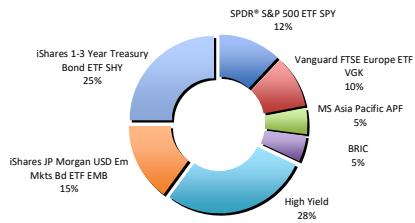


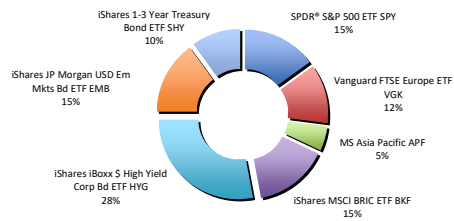
Conservative



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%	342.86	15%	1.21	2.47	1.83	2.01		17.68
Vanguard FTSE Europe ETF	VGK	10%	53	7%	-0.55	-0.10	-0.01	0.26		17.33
MS Asia Pacific	APF	5%	80.47	8%	0.79	1.50	0.36	0.74		18.04
iShares MSCI BRIC ETF	BKF	5%	48.82	4%	0.33	0.75	0.21	0.44		19.19
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	28%	84.62	30%	0.01	0.65	1.10	1.55	3.78	8.41
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	110.97	15%	-0.02	0.38	0.50	0.80	7.04	11.09
iShares 1-3 Year Treasury Bond ETF	SHY	25%	86.43	21%	0.62	0.69	0.53	0.35	1.88	1.27
Portfolio Returns		100%		100%	2.39	6.34	4.51	6.14		
Performance vs Benchmark*					0.57	0.82	0.42	3.81		

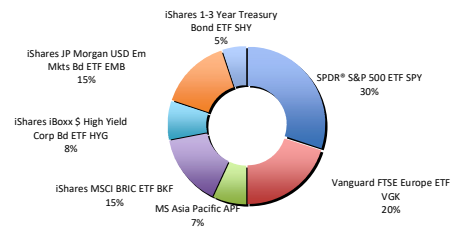
Moderate



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%	342.86	20%	1.61	3.30	2.44	2.68		17.68
Vanguard FTSE Europe ETF	VGK	12%	53	7%	-0.55	-0.10	-0.01	0.26		17.33
MS Asia Pacific	APF	5%	80.47	7%	0.69	1.31	0.31	0.65		18.04
iShares MSCI BRIC ETF	BKF	15%	48.82	12%	0.98	2.25	0.63	1.32		19.19
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	28%	84.62	25%	0.01	0.54	0.92	1.29	3.78	8.41
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	110.97	20%	-0.02	0.50	0.66	1.07	7.31	11.09
iShares 1-3 Year Treasury Bond ETF	SHY	10%	86.43	9%	0.27	0.30	0.23	0.15	1.90	1.27
Portfolio Returns		100%		100%	2.98	8.10	5.18	7.41		
Performance vs Benchmark*					0.71	0.73	0.58	0.44		

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%	342.86	35%	2.82	5.77	4.26	4.69		17.68
Vanguard FTSE Europe ETF	VGK	20%	53	8%	-0.62	-0.11	-0.01	0.30		17.33
MS Asia Pacific	APF	7%	80.47	10%	0.99	1.88	0.45	0.92		18.04
iShares MSCI BRIC ETF	BKF	15%	48.82	18%	1.47	3.38	0.94	1.97		19.19
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	8%	84.62	5%	0.00	0.11	0.18	0.26	3.78	8.41
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	110.97	20%	-0.02	0.50	0.66	1.07	7.31	11.09
iShares 1-3 Year Treasury Bond ETF	SHY	5%	86.43	4%	0.12	0.13	0.10	0.07	1.90	1.27
Portfolio Returns		100%		100%	4.75	11.66	6.59	9.27		
Performance vs Benchmark*					1.85	2.15	0.94	0.93		

* Benchmark is the composite strategic weighted index.