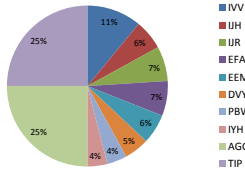




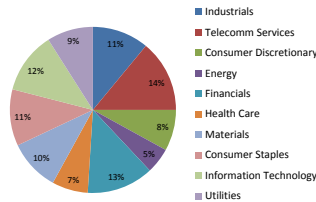
The Strategically Engineered Portfolio Program (S. E. P. P.)

Moderate to Conservative Allocation Stock / Bond Ratio: 50 / 50

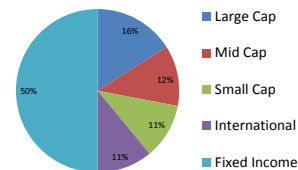
Exchange Traded Fund (ETF) Allocation



Holdings by Sector



Holdings By Asset Class



Asset Allocation

Fixed Income	50%
Stocks	50%

Exchange Traded Fund (ETF) Allocation

iShares S&P 500 (IVV)	11%
iShares S&P Midcap 400 (IJH)	6%
iShares S&P SmallCap 600 (IJR)	7%
iShares MSCI EAFE (EFA)	7%
iShares MSCI Emerging Markets (EEM)	6%
iShares Dow Jones Select Dividend (DVY)	5%
PowerShares WilderHill Energy (PBW)	4%
iShares Dow Jones Healthcare Sector (IYH)	4%
iShares Barclays Aggregate Bond (AGG)	25%
iShares Inflation Protected Bond (TIP)	25%

Holdings By Asset Class

Large Cap	16%
Mid Cap	12%
Small Cap	11%
International	11%
Fixed Income	50%

Holdings by Sector

Industrials	11%
Telecomm Services	14%
Consumer Discretionary	8%
Energy	5%
Financials	13%
Health Care	7%
Materials	10%
Consumer Staples	11%
Information Technology	12%
Utilities	9%

Holdings by Region

Asia Ex-Japan	1%
Emerging Markets	10%
Europe Ex-UK	5%
Japan	2%
United Kingdom	2%
United States	80%

The **Moderate Conservative Allocation** seeks long-term capital growth while providing reasonable stability of principal and incurring less stock market risk than a fund made up entirely of stocks. This is achieved by employing a systematic, disciplined, and low cost approach to asset allocation using a well-diversified mix of non-proprietary Exchange Traded Funds (ETFs), as opposed to traditional higher cost, higher turnover, actively managed mutual funds. The ETFs contained in the **Moderate Conservative Allocation** are rebalanced back to their target weightings on an annual basis, thereby systematically providing a strategy to exploit normal market fluctuations.

The **Moderate Conservative Allocation** strategy uses a computer model to evaluate expected returns and risks of the overall portfolio relative to major market indexes. In summary, the goal of the **Moderate Conservative Allocation** is to outperform the stock market over the long term with less risk / volatility (as measured by standard deviation).

All investments are subject to risk. Past performance is no guarantee of future results. The performance of an index is not an exact representation of any particular investment, as you cannot invest directly in an index. Data as of September 30, 2010.