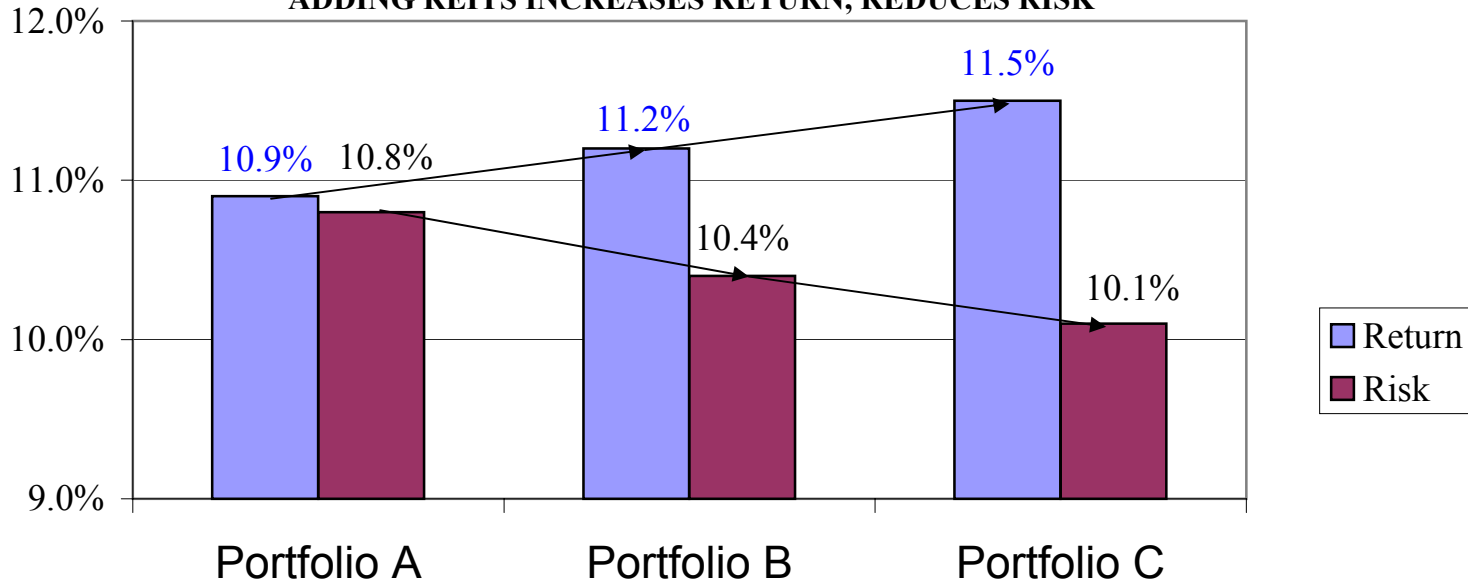


ADDING REITS INCREASES RETURN, REDUCES RISK



Stocks	50%	45%	40%
Bonds	40%	35%	30%
T-Bills	10%	10%	10%
REITs	0%	10%	20%