



**Car Tender 401(k) Plan
Strategically Engineered Portfolio Program (SEPP)
Model Portfolios**

Exchange Traded Fund (ETF) Holding	Aggressive SEPP	Moderate to Aggressive SEPP	Moderate SEPP	Moderate to Conservative SEPP	Conservative SEPP
Asset Class					
U. S. Large-Cap Equity Index	16.00%	16.00%	14.00%	10.00%	5.00%
U. S. Mid-Cap Equity Index	14.00%	13.00%	9.00%	5.00%	3.00%
U. S. Small-Cap Equity Index	17.00%	15.00%	10.00%	6.00%	3.00%
International Equity Index	8.00%	7.00%	6.00%	5.00%	3.00%
International Small-Cap Equity Index	7.00%	6.00%	5.00%	4.00%	2.00%
Emerging Markets Index	10.00%	8.00%	6.00%	5.00%	3.00%
U. S. Real Estate Index	6.00%	5.00%	4.00%	3.00%	3.00%
International Real Estate Index	5.00%	4.00%	3.00%	2.00%	2.00%
High Dividend Yield Domestic Equity Index	11.00%	11.00%	10.00%	8.00%	5.00%
Strategically Selected Contrarian Sector Index	6.00%	5.00%	3.00%	2.00%	1.00%
U. S. Aggregate Bond Index	0.00%	5.00%	10.00%	16.00%	23.00%
Treasury Inflation Protected Securities Index	0.00%	5.00%	10.00%	17.00%	23.00%
Municipal and Tax Exempt Bond Index	0.00%	0.00%	10.00%	17.00%	24.00%

 Equities

 Fixed Income (Bonds)

Data above does not represent any specific client allocation. Clients should refer to monthly Fidelity and Charles Schwab account statements for specific allocation percentages and investment gain / loss data.

Investing involves risk, including possible loss of principal.