AUB has worked with Vanguard, our Plan’s main investment provider, the plan trustee, and the AUB Board of Trustees, to create model investment portfolios as a simple way to allocate your retirement plan balances. We believe that asset allocation is the single most important contributor to long-term investment performance and these models will provide you with the framework to diversify. Using the investment options available in our Plan, three portfolios were created based upon risk. By utilizing any of these models, you are managing the risk in your retirement account by diversifying among a number of different mutual funds and asset classes. Diversification helps reduce the impact of a decline in any one area and helps smooth the fluctuations that occur in the equity and fixed income markets. The portfolios offer another tool to help you reach your retirement goals.

**CONSERVATIVE PORTFOLIO TARGET ALLOCATION**
- Vanguard Global Bond Index Fund: 50%
- Vanguard Global Stock Index: 20%
- Goldman Sachs Money Market: 30%

**CONSERVATIVE:**
- Seeks a high level of current income and preservation of capital.
- For investors with low risk tolerance.
- Investor Profile Score: 0-8
- Suggested risk tolerance: Low

**MODERATE PORTFOLIO TARGET ALLOCATION**
- Vanguard Global Bond Index Fund: 40%
- Vanguard Global Stock Index: 30%
- Vanguard U.S. 500 Stock Index Fund: 15%
- JP Morgan - JF China Fund: 5%
- Goldman Sachs Money Market: 10%

**MODERATE:**
- Seeks to balance capital growth with income. Appropriate for investors with low to medium risk tolerance.
- Investor Profile Score: 9-17
- Suggested risk tolerance: Moderate

**AGGRESSIVE PORTFOLIO TARGET ALLOCATION**
- Vanguard US Discoveries Fund: 20%
- Vanguard European Stock Index Fund: 20%
- Vanguard U.S. 500 Stock Index Fund: 20%
- Vanguard Japan Stock Index Fund: 5%
- JP Morgan - JF China Fund: 10%
- Vanguard Global Bond Index Fund: 15%
- Goldman Sachs Money Market: 10%

**AGGRESSIVE:**
- Invests approximately 75% in equity and 25% fixed income funds.
- Seeks a high level of long-term capital appreciation with less risk than an all equity approach.
- Investor profile score: 18-25
- Suggested risk tolerance: High

**MEMO ACCOUNT PORTFOLIO**
- Vanguard Euro Government Bond Index: 14%
- Vanguard U.S. Government Bond Index: 26%
- Vanguard Global Stock Index: 60%

**FOR INFORMATIONAL PURPOSES ONLY:**
- This portfolio is not available for participant selection. All employer contributions will be deemed invested in this portfolio.

Mutual fund investments are not insured nor are they a deposit or other obligation of, or guaranteed by a bank or other depository institution. Mutual fund investing is subject to investment risks, including possible loss of the principal amount invested. Consult your prospectus for more information. To obtain a recent prospectus please see your company representative.