

The asset classes and their means and standard deviations used are the following:

Asset Class	Percent of Portfolio	Mean	Standard Deviation
U.S. Large-Cap Stock (S&P 500)	40%	7.00%	20.00%
U.S. Small-Cap Stock (Ibbotson)	10%	7.70%	22.00%
MSCI EAFE (International Stock)	10%	8.85%	22.50%
Long-Term Government Bonds	10%	3.30%	12.00%
Intermediate-Term Bonds	15%	3.50%	6.50%
One-year Treasury Bills	15%	3.30%	2.00%
Inflation		2.00%	1.50%