

# 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+
<b>Summary Allocations—Aggressive</b>	<b>2055</b>	<b>2050</b>	<b>2045</b>	<b>2040</b>	<b>2035</b>	<b>2030</b>	<b>2025</b>	<b>2020</b>	<b>2015</b>	<b>2010</b>	<b>2005</b>	<b>2000</b>	<b>Income</b>
<b>Stocks %</b>	<b>93</b>	<b>93</b>	<b>93</b>	<b>92</b>	<b>92</b>	<b>91</b>	<b>87</b>	<b>80</b>	<b>70</b>	<b>61</b>	<b>54</b>	<b>48</b>	<b>45</b>
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
<b>Bonds %</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>7</b>	<b>13</b>	<b>19</b>	<b>24</b>	<b>28</b>	<b>29</b>	<b>28</b>
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
<b>Inflation Hedge %</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>9</b>	<b>12</b>	<b>16</b>	<b>19</b>	<b>22</b>
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
<b>Cash %</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Total %	100	100	100	100	100	100	100	100	100	100	100	100	100
<b>Summary Allocations—Moderate</b>													
<b>Stocks %</b>	<b>89</b>	<b>89</b>	<b>88</b>	<b>88</b>	<b>86</b>	<b>82</b>	<b>73</b>	<b>62</b>	<b>52</b>	<b>45</b>	<b>39</b>	<b>35</b>	<b>32</b>
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
<b>Bonds %</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>13</b>	<b>19</b>	<b>27</b>	<b>33</b>	<b>36</b>	<b>38</b>	<b>37</b>	<b>35</b>
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
<b>Inflation Hedge %</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>5</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>9</b>	<b>12</b>	<b>16</b>	<b>19</b>	<b>23</b>	<b>27</b>
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
<b>Cash %</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
Total %	100	100	100	100	100	100	100	100	100	100	100	100	100
<b>Summary Allocations—Conservative</b>													
<b>Stocks %</b>	<b>81</b>	<b>81</b>	<b>80</b>	<b>77</b>	<b>72</b>	<b>63</b>	<b>51</b>	<b>41</b>	<b>34</b>	<b>29</b>	<b>24</b>	<b>20</b>	<b>18</b>
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
<b>Bonds %</b>	<b>15</b>	<b>15</b>	<b>16</b>	<b>18</b>	<b>22</b>	<b>30</b>	<b>38</b>	<b>44</b>	<b>47</b>	<b>48</b>	<b>48</b>	<b>46</b>	<b>43</b>
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
<b>Inflation Hedge %</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>5</b>	<b>5</b>	<b>7</b>	<b>9</b>	<b>12</b>	<b>16</b>	<b>19</b>	<b>23</b>	<b>27</b>	<b>31</b>
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
<b>Cash %</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
Total %	100	100	100	100	100	100	100	100	100	100	100	100	100

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