Dow Jones Target Date Indexes℠

Methodology

Overview

The Dow Jones Target Date Indexes℠ are a composite of other indexes. These sub-indexes represent three major asset classes—stocks, bonds and cash. The asset classes are weighted within each Target Date Index to reflect a targeted level of risk. Over time, the weights are adjusted based on predetermined formulas to reduce the level of potential risk as the index's maturity date approaches.

Global Series	U.S. Series
Dow Jones Target Today Index	Dow Jones U.S. Target Today Index
Dow Jones Target 2005 Index	Dow Jones U.S. Target 2005 Index
Dow Jones Target 2010 Index	Dow Jones U.S. Target 2010 Index
Dow Jones Target 2015 Index	Dow Jones U.S. Target 2015 Index
Dow Jones Target 2020 Index	Dow Jones U.S. Target 2020 Index
Dow Jones Target 2025 Index	Dow Jones U.S. Target 2025 Index
Dow Jones Target 2030 Index	Dow Jones U.S. Target 2030 Index
Dow Jones Target 2035 Index	Dow Jones U.S. Target 2035 Index
Dow Jones Target 2040 Index	Dow Jones U.S. Target 2040 Index
Dow Jones Target 2045 Index	Dow Jones U.S. Target 2045 Index

Subindexes of the Dow Jones Target Date Indexes

Global Series	U.S. Series
Stock	**Stock**
Dow Jones U.S. Large-Cap Growth Index	Dow Jones U.S. Large-Cap Growth Index
Dow Jones U.S. Large-Cap Value Index	Dow Jones U.S. Large-Cap Value Index
Dow Jones U.S. Mid-Cap Growth Index	Dow Jones U.S. Mid-Cap Growth Index
Dow Jones U.S. Mid-Cap Value Index	Dow Jones U.S. Mid-Cap Value Index
Dow Jones U.S. Small-Cap Growth Index	Dow Jones U.S. Small-Cap Growth Index
Dow Jones U.S. Small-Cap Value Index	Dow Jones U.S. Small-Cap Value Index
Dow Jones Europe/Canada Index	
Dow Jones Asia/Pacific Index	
Dow Jones Institutional Emerging Markets Index	
Bond	**Bond**
Barclays Capital Government Bond Index	Barclays Capital Government Bond Index
Barclays Capital Corporate Bond Index	Barclays Capital Corporate Bond Index
Barclays Capital Mortgage Bond Index	Barclays Capital Mortgage Bond Index
Barclays Capital Majors (ex U.S.) Index	
Cash	**Cash**
Barclays Capital 1-3 month T-bill index	Barclays Capital 1-3 month T-bill index

The methodologies of the subindexes can be obtained from Dow Jones Indexes and Barclays Capital.

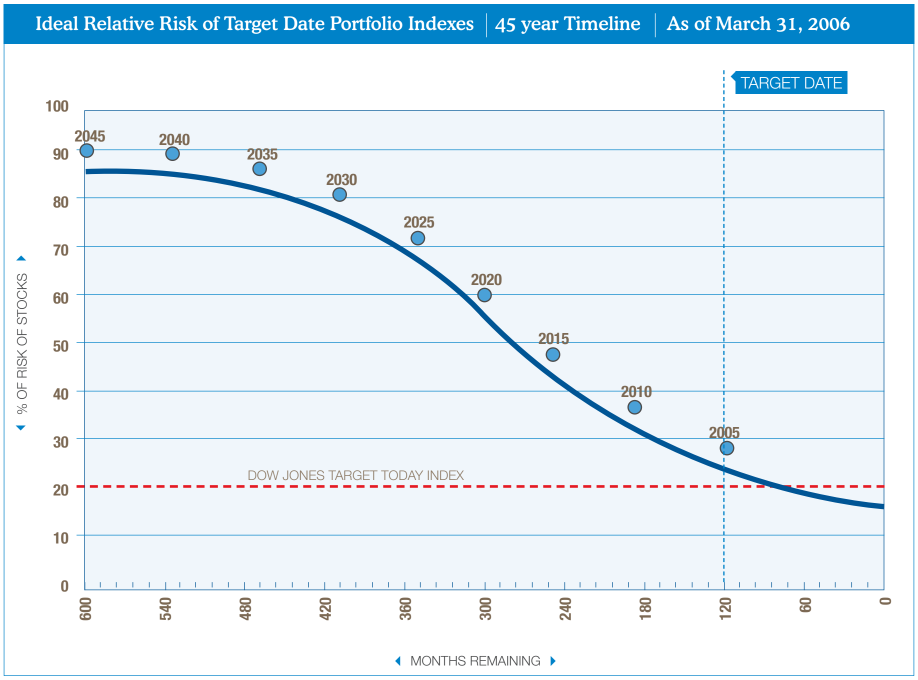
Rebalancing: Adjusting for Risk

The Dow Jones Target Date Indexes' systematic reduction of potential risk over time reflects higher levels of potential risk in the indexes' early years and lower levels of risk in the years immediately prior to the targeted maturity dates.

New indexes may be added to the Dow Jones Target Date series every five years. At inception, an index targets a maturity date 40 years in the future. For the first five years, the index's targeted risk level is set at 90% of the risk of the equity portion of the index. Stocks, bonds and cash—as represented by underlying indexes—are rebalanced monthly within the index to maximize the weighting to the asset class with the highest historical return at the 90% risk level.

At 35 years prior the maturity date, the index begins to reflect reductions in potential risk. A new targeted risk level is calculated each month as a function of the current risk of the equity component and the number of months remaining to maturity. The monthly risk reductions continue until the index reflects 20% of the equity risk, on December 1st of the year ten years after maturity. Once an index reaches that date, it always reflects 20% of the equity risk.

As illustrated in the following graph, potential risk declines at a lower rate at the beginning of the index's lifespan, a higher rate during the middle years and then returns to a lower rate as the maturity date approaches.



The Dow Jones Target Date Indexes' systematic reduction of potential risk (as represented by the equity index component) over time reflects higher levels of potential risk in the early years and lower levels of potential risk in the years immediately prior to the target date.

Each Dow Jones Target Date Index always represents at least 4% stocks, 4% bonds and 4% cash through its underlying indexes. The weighting of each asset class as represented by the subindexes is not allowed to drop below 4%.

Calculating Return

The return of each index is calculated monthly by multiplying the returns of subindexes by the weighting assigned to the corresponding asset class and then summing the weighted returns.

For more information on the Dow Jones Target Date IndexesSM,
email **djindexsupport@dowjones.com** or call 609.520.7249. Learn more at **www.djindexes.com**.

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