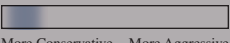
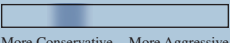
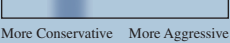
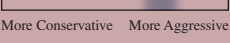
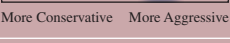
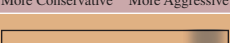



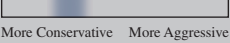
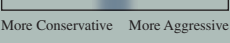
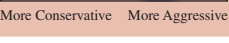


Individual Investment Pools (for donors who want to recommend a customized investment strategy by combining pools with specific objectives)

INVESTMENT POOL	CATEGORY	RISK	UNDERLYING FUND	MORNINGSTAR RATING	ANNUAL OPERATING EXPENSE ¹
Money Market Pool	Cash Investments		Schwab Value Advantage Money Fund Institutional Prime Shares (SNAXX)	Not Available for Money Market Funds	0.25%
Income Pool	Fixed Income		PIMCO Total Return Bond Fund (PTTDX)	★★★★★	0.75%
Treasury Inflation Protected Securities (TIPS) Pool	Fixed Income		American Century Inflation Adjusted Bond Fund (ACITX)	★★★★	0.49%
Large Cap Equity Index Pool	Large Cap Equity		Schwab Institutional Select S&P 500 Fund (ISLCX)	★★★ ²	0.09%
Large Cap Equity Managed Pool	Large Cap Equity		Schwab Dividend Equity Fund Select Shares (SWDSX)	★★★★	0.89%
Socially Responsible Pool	Large Cap Equity		Parnassus Equity Income (PRBLX)	★★★★★	1.01%
Small Cap Equity Pool	Small Cap Equity		Schwab Small Cap Index Fund Select Shares (SWSMX)	★★★ ²	0.19%
International Equity Index Pool	International Equity		Schwab Fundamental International Large Company Index Institutional Fund (SFNNX)	Not Available (New Fund)	0.35%
International Equity Managed Pool	International Equity		Manning & Napier World Opportunities A (EXWAX)	★★★★★	1.16%

Asset Allocation Pools (for donors who want to recommend a diversified investment strategy within one investment choice)

INVESTMENT POOL	ALLOCATION	RISK	UNDERLYING FUND	MORNINGSTAR RATING	ANNUAL OPERATING EXPENSE ¹
Conservative Pool	~ 80% Cash & Fixed Income ~ 20% Equity		Manning & Napier Pro-Blend Conservative Term S (EXDAX)	★★★★★	0.90%
Balanced Pool	~ 50% Cash & Fixed Income ~ 50% Equity		Janus Balanced (JABAX)	★★★★★	0.79%
Growth Pool	~ 20% Cash & Fixed Income ~ 80% Equity		Schwab MarketTrack Growth Portfolio Preferred Shares (SWPGX)	★★★★	0.65%

Donors should carefully consider information contained in the prospectus for the registered underlying mutual funds, including investment objectives, risks, charges and expenses. You can request a prospectus by calling the Fund at (800) 746-6216. Please read the prospectus carefully before making contributions or recommending investment of funds.

¹ This is a total of the underlying fund's annual operating expenses, expressed as a percentage of its average net assets and does not include our administrative fee.

² Nature of index funds (to track relevant market indices) do not typically lend themselves to more than 3 star Morningstar ratings.





Market fluctuations may cause the value of investment funds shares held in a Charitable Gift Account to be worth more or less than the value of the original contribution to the funds. Funds may focus on certain sectors that may involve a greater degree of risk than other funds, which provide broader diversification. Funds that invest in international stocks may be exposed to additional risks, including currency fluctuations, political volatility, foreign taxes and foreign regulators and the potential for illiquid markets. Historically, small-cap stocks have been more volatile than stocks of larger, more established companies.

Morningstar proprietary ratings reflect historical risk-adjusted performance as of 6/30/2009. For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (including the effects of sales charges, loads and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variations in the distribution percentages.) The top 10% of the funds in an investment category receive 5 stars, 22.5% receive 4 stars, 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating is a weighted average of the funds' three-, five-, and 10-year (if applicable) Morningstar rating metrics.

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These investment strategies show how you might recommend an allocation of your Charitable Gift Account assets among investments in various categories. Keep in mind that it is important to periodically review your strategy to make sure it continues to be consistent with your philanthropic goals. Please note that these examples are not based on market forecasts, but simply reflect an established approach to investing. They are not the only strategies available to you, and you may continue to recommend a complete allocation to an individual investment pool if you would like.¹

If one of these investment strategies matches your needs, you may use it to help create an asset allocation plan for your Charitable Gift Account.

SHORT TERM	CONSERVATIVE	BALANCED	GROWTH
<p>Average Annual Return²: 1970-2008: 7.0% Best Year: 19.8% Worst Year: 1.4%</p> <p><i>For donors seeking the most stability</i></p>	<p>Average Annual Return²: 1970-2008: 8.2% Best Year: 22.8% Worst Year: -4.6%</p> <p><i>For donors seeking stability who are less concerned about growth</i></p>	<p>Average Annual Return²: 1970-2008: 9.4 % Best Year: 29.2 % Worst Year: -16.6 %</p> <p><i>For donors who plan to recommend grants over a longer period of time and want moderate growth potential. Likely to entail some fluctuations in value, but presents less volatility than the overall equity market</i></p>	<p>Average Annual Return²: 1970-2008: 9.7% Best Year: 34.4% Worst Year: -29.5%</p> <p><i>For donors who plan to recommend grants over a very long period of time and want the highest growth potential. May entail substantial year-to-year volatility in value in exchange for potentially high long-term returns</i></p>
<p><u>Individual Investment Pools</u></p>  <ul style="list-style-type: none"> ■ 60% Cash Investments (Money Market Pool) ■ 40% Fixed Income (Income or TIPS Pool) 	<p><u>Individual Investment Pools</u></p>  <ul style="list-style-type: none"> ■ 30% Cash Investments (Money Market Pool) ■ 50% Fixed Income (Income or TIPS Pool) ■ 15% Large Cap Equity (Large Cap Equity Index or Managed Pool, Socially Responsible Pool) ■ 5% International Equity (International Equity Index or Managed Pool) 	<p><u>Individual Investment Pools</u></p>  <ul style="list-style-type: none"> ■ 5% Cash Investments (Money Market Pool) ■ 45% Fixed Income (Income or TIPS Pool) ■ 30% Large Cap Equity (Large Cap Equity Index or Managed Pool, Socially Responsible Pool) ■ 8% Small Cap Equity (Small Cap Equity Pool) ■ 12% International Equity (International Equity Index or Managed Pool) 	<p><u>Individual Investment Pools</u></p>  <ul style="list-style-type: none"> ■ 5% Cash Investments (Money Market Pool) ■ 15% Fixed Income (Income or TIPS Pool) ■ 45% Large Cap Equity (Large Cap Equity Index or Managed Pool, Socially Responsible Pool) ■ 15% Small Cap Equity (Small Cap Equity Pool) ■ 20% International Equity (International Equity Index or Managed Pool)
	OR	OR	OR
	<p><u>Asset Allocation Pools</u> 100% CONSERVATIVE POOL</p>	<p><u>Asset Allocation Pools</u> 100% BALANCED POOL</p>	<p><u>Asset Allocation Pools</u> 100% GROWTH POOL</p>

¹ Due to risk, the Fund discourages the use of either International pool for more than 25% of any Charitable Gift Account balance.

² Source: Schwab Center for Financial Research with data provided by Morningstar, Inc. The return figures for 1970–2008 are the compounded annual average, the minimum and the maximum annual total returns of hypothetical asset allocation plans. The asset allocation plans are weighted averages of the performance of the indices used to represent each asset class in the plans, include reinvestment of dividends and interest, and are rebalanced annually. The indices representing each asset class in the historical asset allocation plans are S&P 500® Index (large-cap stocks); CRSP 6–8 Index for the period 1970–1978 and Russell 2000® Index for the period 1979–2008 (small-cap stocks); MSCI EAFE® Net of Taxes (international stocks); Ibbotson Intermediate-Term Government Bond Index for the period 1970–1975 and Barclays Capital U.S. Aggregate Index for the period 1976–2008 (bonds); and Ibbotson U.S. 30-day Treasury Bill Index for the period 1970–1977 and Citigroup U.S. 3-month Treasury bills for the period 1978–2008 (cash investments). Indices are unmanaged, do not incur fees or expenses, and cannot be invested in directly. Past performance is no indication of future results.