

NORTH ATLANTIC ASSET MANAGEMENT LIMITED

Life Cycle Asset Allocation Models

Life Cycles

In order to better assist you in your retirement investment planning, we have developed a series of asset allocations based on Life Cycles. These Life Cycles look at where you are in your life, whether you are single or coupled, with no children or with teenagers approaching college, or whether you are retired or about to retire.

- Life Cycle I for Young Single Adults
- Life Cycle II for Young Couples
- Life Cycle III for People with Children
- Life Cycle IV for People with Teenagers
- Life Cycle V for People Close to Retirement
- Life Cycle VI for Retirees

Personal Situation

Depending on where you are in a Life Cycle, you will have a differing amount of discretionary income available for investment, differing current or future financial expenditures, as well as different financial goals. We describe some of these differences and to translate them into your investment plan.

<u>Personal Situations</u>	<u>How they affect investment plan</u>
Discretionary Income	Amount available to save
Financial Expenditures	When access to cash is needed
Financial Goals	What you plan to do with the funds

Investment Features

The Life Cycle Asset Allocations consider the variety of financial circumstances in your life-cycle. We have outlined an allocation to best meet your personal situation. The asset allocation is based on these personal circumstances and how best to allocate the investments for growth and income potential, as well as liquidity and volatility concerns.

<u>Investment Features</u>	<u>How they help you meet your goals</u>
Growth	To build the total amount of funds to be available in the future
Income	To generate some cash-flow from your investment now
Volatility	The amount your investment amount goes up and down
Liquidity	Ability to access the amount of your investment when needed

Asset Allocation

As in any asset allocation model, these are examples only. They need not serve as the actual basis for your investments. You have the flexibility to personalize your investments. Allocations will change over time, as your personal situation and circumstances change. We provide these models as a method for analyzing where you are now and where you are aiming for in the future with your investments. Use these models to personalize your own investment portfolio.