

PORTFOLIO HOLDINGS

As of 3/31/2015

Defensive

ISHARES MORNINGSTAR CORE
 MSCI World Index
 VANGUARD CONS. STAPLES
 ISHARES S & P SMALLCAP
 ISHARES CREDIT BOND FUND
 ISHARES 1-3 YR CREDIT BOND
 PIMCO GLOBAL BOND FUND
 FIDELITY FLOATING RATE HIGH INCOME
 MAINSTAY HIGH YIELD
 VANGUARD REIT
 CASH

20% Equities
 80% Fixed

Fixed Plus

VANGUARD CONSUMER STAPLES
 ISHARES MORNINGSTAR CORE
 MSCI WORLD INDEX
 ISHARES 3-7 YR TREASURY
 ISHARES CREDIT BOND FUND
 ISHARES 1-3 CREDIT BOND FUND
 PIMCO GLOBAL BOND FUND
 FIDELITY FLOATING RATE HIGH INCOME
 MAINSTAY HIGH YIELD
 VANGUARD REIT
 CASH

10% Equities
 90% Fixed

Conservative

ISHARES S&P BARRA VALUE
 ISHARES S&P BARRA GROWTH
 ISHARES S&P SMALLCAP
 ISHARES EAFE
 VANGUARD CONS. STAPLES
 MAINSTAY HIGH YIELD
 ISHARES CREDIT BOND FUND
 ISHARES INT CREDIT BOND FUND
 FIDELITY FLOATING RATE HIGH INCOME
 PIMCO GLOBAL BOND FUND
 VANGUARD REIT
 CASH

40% Equities
 60% Fixed

Balanced

ISHARES S&P BARRA VALUE
 ISHARES S&P BARRA GROWTH
 ISHARES S&P SMALL CAP
 ISHARES EAFE
 TECHNOLOGY
 VANGUARD CONS. STAPLES
 VANGUARD REIT
 MAINSTAY HIGH YIELD
 ISHARES INT CREDIT BOND FUND
 FIDELITY FL.OATING RATE HIGH INCOME
 CASH

60% Equities
 40% Fixed

Growth

ISHARES S&P BARRA VALUE
 ISHARES S&P BARRA GROWTH
 ISHARES S&P MIDCAP
 ISHARES S&P SMALLCAP
 TECHNOLOGY
 ISHARES EAFE
 VANGUARD CONS.STAPLES
 MAINSTAY HIGH YIELD
 ISHARES INT CREDIT BOND FUND
 FIDELITY FLOATING. RATE HIGH INCOME
 CASH

80% Equities
 20% Fixed

Aggressive Growth

ISHARES S&P BARRA VALUE
 ISHARES S&P BARRA GROWTH
 ISHARES S&P MIDCAP
 ISHARES S&P SMALLCAP
 ISHARES EAFE
 ISHARES MSCI EMERGING MKTS
 TECHNOLOGY
 VANGUARD CONS. STAPLES
 CASH

95% Equities
 5% Fixed