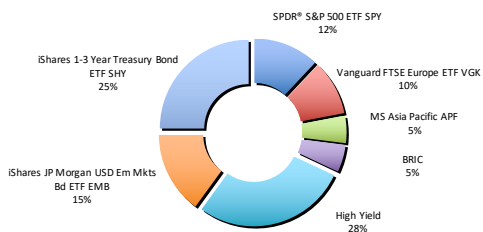


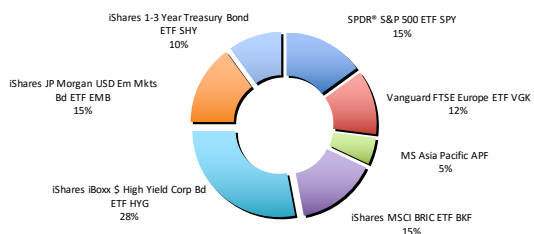
Conservative



Conservative Strategy

Name	Ticker	% Model Wght	Price	Tactical Alloc.	Raw % YTD	% YTD	% 1 YR	% 3 YR	% 5 YR	Duration	Std Dev
SPDR® S&P 500 ETF	SPY	12%	275.12	15%	4.44	0.67	1.23	1.74	1.71		9.37
Vanguard FTSE Europe ETF	VGK	10%	52.77	8%	-8.25	-0.66	-0.56	0.32	0.15		12.06
MS Asia Pacific	APF	5%	15.75	5%	-14.28	-0.71	-0.59	0.24	0.05		13.57
iShares MSCI BRIC ETF	BKF	5%	39.28	5%	-11.23	-0.56	-0.55	0.46	0.14		16.84
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	28%	84.56	28%	1.22	0.34	0.34	1.52	0.98	3.78	4.45
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	104.7	10%	-6.33	-0.63	-0.50	0.37	0.38	7.31	5.98
iShares 1-3 Year Treasury Bond ETF	SHY	25%	82.89	29%	0.26	0.08	0.01	0.12	0.12	1.90	6.76
Portfolio Returns		100%				-1.49	-0.61	4.76	3.53		
Performance vs Benchmark*						0.63	0.64	0.10	1.77		

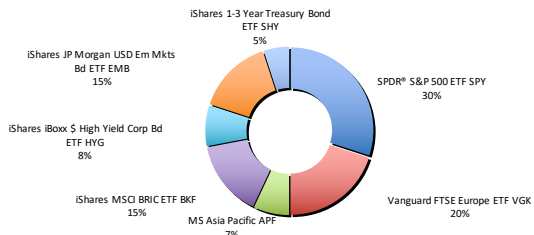
Moderate



Moderate Strategy

Name	Ticker	% Model Wght	Price	Tactical Alloc.	Raw % YTD	% YTD	% 1 YR	% 3 YR	% 5 YR	Duration	Std Dev
SPDR® S&P 500 ETF	SPY	15%	275.12	20%	4.44	0.89	1.64	2.32	2.28		9.37
Vanguard FTSE Europe ETF	VGK	12%	52.77	10%	-8.25	-0.83	-0.70	0.40	0.19		12.06
MS Asia Pacific	APF	5%	15.75	5%	-14.28	-0.71	-0.59	0.24	0.05		13.57
iShares MSCI BRIC ETF	BKF	15%	39.28	10%	-11.23	-1.12	-1.09	0.92	0.27		16.84
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	28%	84.56	30%	1.22	0.37	0.37	1.63	1.05	3.78	4.45
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	104.7	10%	-6.33	-0.63	-0.50	0.37	0.38	7.31	5.98
iShares 1-3 Year Treasury Bond ETF	SHY	10%	82.89	5%	0.26	0.01	0.00	0.02	0.02	1.90	6.76
Portfolio Returns		100%				-2.03	-0.87	5.90	4.24		
Performance vs Benchmark*						1.28	1.37	-0.05	0.26		

Aggressive



Aggressive Strategy

Name	Ticker	% Model Wght	Price	Tactical Alloc.	Raw % YTD	% YTD	% 1 YR	% 3 YR	% 5 YR	Duration	Std Dev
SPDR® S&P 500 ETF	SPY	30%	275.12	30%	4.44	1.33	2.47	3.48	3.41		9.37
Vanguard FTSE Europe ETF	VGK	20%	52.77	15%	-8.25	-1.24	-1.05	0.60	0.29		12.06
MS Asia Pacific	APF	7%	15.75	7%	-14.28	-1.00	-0.83	0.33	0.07		13.57
iShares MSCI BRIC ETF	BKF	15%	39.28	12%	-11.23	-1.35	-1.31	1.10	0.32		16.84
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	8%	84.56	10%	1.22	0.12	0.12	0.54	0.35	3.78	4.45
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	104.7	10%	-6.33	-0.63	-0.50	0.37	0.38	7.31	5.98
iShares 1-3 Year Treasury Bond ETF	SHY	5%	82.89	16%	0.26	0.04	0.00	0.06	0.07	1.90	6.76
Portfolio Returns		100%				-2.72	-1.10	6.49	4.89		
Performance vs Benchmark*						1.12	0.95	-0.50	-0.25		

* Benchmark is the composite strategic weighted index.