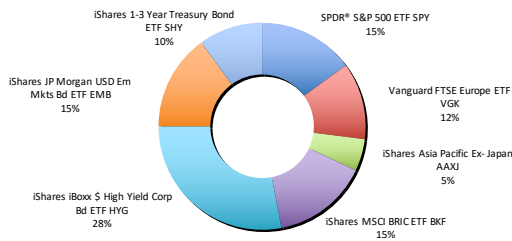


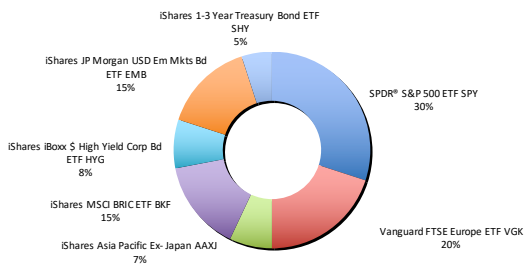
Conservative Strategy

Name	Ticker	% Model Wght	Price	Tactical Alloc.	% YTD	% 1 YR	% 3 YR	% 5 YR	Duration	Std Dev
SPDR® S&P 500 ETF	SPY	12%	280.86	12%	1.54	0.59	1.60	1.24		10.83
Vanguard FTSE Europe ETF	VGK	10%	53.15	7%	0.70	-0.60	0.48	0.04		11.72
iShares Asia Pacific Ex- Japan	AAXJ	5%	66.43	7%	0.32	-0.88	0.78	0.27		13.01
iShares MSCI BRIC ETF	BKF	5%	40.22	5%	0.30	0.27	0.20	0.20	14.36	17.08
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	28%	85.44	30%	2.17	1.55	1.94	1.01	3.37	4.15
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	108.45	15%	0.91	0.80	0.60	0.60	7.41	6.17
iShares 1-3 Year Treasury Bond ETF	SHY	25%	84.12	24%	0.32	0.78	0.23	0.21	1.88	0.89
Portfolio Returns		100%		100%	6.27	2.50	5.83	3.56		
Performance vs Benchmark*					-0.08	0.08	0.14	1.87		



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%	280.86	15%	1.93	0.74	2.00	1.55		10.83
Vanguard FTSE Europe ETF	VGK	12%	53.15	5%	0.50	-0.43	0.34	0.03		11.72
iShares Asia Pacific Ex- Japan	AAXJ	5%	66.43	6%	0.27	-0.75	0.67	0.23		13.01
iShares MSCI BRIC ETF	BKF	15%	40.22	10%	0.61	0.53	0.40	0.40		17.08
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	28%	85.44	35%	2.53	1.81	2.26	1.18	3.78	4.15
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	108.45	20%	1.22	1.06	0.80	0.79	7.31	6.17
iShares 1-3 Year Treasury Bond ETF	SHY	10%	84.12	9%	0.12	0.29	0.09	0.08	1.90	0.89
Portfolio Returns		100%		100%	7.18	3.25	6.56	4.25		
Performance vs Benchmark*					-0.16	0.81	0.07	0.22		



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%	280.86	30%	3.86	1.48	3.99	3.09		10.83
Vanguard FTSE Europe ETF	VGK	20%	53.15	7%	0.70	-0.60	0.48	0.04		11.72
iShares Asia Pacific Ex- Japan	AAXJ	7%	66.43	8%	0.36	-1.00	0.90	0.31		13.01
iShares MSCI BRIC ETF	BKF	15%	40.22	15%	0.91	0.80	0.60	0.60		17.08
iShares iBoxx \$ High Yield Corp Bd ETF	HYG	8%	85.44	15%	1.08	0.78	0.97	0.50	3.78	4.15
iShares JP Morgan USD Em Mkts Bd ETF	EMB	15%	108.45	20%	1.22	1.06	0.80	0.79	7.31	6.17
iShares 1-3 Year Treasury Bond ETF	SHY	5%	84.12	5%	0.07	0.16	0.05	0.04	1.90	0.89
Portfolio Returns		100%		100%	8.21	2.67	7.79	5.38		
Performance vs Benchmark*					-0.44	1.62	-0.13	0.40		

* Benchmark is the composite strategic weighted index.