




























Age of Beneficiary	Conservative Option	Moderate Option	Aggressive Option
4 or younger	<b>Blended Growth Portfolio*</b>  <ul style="list-style-type: none"> <li>62.5% Stocks</li> <li>37.5% Bonds</li> </ul>	<b>Aggressive Portfolio*</b>  <ul style="list-style-type: none"> <li>87.5% Stocks</li> <li>12.5% Bonds</li> </ul>	<b>Aggressive Growth Portfolio</b>  <ul style="list-style-type: none"> <li>100% Stocks</li> </ul>
5 through 6	<b>Moderate Growth Portfolio</b>  <ul style="list-style-type: none"> <li>50% Stocks</li> <li>50% Bonds</li> </ul>	<b>Growth Portfolio</b>  <ul style="list-style-type: none"> <li>75% Stocks</li> <li>25% Bonds</li> </ul>	<b>Aggressive Portfolio*</b>  <ul style="list-style-type: none"> <li>87.5% Stocks</li> <li>12.5% Bonds</li> </ul>
7 through 8	<b>Disciplined Growth Portfolio*</b>  <ul style="list-style-type: none"> <li>37.5% Stocks</li> <li>62.5% Bonds</li> </ul>	<b>Blended Growth Portfolio*</b>  <ul style="list-style-type: none"> <li>62.5% Stocks</li> <li>37.5% Bonds</li> </ul>	<b>Aggressive Portfolio*</b>  <ul style="list-style-type: none"> <li>87.5% Stocks</li> <li>12.5% Bonds</li> </ul>
9 through 10	<b>Conservative Growth Portfolio</b>  <ul style="list-style-type: none"> <li>25% Stocks</li> <li>75% Bonds</li> </ul>	<b>Moderate Growth Portfolio</b>  <ul style="list-style-type: none"> <li>50% Stocks</li> <li>50% Bonds</li> </ul>	<b>Growth Portfolio</b>  <ul style="list-style-type: none"> <li>75% Stocks</li> <li>25% Bonds</li> </ul>
11 through 12	<b>Conservative Portfolio*</b>  <ul style="list-style-type: none"> <li>12.5% Stocks</li> <li>87.5% Bonds</li> </ul>	<b>Disciplined Growth Portfolio*</b>  <ul style="list-style-type: none"> <li>37.5% Stocks</li> <li>62.5% Bonds</li> </ul>	<b>Blended Growth Portfolio*</b>  <ul style="list-style-type: none"> <li>62.5% Stocks</li> <li>37.5% Bonds</li> </ul>
13 through 14	<b>Blended Income Portfolio*</b>  <ul style="list-style-type: none"> <li>75% Bonds</li> <li>25% Short-term Reserves</li> </ul>	<b>Conservative Growth Portfolio</b>  <ul style="list-style-type: none"> <li>25% Stocks</li> <li>75% Bonds</li> </ul>	<b>Moderate Growth Portfolio</b>  <ul style="list-style-type: none"> <li>50% Stocks</li> <li>50% Bonds</li> </ul>
15 through 16	<b>Moderate Income Portfolio*</b>  <ul style="list-style-type: none"> <li>50% Bonds</li> <li>50% Short-term Reserves</li> </ul>	<b>Conservative Portfolio*</b>  <ul style="list-style-type: none"> <li>12.5% Stocks</li> <li>87.5% Bonds</li> </ul>	<b>Disciplined Growth Portfolio*</b>  <ul style="list-style-type: none"> <li>37.5% Stocks</li> <li>62.5% Bonds</li> </ul>
17 through 18	<b>Balanced Income Portfolio*</b>  <ul style="list-style-type: none"> <li>25% Bonds</li> <li>75% Short-term Reserves</li> </ul>	<b>Blended Income Portfolio*</b>  <ul style="list-style-type: none"> <li>75% Bonds</li> <li>25% Short-term Reserves</li> </ul>	<b>Conservative Growth Portfolio</b>  <ul style="list-style-type: none"> <li>25% Stocks</li> <li>75% Bonds</li> </ul>
19 and older	<b>Interest Accumulation Portfolio</b>  <ul style="list-style-type: none"> <li>100% Short-term Reserves</li> </ul>	<b>Blended Income Portfolio*</b>  <ul style="list-style-type: none"> <li>75% Bonds</li> <li>25% Short-term Reserves</li> </ul>	<b>Conservative Portfolio*</b>  <ul style="list-style-type: none"> <li>12.5% Stocks</li> <li>87.5% Bonds</li> </ul>

\*Portfolio available only within a PA 529 IP age-based savings track. Cannot be purchased individually as a stand-alone portfolio.

Portfolios with higher concentrations in bonds and short-term investments tend to be less volatile than those with more stocks. Less volatile portfolios generally may not decline in value as much when markets decline, but also may not appreciate in value as much when markets go up. Investments in bonds are subject to interest rate, credit and inflation risk.