



Risks for 8% Mixes

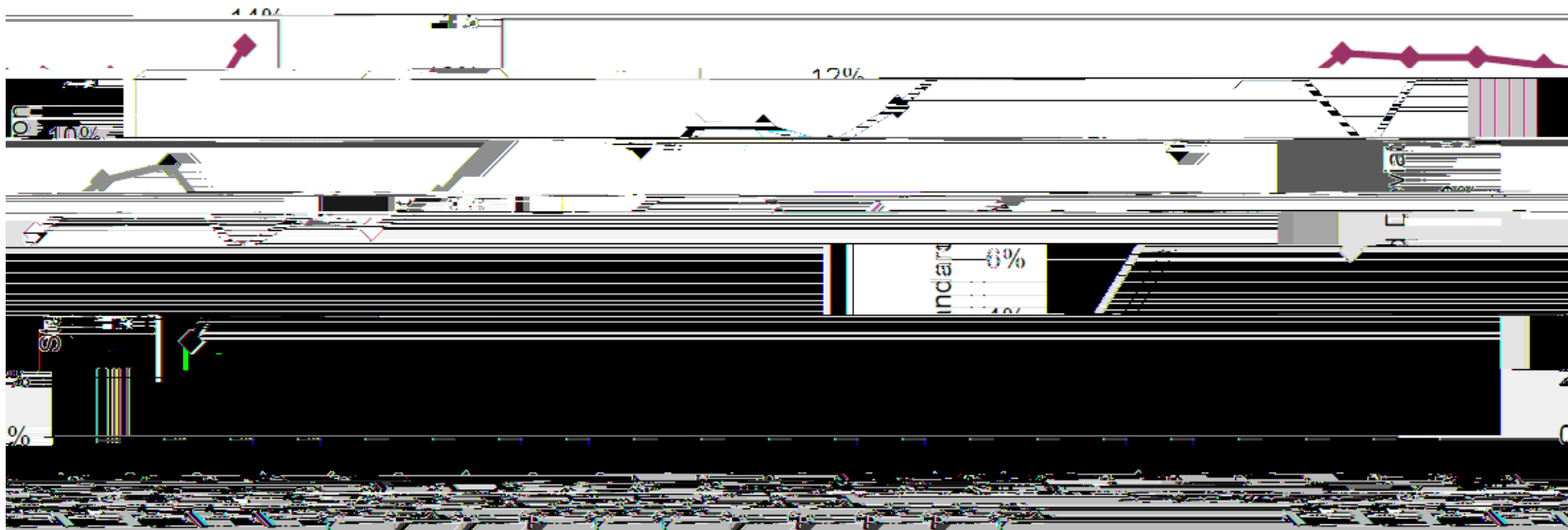


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CALL

INVESTMENTS

INSTITUTE



... Have Been as Fixed Income Allocations Have Fallen ... Asset Mix Risk

Additional equity needed to achieve an 8% return increases risk — The add