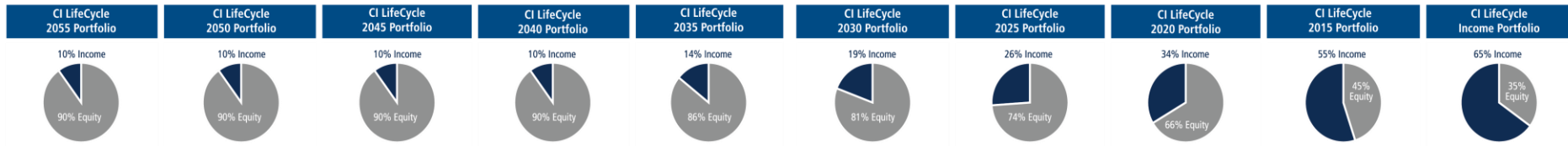


Ten Portfolios to Match Retirement Dates

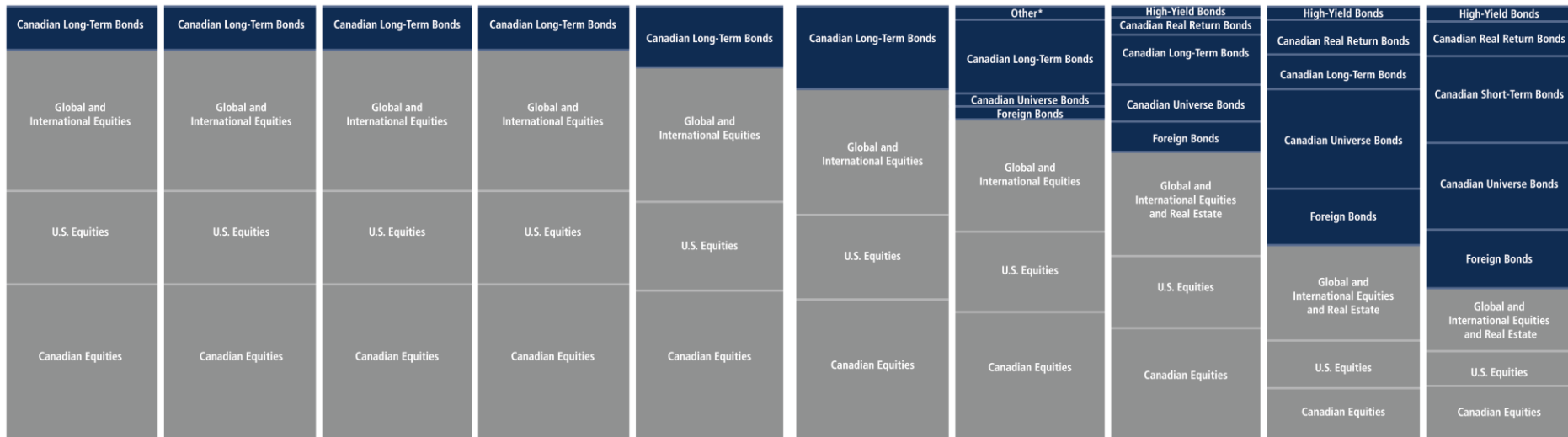
Approximate target asset allocations and investment types



MORE EQUITY

Each portfolio's asset mix becomes more conservative over time

MORE INCOME



*1% High-Yield Bonds, 2% Canadian Real Return Bonds