

RPB Asset Allocation Parameters

Participant's Age As of (last) July 1	Allocation Parameters	
	Equities	Bonds/Stable Value
Under age 60	80% maximum 20% minimum	80% maximum 20% minimum
Age 60 to age 69	80% maximum 0% minimum	100% maximum 20% minimum
Age 70 and older	60% maximum 0% minimum	100% maximum 40% minimum

The above chart shows the age-based parameters that govern RPB plan participants' choices when selecting an asset allocation for their account balances. Participants may choose their allocation from among three funds: the equity fund, bond fund and stable value fund, and may elect to change their allocation on a quarterly basis. Please refer to the "RPB Fund Descriptions" located on our website, www.rpb.org, in the Document Library section for further information.