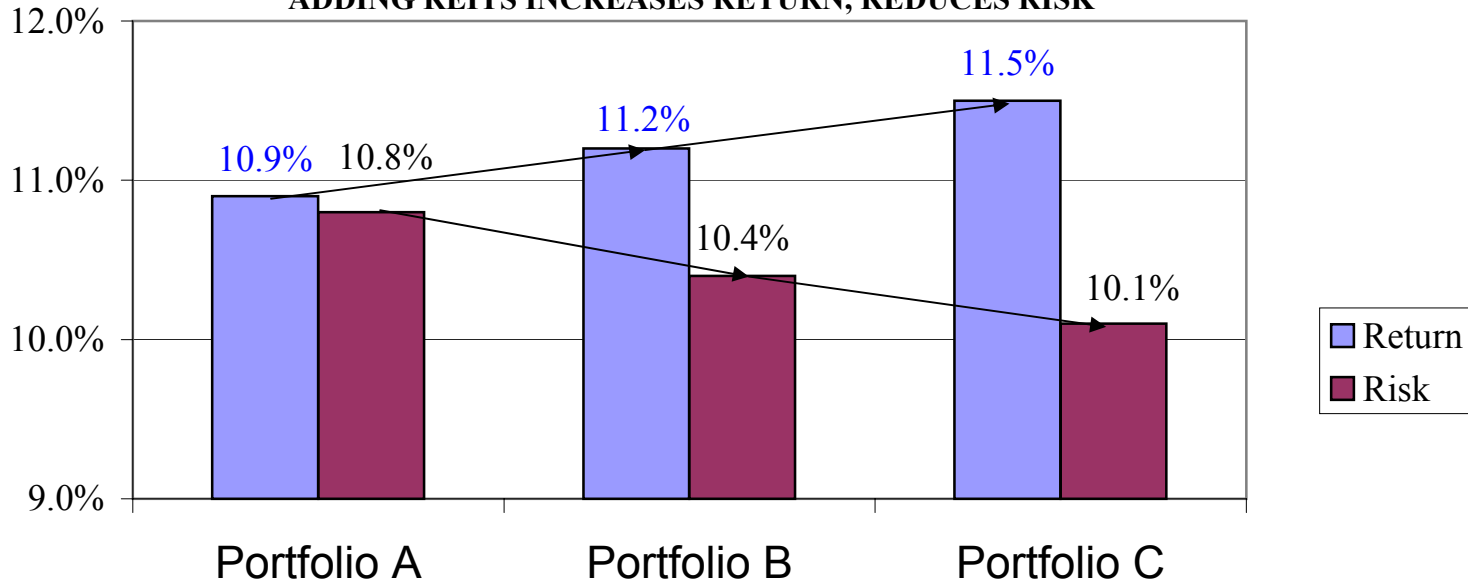


### ADDING REITS INCREASES RETURN, REDUCES RISK



Stocks	50%	45%	40%
Bonds	40%	35%	30%
T-Bills	10%	10%	10%
<b>REITs</b>	<b>0%</b>	<b>10%</b>	<b>20%</b>