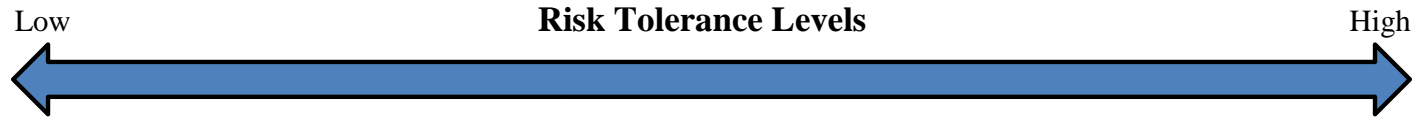


Hoover Financial Advisors Portfolio Allocations



Conservative

Moderate
Conservative

Moderate

Moderate
Growth

Aggressive

Retirement Zone

Portfolio Allocation	Income	Conservative	Moderate Conservative	Balanced	Moderate Growth	Growth	Aggressive Growth
Description	Utilizes income and other stable value investments to minimize exposure to market risk	This allocation is designed for stability with an approach to minimize exposure to high risk investments without fully limiting the opportunity for growth	Its primary objective is to balance a desire for return with a concentrated focus on safety measures	Its primary objective is to balance a desire for return with a balanced focus on safety measures	This allocation's primary objective is to balance a desire for safety measures with a concentrated focus on growth	This allocation's primary objective is growth, but is designed to protect a portion of the portfolio during periods of market decline	This allocation has the greatest potential for market ups and downs in exchange for the potential for higher returns
Allocations							
Cash & Fixed Income	80%	70%	60%	50%	40%	30%	20%
Equities & Alternatives	20%	30%	40%	50%	60%	70%	80%
Total	100%	100%	100%	100%	100%	100%	100%
Cash & Fixed Income							
Minimum	75%	65%	55%	45%	35%	25%	0%
Maximum	100%	74%	64%	54%	44%	34%	24%
Equities & Alternatives							
Minimum	0%	26%	36%	46%	56%	66%	76%
Maximum	25%	35%	45%	55%	65%	75%	100%