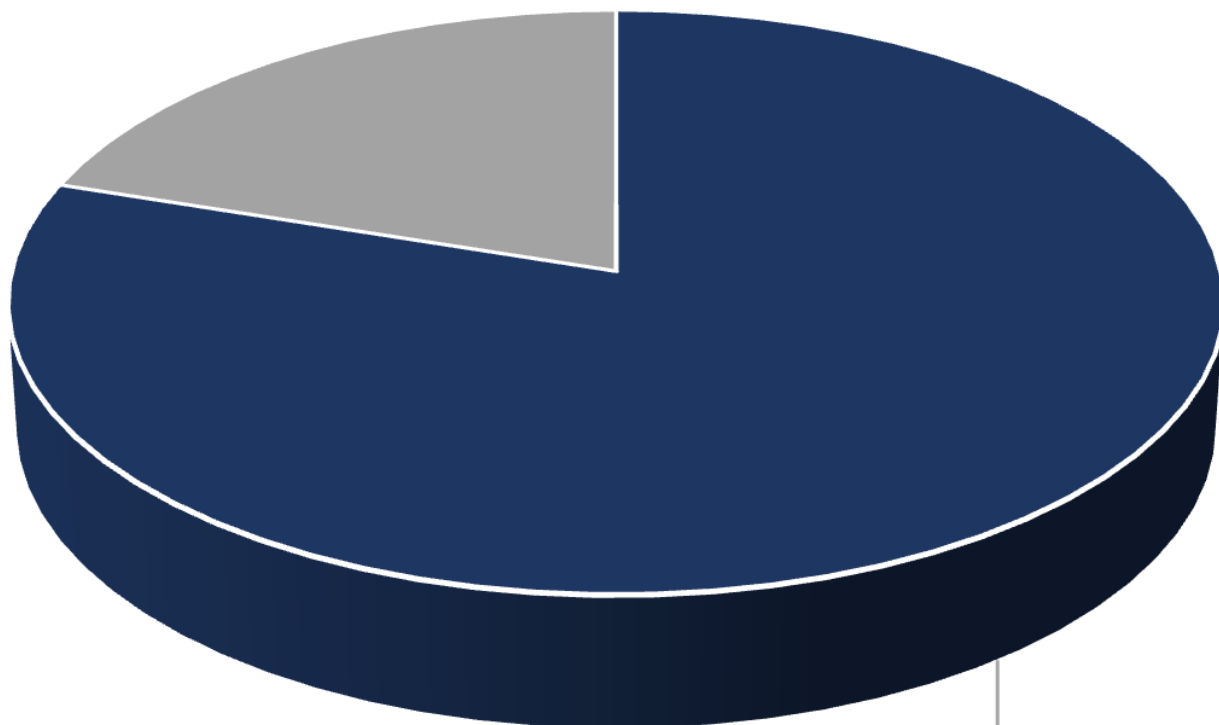


Bonjour Future Planning Conservative

Equity Fund 20%



Bond Fund 80%

PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS