

Morningstar® Lifetime Allocation Indexes—U.S. Investors

Active Dates: June 2008–June 2009

Assumed Investor Age	19	24	29	34	39	44	49	54	59	64	69	74	79+
Summary Allocations—Aggressive	2055	2050	2045	2040	2035	2030	2025	2020	2015	2010	2005	2000	Income
Stocks %	93	93	93	92	92	91	87	80	70	61	54	48	45
U.S. %	56	57	59	60	61	62	61	57	52	46	41	38	36
Non-U.S. %	37	36	34	32	31	29	26	23	19	15	13	10	9
Bonds %	3	3	3	3	3	4	7	13	19	24	28	29	28
U.S. %	2	2	2	2	2	3	6	10	16	21	24	26	26
Non-U.S. %	1	1	1	1	1	1	1	2	3	4	4	3	2
Inflation Hedge %	4	4	4	5	5	5	6	7	9	12	16	19	22
Commodities %	4	4	4	5	5	5	5	5	5	6	6	6	6
TIPS %	0	0	0	0	0	0	1	2	4	7	10	13	16
Cash %	0	0	0	0	0	0	0	1	1	2	3	4	5
Total %	100	100	100	100	100	100	100	100	100	100	100	100	100
Summary Allocations—Moderate													
Stocks %	89	89	88	88	86	82	73	62	52	45	39	35	32
U.S. %	53	55	56	57	57	56	51	45	38	34	30	27	26
Non-U.S. %	36	34	32	31	29	26	22	18	14	11	9	8	6
Bonds %	7	7	7	8	9	13	19	27	33	36	38	37	35
U.S. %	5	5	5	6	7	10	15	22	27	31	33	33	32
Non-U.S. %	2	2	2	2	2	3	4	5	6	6	5	4	3
Inflation Hedge %	4	4	4	5	5	6	7	9	12	16	19	23	27
Commodities %	4	4	4	5	5	5	5	5	5	6	6	6	6
TIPS %	0	0	0	0	0	1	2	4	7	10	14	17	21
Cash %	0	0	0	0	0	0	1	1	2	3	4	5	6
Total %	100	100	100	100	100	100	100	100	100	100	100	100	100
Summary Allocations—Conservative													
Stocks %	81	81	80	77	72	63	51	41	34	29	24	20	18
U.S. %	49	50	50	50	48	43	36	30	25	21	18	16	15
Non-U.S. %	32	31	29	27	24	20	15	12	9	7	6	4	4
Bonds %	15	15	16	18	22	30	38	44	47	48	48	46	43
U.S. %	11	11	12	14	17	24	31	36	39	41	42	41	40
Non-U.S. %	5	4	4	4	5	6	8	8	8	7	6	5	4
Inflation Hedge %	4	4	4	5	5	7	9	12	16	19	23	27	31
Commodities %	4	4	4	5	5	5	5	5	5	6	6	6	6
TIPS %	0	0	0	0	1	2	4	7	10	14	17	21	25
Cash %	0	0	0	0	0	1	1	2	3	4	5	6	7
Total %	100	100	100	100	100	100	100	100	100	100	100	100	100

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