

## CMW Allocation – A STAR Participant Convenience

Asset Allocation is the #1 challenge of savers – especially for the 70% that do not hire a financial planner.

The CMW Allocation allows participant's to follow the same allocation we use for our personal STAR policies.

In 2004 I personally engaged a leading St. Louis wealth management firm to oversee the asset allocation of Joyce and my (CMW) personal STAR plans. As a no-cost convenience to our fellow STAR participants we share their recommendations and annual reallocations. It is the participant's option to follow the CMW Allocation or pursue a personal allocation strategy.

My objective is long-term appreciation (growth) with downside risk management through diversification – 10 or more funds, multiple investment categories and a combination of domestic and international funds – with annual reallocation in July, or whenever a selected fund is no longer available requiring reallocation.

Following is a comparative of the CMW Allocation performance to four allocation benchmarks.

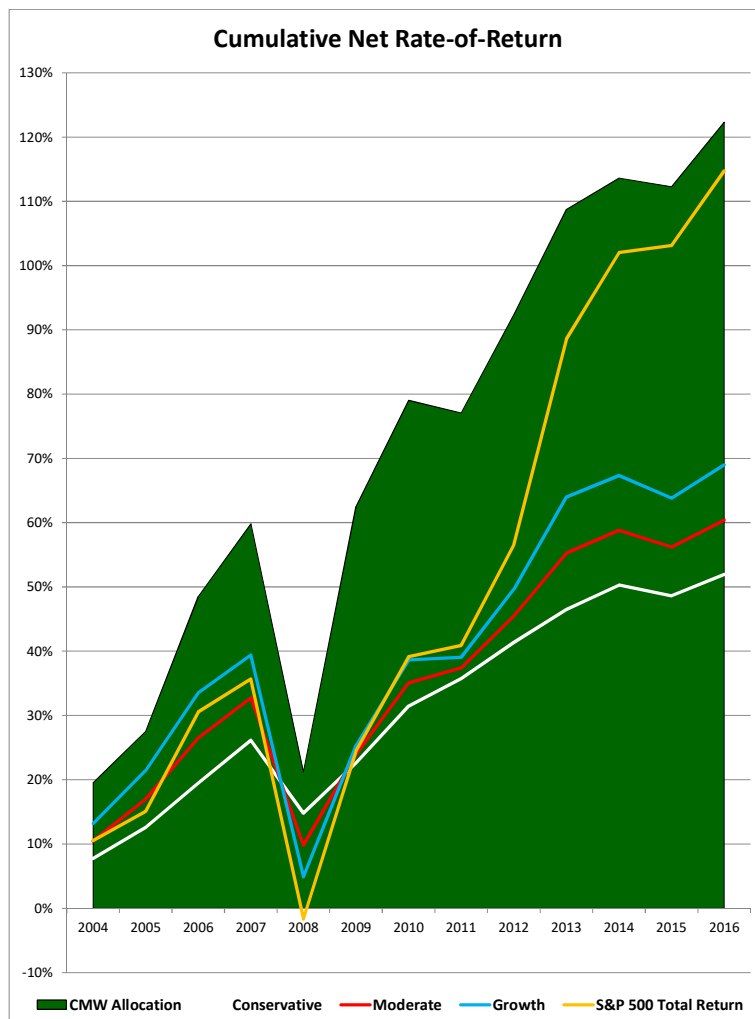
### Annual Rate-of-Return net of Fund Fees

Year Ending	Conservative	Moderate	Growth	S&P 500 Total Return	CMW Allocation
2016	3.30%	4.21%	5.18%	11.6%	10.03%
2015	-1.65%	-2.62%	-3.54%	1.11%	-1.33%
2014	3.81%	3.55%	3.33%	13.42%	4.85%
2013	5.1%	9.8%	14.4%	32.0%	16.34%
2012	5.6%	8.1%	10.6%	15.7%	15.35%
2011	4.2%	2.3%	0.4%	1.8%	-1.97%
2010	8.9%	11.1%	13.3%	14.7%	16.47%
2009	7.8%	14.1%	20.4%	26.1%	41.33%
2008	-11.3%	-22.9%	-34.5%	-37.3%	-38.60%
2007	6.7%	6.2%	5.9%	5.1%	11.32%
2006	6.9%	9.5%	12.1%	15.4%	20.97%
2005	4.9%	6.5%	8.2%	4.6%	8.02%
2004	7.7%	10.5%	13.2%	10.5%	19.52%
<b>Ave:</b>	<b>4.0%</b>	<b>4.6%</b>	<b>5.3%</b>	<b>8.8%</b>	<b>9.4%</b>

### Cumulative Annual Rate-of-Return net of Fund Fees

Year Ending	Conservative	Moderate	Growth	S&P 500 Total Return	CMW Allocation
2016	51.9%	60.4%	69.0%	114.7%	122.3%
2015	48.6%	56.2%	63.8%	103.1%	112.3%
2014	50.3%	58.8%	67.3%	102.0%	113.6%
2013	46.5%	55.3%	64.0%	88.6%	108.8%
2012	41.4%	45.5%	49.6%	56.6%	92.4%
2011	35.7%	37.4%	39.1%	40.9%	77.1%
2010	31.5%	35.1%	38.6%	39.1%	79.0%
2009	22.6%	23.9%	25.3%	24.4%	62.6%
2008	14.8%	9.8%	4.9%	-1.7%	21.2%
2007	26.1%	32.7%	39.4%	35.7%	59.8%
2006	19.5%	26.5%	33.5%	30.5%	48.5%
2005	12.6%	17.0%	21.4%	15.1%	27.5%
2004	7.7%	10.5%	13.2%	10.5%	19.5%

**CMW Gain:**      **135%**      **102%**      **77%**      **7%**



Please contact me directly with any questions about your asset allocation options.