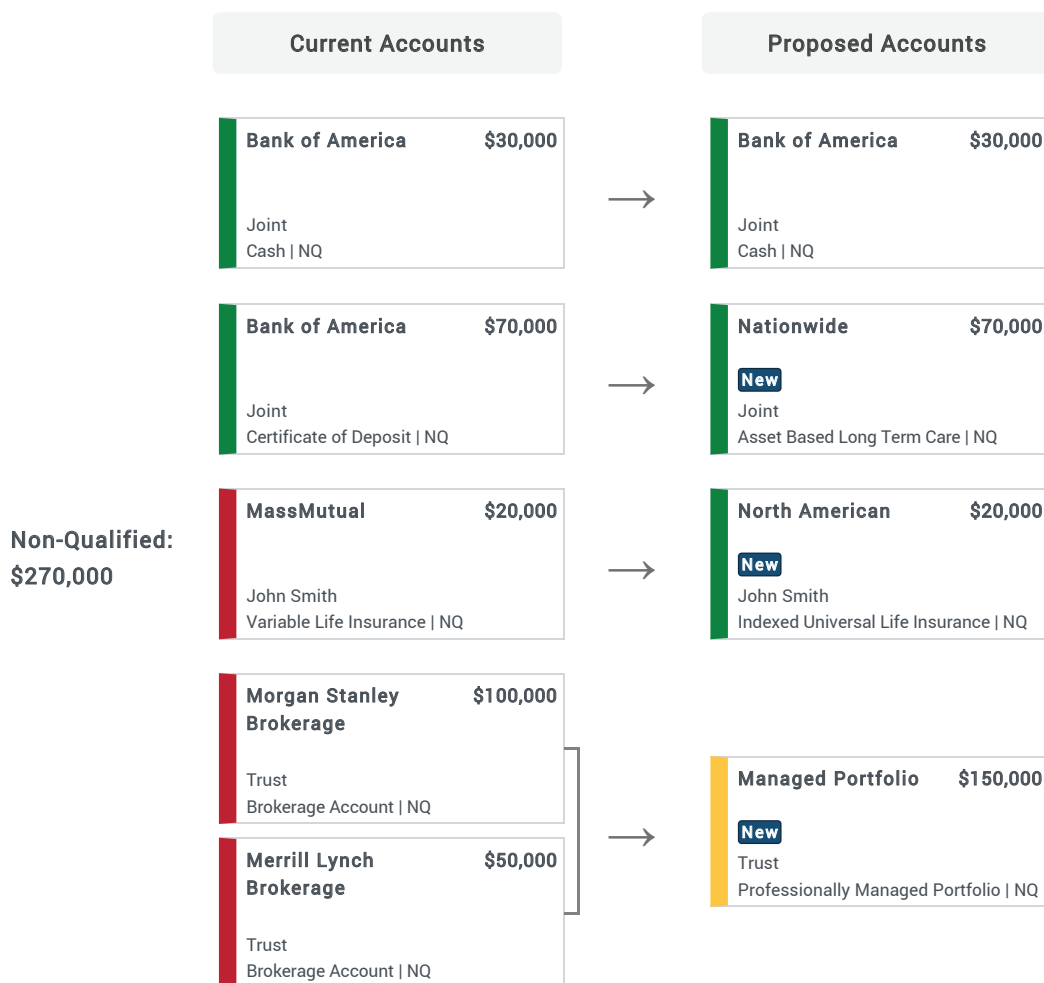




ACTION PLAN

The Action Plan provides a hypothetical scenario to reallocate your current assets so they are better aligned with your personal risk tolerance.



Any transaction that involves a recommendation to liquidate a securities product, including those within an IRA, 401(k) or other retirement plan can only be conducted by financial professionals currently affiliated with a properly registered broker/dealer or registered investment adviser. It is recommended that you consult with your own broker/dealer representative or investment adviser representative for advice on your securities holdings.