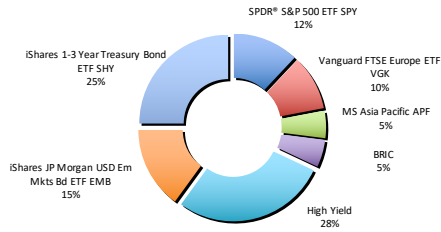


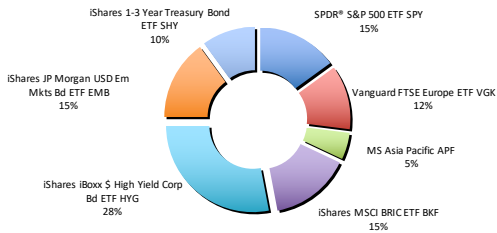
Conservative



Conservative Strategy

Name	Ticker	% Model Wght	Price	Tactical Alloc.	% YTD	% 1 YR	% 3 YR	% 5 YR	Duration	Std Dev
SPDR® S&P 500 ETF	SPY	12%	265.78	15%	0.95	-0.66	2.18	1.56		10.92
Vanguard FTSE Europe ETF	VGK	10%	51.44	7%	0.41	-1.08	0.53	0.09		12.28
MS Asia Pacific	APF	5%	17.47	7%	0.43	-0.59	0.97	0.30		13.86
iShares MSCI BRIC ETF	BKF	5%	40.65	5%	0.42	-0.85	0.96	0.29		17.08
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	28%	84.41	27%	1.10	0.40	2.21	0.93	3.78	4.14
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	107.70	15%	2.34	-0.27	0.94	0.74	7.04	5.94
iShares 1-3 Year Treasury Bond ETF	SHY	25%	83.60	24%	0.00	0.40	0.16	0.16	1.88	0.88
Portfolio Returns		100%		100%	5.65	-2.64	7.95	4.07		
Performance vs Benchmark*					0.10	0.13	0.40	2.37		

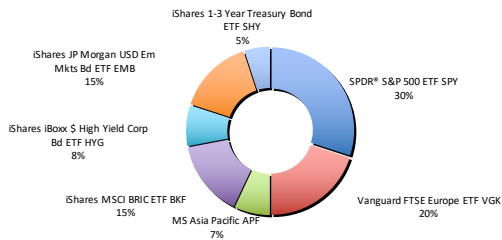
Moderate



Moderate Strategy

Name	Ticker	% Model Wght	Price	Tactical Alloc.	% YTD	% 1 YR	% 3 YR	% 5 YR	Duration	Std Dev
SPDR® S&P 500 ETF	SPY	15%	265.78	20%	1.27	-0.88	2.91	2.08		10.92
Vanguard FTSE Europe ETF	VGK	12%	51.44	7%	0.41	-1.08	0.53	0.09		12.28
MS Asia Pacific	APF	5%	17.47	7%	0.43	-0.59	0.97	0.30		13.86
iShares MSCI BRIC ETF	BKF	15%	40.65	12%	1.00	-2.04	2.31	0.68		17.08
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	28%	84.41	25%	1.02	0.37	2.05	0.87	3.78	4.14
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	107.7	20%	3.13	-0.35	1.25	0.99	7.31	5.94
iShares 1-3 Year Treasury Bond ETF	SHY	10%	83.6	9%	0.00	0.15	0.06	0.06	1.90	0.88
Portfolio Returns		100%		100%	7.26	-4.42	10.08	5.07		
Performance vs Benchmark*					0.56	0.74	0.11	0.51		

Aggressive



Aggressive Strategy

Name	Ticker	% Model Wght	Price	Tactical Alloc.	% YTD	% 1 YR	% 3 YR	% 5 YR	Duration	Std Dev
SPDR® S&P 500 ETF	SPY	30%	265.78	35%	2.22	-1.54	5.09	3.64		10.92
Vanguard FTSE Europe ETF	VGK	20%	51.44	8%	0.46	-1.23	0.60	0.10		12.28
MS Asia Pacific	APF	7%	17.47	10%	0.62	-0.84	1.38	0.43		13.86
iShares MSCI BRIC ETF	BKF	15%	40.65	20%	1.67	-3.40	3.85	1.14		17.08
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	8%	84.41	3%	0.12	0.04	0.25	0.10	3.78	4.14
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	107.7	20%	3.13	-0.35	1.25	0.99	7.31	5.94
iShares 1-3 Year Treasury Bond ETF	SHY	5%	83.6	4%	0.00	0.07	0.03	0.03	1.90	0.88
Portfolio Returns		100%		100%	8.23	-7.25	12.45	6.43		
Performance vs Benchmark*					0.80	0.35	1.09	0.84		

* Benchmark is the composite strategic weighted index.