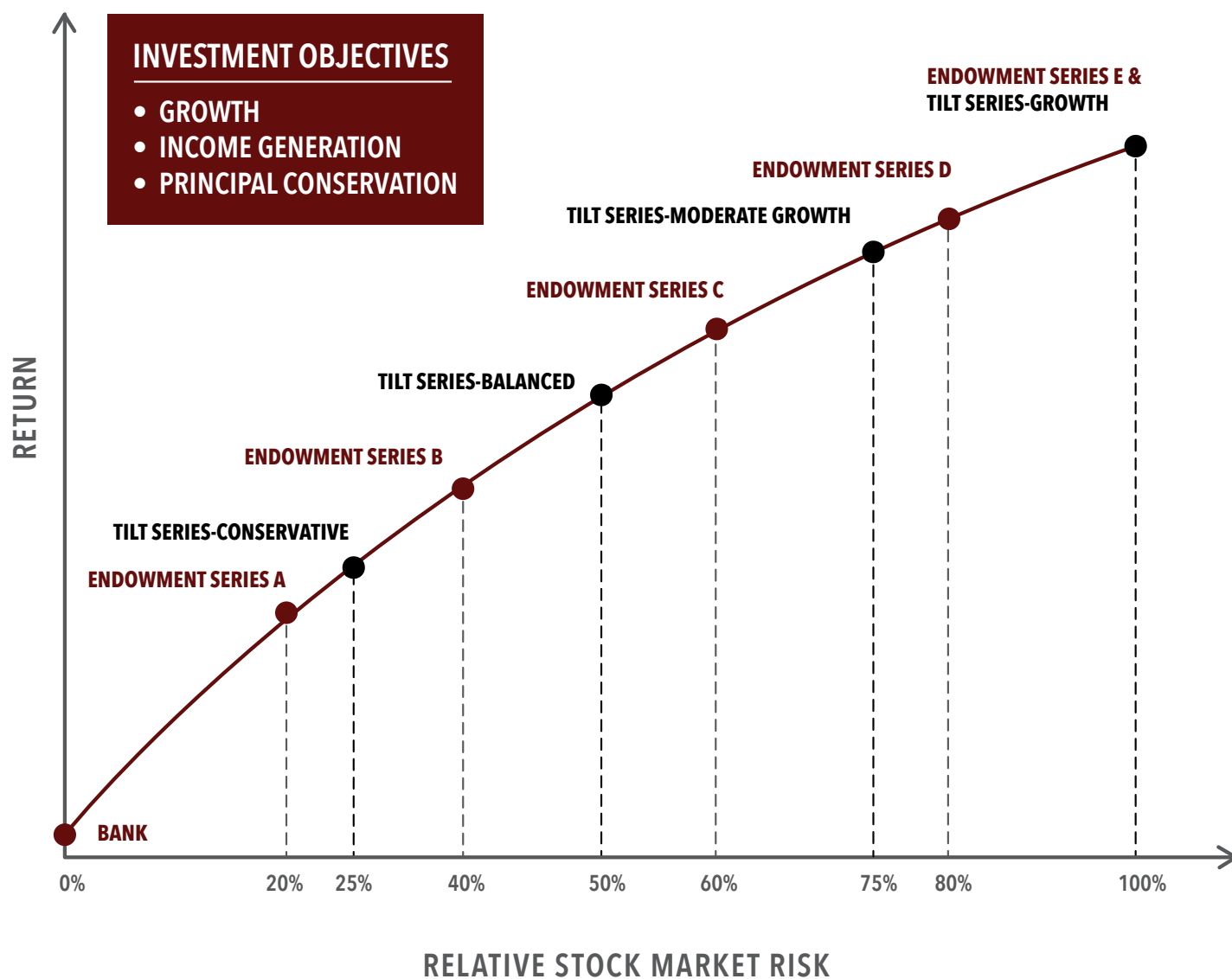


PORTFOLIO ALLOCATION GUIDE



Please consult your advisor before making any investment decisions. The information herein is for informational purposes only and should not be used as the sole basis for making an investment decision. The risk and return % are conceptual in nature. Investing involves risk including the potential loss of principal. For more information, please request a copy of Gradient Investments' ADV Part 2A and specific portfolio illustrations.