focused on providing current income and stability of principal through a diversified allocation strategy. Growth is not a consideration in the investment decision making process, and as such, the account may not keep pace with inflation. • Investment Time Horizon = 1-3 Years • 0-10% Cash and Equivalents, 90-100% Bonds
INCOME	<ul style="list-style-type: none"> • Focused on providing a reasonable level of current and future income as well as modest appreciation of capital over time through a diversified allocation strategy. • Investment Time Horizon = 2-5 Years • 0-10% Cash and Equivalents, 55-90% Bonds, 5-40% Stocks
CONSERVATIVE	<ul style="list-style-type: none"> • Focused on providing a modest level of current and future income as well as modest appreciation of capital over time through a diversified allocation strategy. • Investment Time Horizon = 4-8 Years • 0-10% Cash and Equivalents, 40-70% Bonds, 25-60% Stocks
BALANCED	<ul style="list-style-type: none"> • Focused on capital appreciation, with income as a secondary objective, through a diversified allocation strategy. • Investment Time Horizon = 7-10 Years • 0-10% Cash and Equivalents, 25-55% Bonds, 35-70% Stocks
GROWTH	<ul style="list-style-type: none"> • Focused on growth over the long-term through a diversified asset allocation strategy. Income is secondary to growth and is regarded as incidental to the process of capital appreciation. • Investment Time Horizon = 8-12 Years • 0-10% Cash and Equivalents, 10-40% Bonds, 45-85% Stocks

* These objectives and descriptions are intended to be general guidelines. Results are not guaranteed. All investments come with risk of loss. 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.