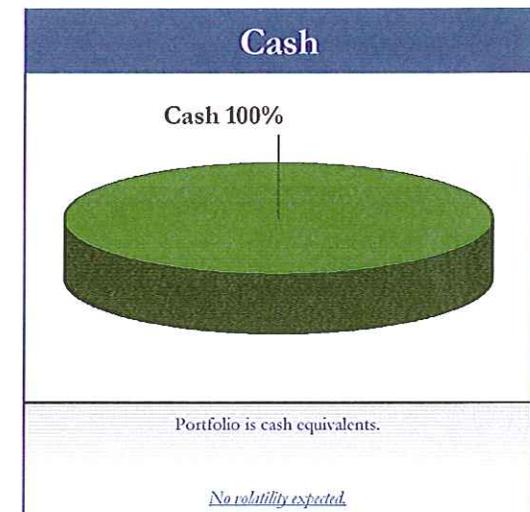
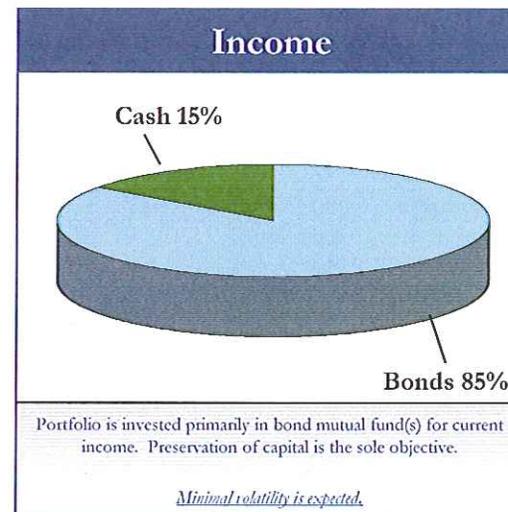
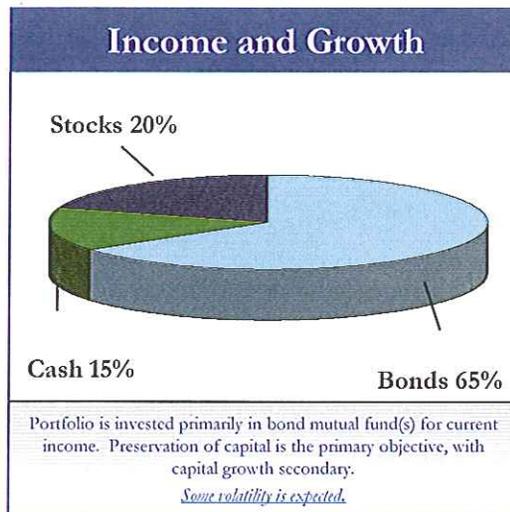
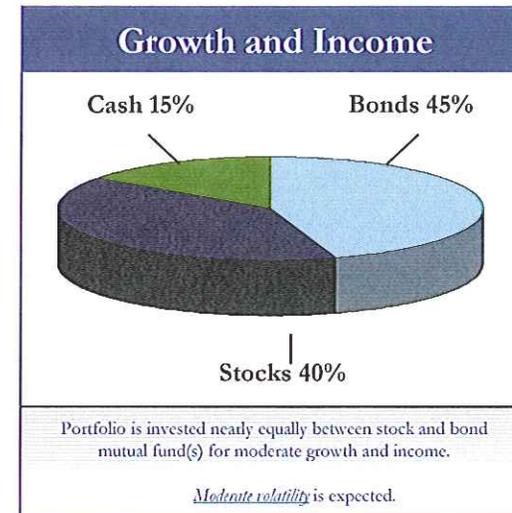
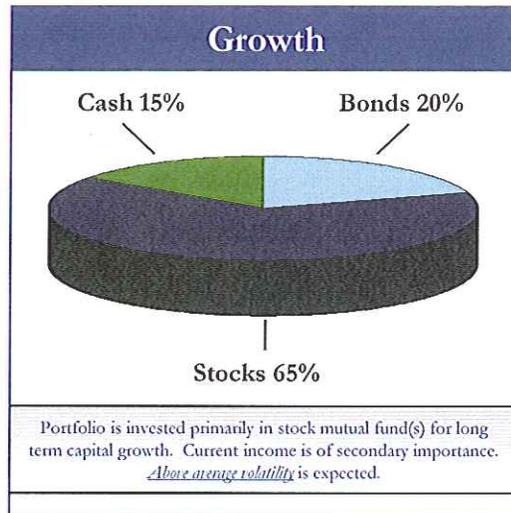




## *PLAN of Massachusetts and Rhode Island Asset Allocation*



The above average percentages represent typical mid-range targets. Market conditions could dictate levels 10% below or 10% above the indicated levels. Cash needed for "normal" client cash flow to be made available through reductions in stocks and bonds, as appropriate. Appropriate and suitable no-load mutual funds will be screened and selected to provide the necessary investment vehicles to meet the above objectives.



## *PLAN of Massachusetts and Rhode Island Fund Line Up*

- BBH Core Select
 Long-term capital appreciation. Invests primarily in U.S. stocks.
  
- Federated Total Return Bond Fund
 Investment-grade securities. Invests mainly in government, mortgage-backed and investment-grade corporate debt securities with a maximum of up to 25% in non-investment grade corporate debt securities.
  
- Federated Prime Obligation Fund
 The money market fund pursues its objective by investing primarily in a portfolio of short-term, high-quality, fixed-income securities.

