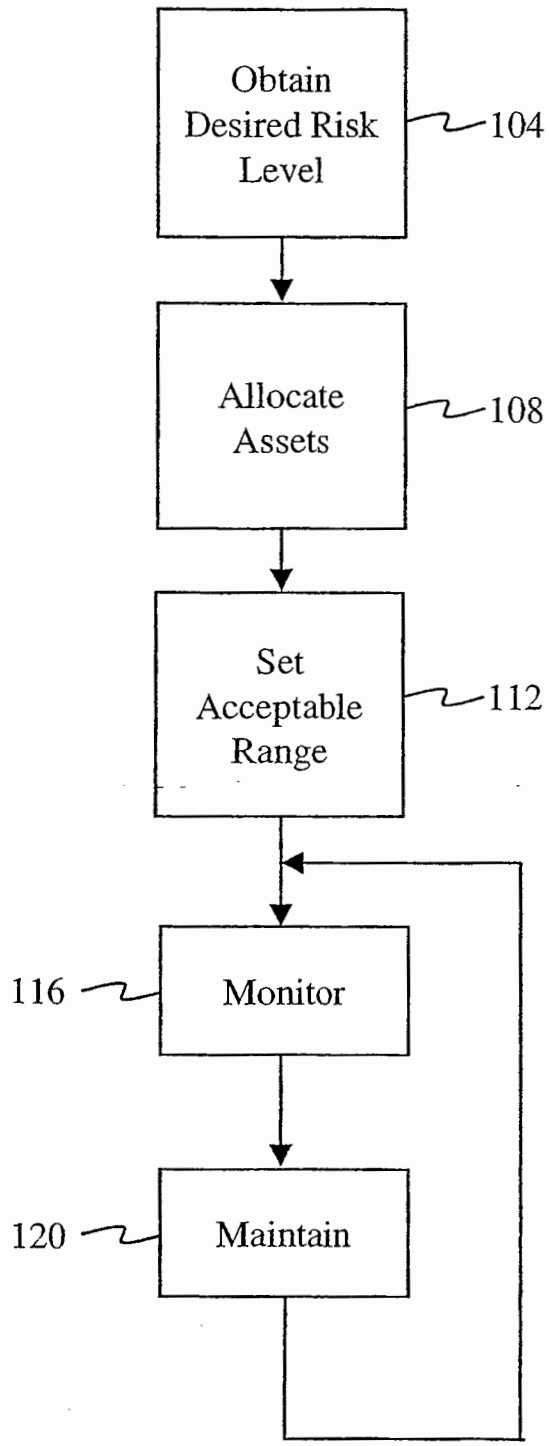

Obtain Desired Risk Level
104
Allocate Assets
108
Set Acceptable Range
112
116
Monitor
120
Maintain

FIG. 1

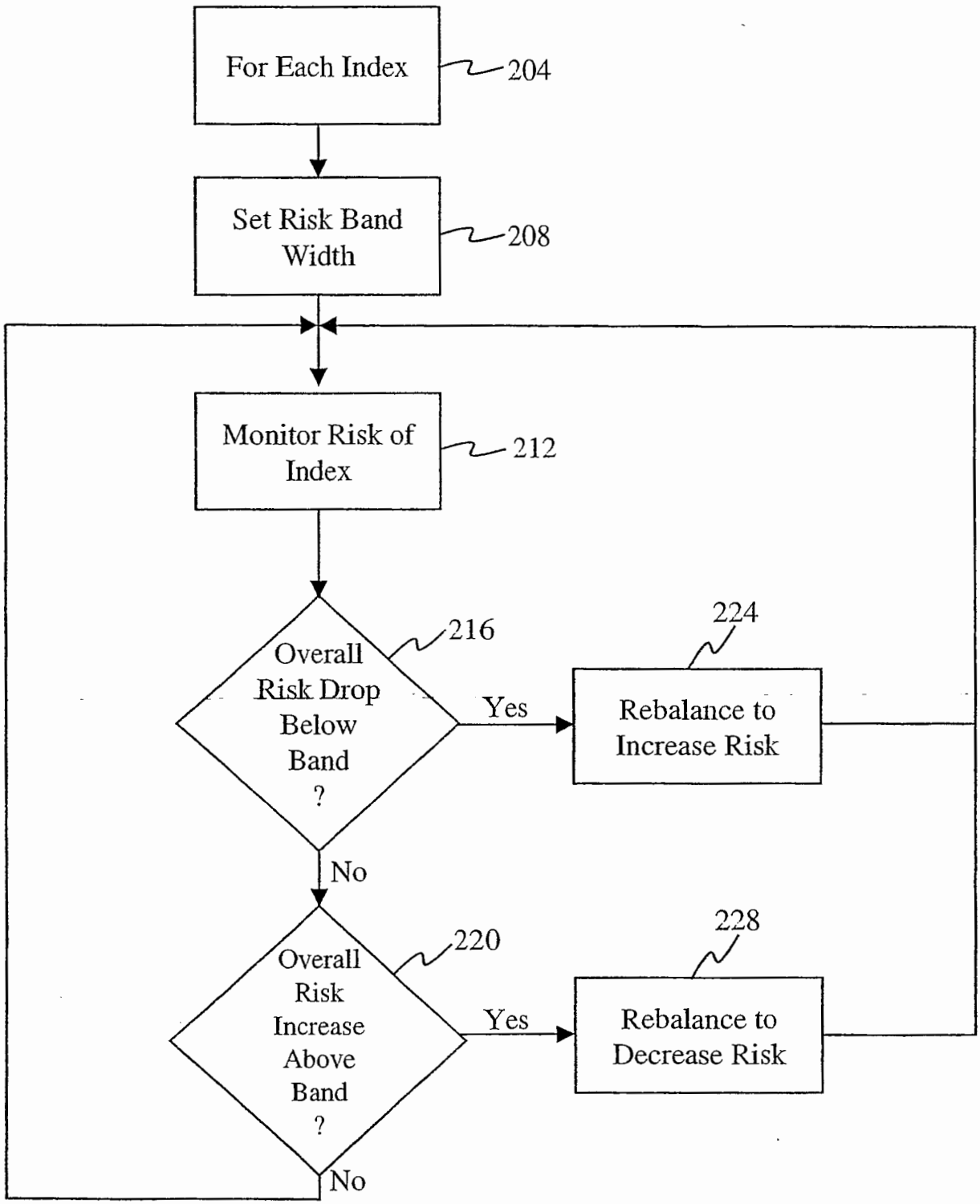

For Each Index
204
Set Risk Band Width
208
Monitor Risk of Index
212
Overall Risk Drop Below Band ?
216
Yes
224
Rebalance to Increase Risk
No
Overall Risk Increase Above Band ?
220
Yes
228
Rebalance to Decrease Risk
No

FIG. 2

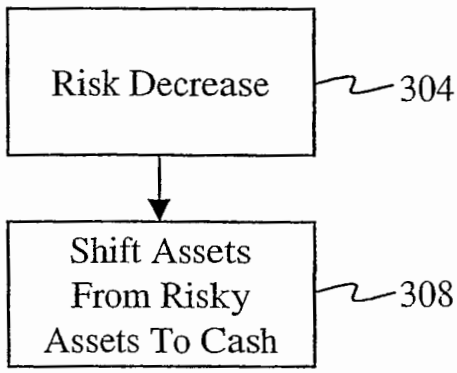

Risk Decrease
304
Shift Assets From Risky Assets To Cash
308

FIG. 3

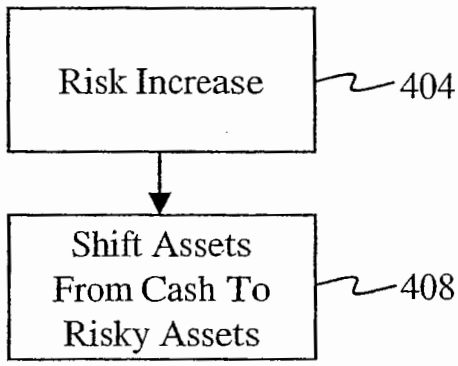

Risk Increase
404
Shift Assets From Cash To Risky Assets
408

FIG. 4

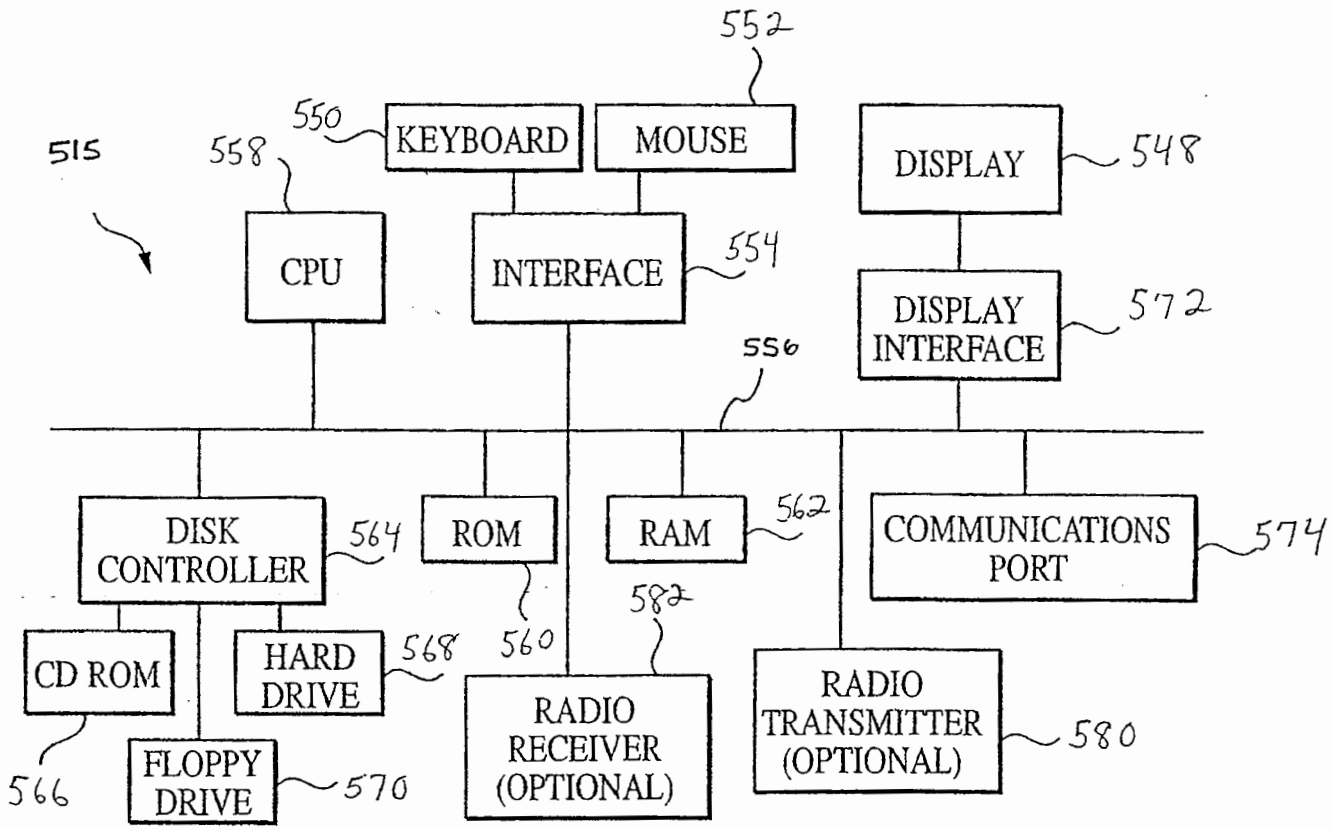

552
550
KEYBOARD
MOUSE
515
558
DISPLAY
548
CPU
INTERFACE
554
DISPLAY INTERFACE
572
556
DISK CONTROLLER
564
ROM
RAM
562
COMMUNICATIONS PORT
574
582
CD ROM
HARD DRIVE
568
560
RADIO RECEIVER (OPTIONAL)
RADIO TRANSMITTER (OPTIONAL)
580
566
FLOPPY DRIVE
570

Fig. 5

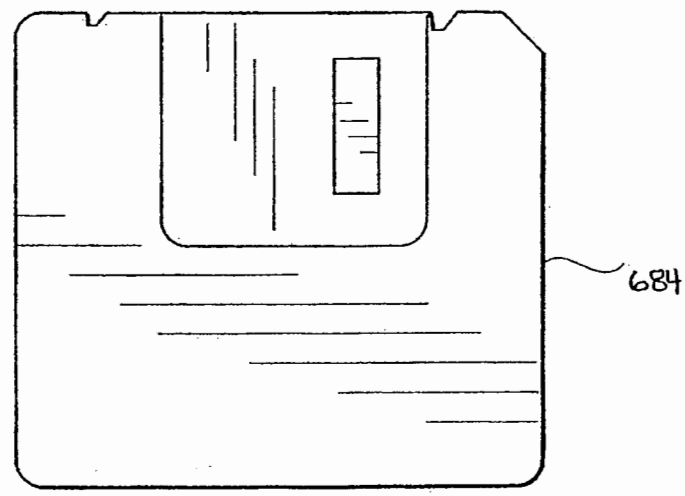


Fig. 6