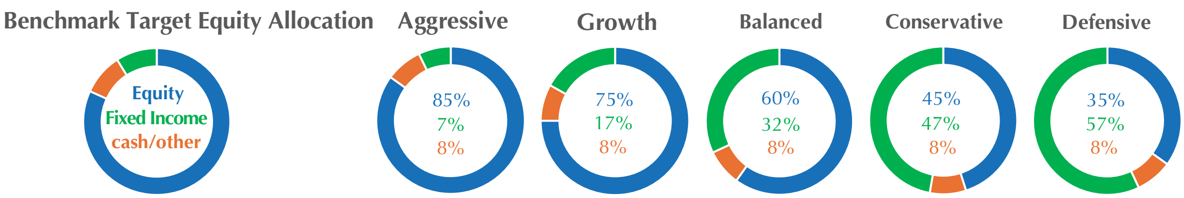
WI Asset Allocation Guidelines



Long-term Return Expectations	**8-12%**	**7-10%**	**6-9%**	**5-8%**	**4-7%**
Long-term Volatility (Std Dev)	**14-20%**	**12-19%**	**11-16%**	**9-14%**	**8-13%**

Benchmark Target Equity Allocation	**85%**	**75%**	**60%**	**45%**	**35%**
WI Equity Range *(see below)*	70-100%	60-90%	45-75%	30-60%	20-50%
Benchmark Fixed Income	**7%**	**17%**	**32%**	**47%**	**57%**
WI Fixed Income Range (WI Bonds)	0-30%	0-30%	30-60%	40-70%	50-80%
Benchmark cash/other	**8%**	**8%**	**8%**	**8%**	**8%**
WI cash/other Range (WI TAA)	0-30%	0-30%	0-30%	0-30%	0-30%

Diversification within target equity allocations

Benchmark Large-Cap & International	**25%**	**30%**	**45%**	**60%**	**70%**
WI Large-Cap & International Range (WI Excelsis)	10-40%	15-45%	30-60%	45-75%	55-85%
Benchmark Mid- & Small-Cap Range	**75%**	**70%**	**55%**	**40%**	**30%**
WI Mid- & Small-Cap Range (WI Fidelis & WI 50)	60-90%	55-85%	40-70%	25-55%	15-45%

An investor's risk tolerance and time horizon determine the allocation strategy (Aggressive, Growth, etc.). Each allocation strategy utilizes a range of weightings for each asset class (stocks, bonds, other/cash). Within each allocation strategy, holdings are divided between our portfolios: tactical asset allocation, multi-factor strategic core equity (WI Fidelis), multi-factor large-cap global equity (WI Excelsis) and WI Bond portfolio. See total portfolio allocation scenarios above, and component percentages to the right. Long-term return and volatility expectations are based on returns achieved during historical economic environments. There is no guarantee that future economic conditions will result in similar returns or volatility.

Asset component allocations

WI Components	Aggressive	Growth	Balanced	Conservative	Defensive
WI Fidelis Model	30-90 %	30-85 %	30-70 %	0-40 %	0-30 %
WI Excelsis Model	10-40	15-45	30-60	30-60	20-50
WI 50 Model	0-60	0-55	0-40	0-40	0-30
WI Tactical Allocation Model	0-30	0-30	0-30	0-30	0-30
WI Bond Model	0-30	0-30	30-60	40-70	50-80

Why benchmarks matter

The purpose of investing is to achieve a goal or outcome. The reason investors hire an investment manager is to help them achieve those desired outcomes. Although the quality and precision of benchmarks can vary, without any benchmark the evaluation of an investment manager's ability to add value will be overly subjective. A good benchmark will allow a manager the ability to discern tactical decisions which he or she might believe is in a client's best interest and share transparent results. A benchmark provides both the client and the manager a tool to determine whether investments are on track and whether the investment manager is adding value beyond tracking the benchmark.

A good benchmark should be comprised of multiple assets classes (stocks, bonds, commodities, etc) and be diversified within each asset class (size,

Percentages of each benchmark holding for each asset allocation strategy

Benchmark security (primary asset class)	Aggressive	Growth	Balanced	Conservative	Defensive
iShares Core US Aggregate Bond ETF (Bonds)	7 %	17 %	32 %	47 %	57 %
iShares Russell 1000 ETF (Large-Cap Stocks)	10	10	15	15	15
iShares MSCI EAFE ETF (Large Cap/Int'l Stocks)	12	15	30	20	15
Invesco S&P 500® Eq'l Wt. ETF (LC & MC Stocks)	15	15	10	5	5
iShares Core S&P SC ETF (MC & SC Stocks)	25	25	0	5	0
iShares Russell 2000 ETF (SC Stocks)	25	10	15	0	0
iShares S&P GSCI C'dity-In'd Trust (Commodities)	5	5	5	5	5
SPDR® Blmbg 1-3 Mth T-Bill ETF (cash/other)	3	3	3	3	3