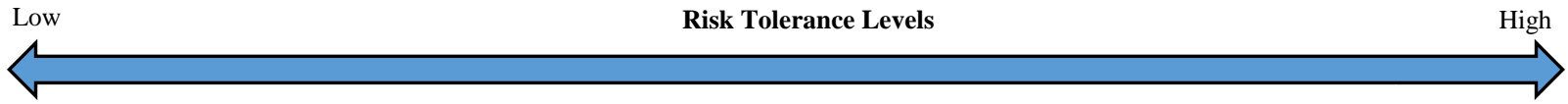


Hoover Financial Advisors
Sub-Asset Allocation with Variances



Fixed Income Relative Variance: 5%
Equity Relative Variance: 25%



Portfolio Allocation	Income - 20/80			Conservative - 30/70			Moderate Conservative - 40/60			Balanced - 50/50			Moderate Growth - 60/40			Growth - 70/30			Aggressive Growth - 80/20		
Cash & Fixed Income	80%			70%			60%			50%			40%			30%			20%		
U.S. Fixed Income	60%	64%	68%	53%	56%	59%	45%	48%	51%	38%	40%	42%	30%	32%	34%	22%	24%	26%	15%	16%	17%
International Fixed Income	15%	16%	17%	13%	14%	15%	11%	12%	13%	9%	10%	11%	7%	8%	9%	5%	6%	7%	3%	4%	5%
Equities & Alternatives	20%			30%			40%			50%			60%			70%			80%		
U.S. Large Cap Value	2%	4%	5%	4%	5%	7%	5%	7%	9%	6%	9%	12%	8%	11%	14%	9%	13%	16%	10%	14%	18%
U.S. Large Cap Blend	1%	2%	3%	2%	3%	3%	2%	4%	5%	3%	5%	6%	4%	5%	7%	4%	6%	8%	5%	7%	9%
U.S. Large Cap Growth	2%	4%	5%	4%	5%	7%	5%	7%	9%	6%	9%	12%	8%	11%	14%	9%	13%	16%	10%	14%	18%
U.S. Mid Cap	2%	3%	4%	3%	5%	6%	4%	6%	8%	5%	8%	10%	6%	9%	12%	7%	11%	14%	9%	12%	15%
U.S. Small Cap	1%	2%	3%	2%	3%	4%	3%	4%	5%	3%	5%	7%	4%	6%	8%	5%	7%	9%	6%	8%	10%
International Developed	3%	5%	7%	5%	7%	9%	7%	10%	13%	9%	12%	15%	10%	14%	18%	12%	17%	22%	14%	19%	24%
Emerging Markets	0%	1%	2%	1%	2%	3%	1%	2%	3%	2%	3%	4%	3%	4%	5%	3%	4%	5%	3%	5%	7%