# MGO Portfolio 1 (Conservative)

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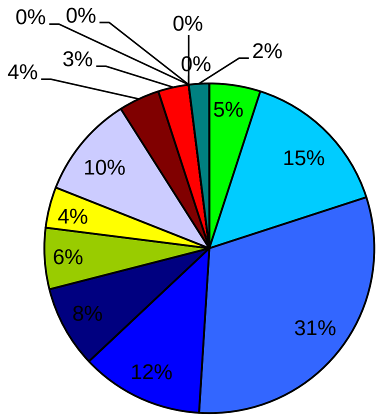
Standard Deviation: 7.39

## Investment Objective:

Capital preservation with goal of current income.

## Investor Guidelines:

Portfolio 1's goal is a portfolio with less equity holdings and less market fluctuation. The typical investor in the Portfolio 1 is near retirement, is concerned with asset fluctuation and is not comfortable with the risk associated with fully investing in the equities market.




| INVESTMENT BREAKDOWN | |
|---|---|
| Money Market Funds | 5.0% |
| Short Term Bonds | 15.0% |
| Intermediate Term Bonds | 31.0% |
| Long Term Bonds | 12.0% |
| Multisector Bonds | 8.0% |
| Bank Loans | 6.0% |
| High Yield Bonds | 4.0% |
| Domestic Hybrid | 10.0% |
| Large Company Value | 4.0% |
| Large Company Growth | 3.0% |
| Medium Company Value | 0.0% |
| Medium Company Growth | 0.0% |
| Small Company Value | 0.0% |
| Small Company Growth | 0.0% |
| Foreign Stock | 2.0% |
| TOTALS: | 100.0% |

## Investment Portfolio:

| | |
|---|---|
| Money Market Funds: | |
| Nationwide Money Market SC | 5.0% |
| Short Term Bonds: | |
| Pimco Low Duration Bond A | 15.0% |
| Intermediate Term Bonds: | |
| Sentinel Government Securities A | 16.0% |
| Pimco Total Return A | 15.0% |
| Long Term Bonds: | |
| Pimco Real Return A | 12.0% |
| Multisector Bond | |
| Oppenheimer Strategic Income A | 8.0% |
| Bank Loan Funds: | |
| Eaton Vance Floating Rate | 6.0% |
| High Yield Bond Funds: | |
| Ivy High Income Y | 4.0% |

| | |
|---|---|
| Domestic Hybrid: | |
| Van Kampen Equity & Income A | 0.0% |
| Income Fund of America R3 | 10.0% |
| Large Company Value Oriented Equities: | |
| Van Kampen Growth & Income A | 4.0% |
| Large Company Growth Oriented Equities: | |
| Growth Fund of America R3 | 3.0% |
| Medium Company Value Oriented Equities: | |
| Goldman Sachs Mid Cap Value A | 0.0% |
| Medium Company Growth Oriented Equities: | |
| Prudential Jennison Mid Cap Growth A | 0.0% |
| Small Company Value Oriented Equities: | |
| JP Morgan Small Cap Value A | 0.0% |
| Small Cap Growth Oriented Equities: | |
| Van Kampen Small Cap Growth A | 0.0% |

| | |
|---|---|
| World Stock: | |
| Oppenheimer Global Fund A | 0.0% |
| Foreign Stock: | |
| Europacific Growth R3 | 2.0% |
| Janus Adv. International Growth S | 0.0% |
| Specialty Stock: | |
| None | 0.0% |
| Cash/Fixed Income Exposure: | 86.0% |
| Domestic Equity Exposure: | 12.0% |
| Foreign/Specialty Equity Exposure: | 0.0% |

## Investment Selection:

The MGO Investment strategy is two-fold, involving both technical and fundamental analysis. MGO identifies the proper stage of a market lifecycle and overweights the corresponding asset classes to maximize the potential for return. Individual fund selection is based upon a variety of factors including: Expense Ratio, Sharpe Ratio, Information Ratio, Performance, and Performance Consistency. A delicate blend of technical and fundamental analysis allows MGO to manage accounts in a manner designed to capitalize upon current trends while not exposing assets to excessive risks.

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## MGO Portfolio 2 (Moderate Conservative)

Standard Deviation: 8.75

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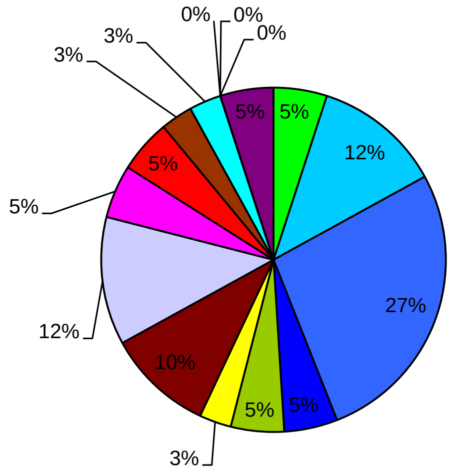
### Investment Objective:

Current income with potential to capitalize upon equity market growth as a secondary objective.

### Investor Guidelines:

The Portfolio 2 is designed for an investor that prefers a more conservative portfolio with some potential for long-term growth and few short-term fluctuations. The typical investor in the Portfolio 2 has more than 5 years until retirement, is concerned with asset fluctuation and is comfortable with a very limited amount of risk associated with investing in the equities market.




| INVESTMENT BREAKDOWN | |
|---|---|
| Money Market Funds | 5.0% |
| Short Term Bonds | 12.0% |
| Intermediate Term Bonds | 27.0% |
| Multisector Bonds | 5.0% |
| Bank Loans | 5.0% |
| High Income Bonds | 3.0% |
| Inflation Protected Bonds | 10.0% |
| Domestic Hybrid | 12.0% |
| Large Company Value | 5.0% |
| Large Company Growth | 5.0% |
| Medium Company Value | 3.0% |
| Medium Company Growth | 3.0% |
| Small Company Value | 0.0% |
| Small Company Growth | 0.0% |
| Long Short | 0.0% |
| Foreign Stock | 5.0% |
| TOTALS: | 100.0% |

### Investment Portfolio:

Money Market Funds:
Nationwide Money Market SC 5.0%

Short Term Bonds:
Pimco Low Duration Bond A 12.0%

Intermediate Term Bonds:
Pimco Total Return A 15.0%
Sentinel Government Securities A 12.0%

Multisector Bonds:
Oppenheimer Strategic Income A 5.0%

Bank Loan Funds
Eaton Vance Floating Rate A 5.0%

High Yield Bonds:
Ivy High Income Y 3.0%

Inflation Protected Bonds:
Pimco Real Return A 10.0%

Domestic Hybrid:
Income Fund of America R3 12.0%

Large Company Value Oriented Equities:
Van Kampen Growth & Income A 5.0%

Large Company Growth Oriented Equities:
Growth Fund of America R3 5.0%

Medium Company Value Oriented Equities:
Janus Perkins Mid Cap Value S 3.0%

Medium Company Growth Oriented Equities:
Prudential Jennison Mid Cap Growth A 3.0%

Small Company Value Oriented Equities:
JP Morgan Small Cap Value A 0.0%

Small Cap Growth Oriented Equities:
Van Kampen Small Cap Growth A 0.0%

World Stock:
Oppenheimer Global Fund A 0.0%

Foreign Stock:
Europacific Growth R3 5.0%
Janus Adv. International Growth S 0.0%

Specialty Stock:
None 0.0%

Cash/Fixed Income Exposure: 73.0%

Domestic Equity Exposure: 22.0%

Foreign/Specialty Equity Exposure: 5.0%

### Investment Selection:

The MGO Investment strategy is two-fold, involving both technical and fundamental analysis. MGO identifies the proper stage of a market lifecycle and overweights the corresponding asset classes to maximize the potential for return. Individual fund selection is based upon a variety of factors including: Expense Ratio, Sharpe Ratio, Information Ratio, Performance, and Performance Consistency. A delicate blend of technical and fundamental analysis allows MGO to manage accounts in a manner designed to capitalize upon current trends while not exposing assets to excessive risks.

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## MGO Portfolio 3 (Moderate)

Standard Deviation: 12.55

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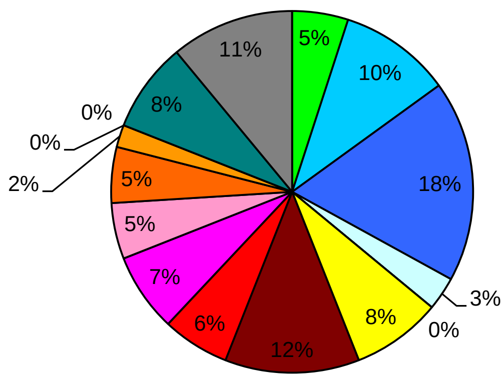
### Investment Objective:

A balance of fixed income and equities designed for a dual objective of income and growth.

### Investor Guidelines:

The Portfolio 3 is designed for an investor that prefers a balanced portfolio with potential for long-term growth and fewer short-term fluctuations. The typical investor in the Portfolio 3 has more than 10 years until retirement, is slightly concerned with asset fluctuation and is comfortable with some risk associated with investing in the equities market.




| INVESTMENT BREAKDOWN | |
|---|---|
| Money Market Funds | 5.0% |
| Short Term Bonds | 10.0% |
| Intermediate Term Bonds | 18.0% |
| Multisector Bonds | 3.0% |
| High Yield Bonds | 0.0% |
| Inflation Protected Bonds | 8.0% |
| Domestic Hybrid | 12.0% |
| Large Company Value | 6.0% |
| Large Company Growth | 7.0% |
| Medium Company Value | 5.0% |
| Medium Company Growth | 5.0% |
| Small Company Blend | 2.0% |
| Small Company Growth | 0.0% |
| Long Short | 0.0% |
| Foreign Stock | 8.0% |
| Specialty Sectors | 11.0% |
| TOTALS: | 100.0% |

### Investment Portfolio:

Money Market Funds:
Nationwide Money Market SC 5.0%

Short Term Bonds:
Pimco Low Duration Bond A 10.0%

Intermediate Term Bonds:
Pimco Total Return A 10.0%
Sentinel Government Securities A 8.0%

Multisector Bonds:
Oppenheimer Strategic Income A 3.0%

High Yield Bonds:
Ivy High Income Y 0.0%

Inflation Protected Bonds:
Pimco Real Return A 8.0%

Domestic Hybrid:
Income Fund of America R3 12.0%

Large Company Value Oriented Equities:
Van Kampen Growth & Income A 6.0%

Large Company Growth Oriented Equities:
Growth Fund of America R3 7.0%

Medium Company Value Oriented Equities:
Janus Perkins Mid Cap Value S 5.0%

Medium Company Growth Oriented Equities:
Prudential Jennison Mid Cap Growth A 5.0%

Small Company Blend Oriented Equities:
Royce Heritage K 2.0%

World Stock:
Oppenheimer Global Fund A 0.0%

Foreign Stock:
Europacific Growth R3 8.0%
Pioneer Emerging Markets A 0.0%

Specialty Stock:
Rydex All Cap Opportunity H 0.0%
Seligman Global Tech A 5.0%
Oppenheimer Gold & Special Minerals 2.0%
Jennison Natural Resources A 4.0%

Cash/Fixed Income Exposure: 50.0%

Domestic Equity Exposure: 31.0%

Foreign/Specialty Equity Exposure: 19.0%

### Investment Selection:

The MGO Investment strategy is two-fold, involving both technical and fundamental analysis. MGO identifies the proper stage of a market lifecycle and overweights the corresponding asset classes to maximize the potential for return. Individual fund selection is based upon a variety of factors including: Expense Ratio, Sharpe Ratio, Information Ratio, Performance, and Performance Consistency. A delicate blend of technical and fundamental analysis allows MGO to manage accounts in a manner designed to capitalize upon current trends while not exposing assets to excessive risks.

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## MGO Portfolio 4 (Moderate Aggressive)

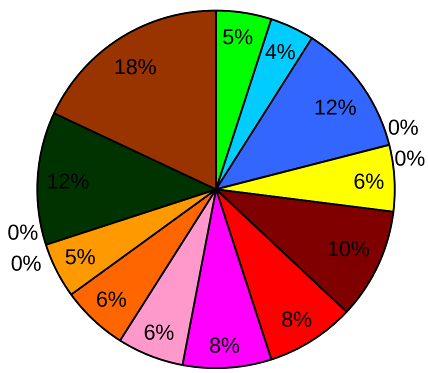
Standard Deviation: 15.87

### Investment Objective:

Focus on equity market growth with a secondary objective to preserve current income.

### Investor Guidelines:

The Portfolio 4 is designed for an investor that prefers an aggessive portfolio with potential for long-term growth and for short-term fluctuations. The typical investor in the Portfolio 4 has more than 15 years until retirement, is comfortable with the risks associated with investing in the equities market and understands asset fluctuation is possible.




| INVESTMENT BREAKDOWN | |
|---|---|
| Money Market Funds | 5.0% |
| Short Term Bonds | 4.0% |
| Intermediate Term Bonds | 12.0% |
| Multisector Bonds | 0.0% |
| High Yield Bonds | 0.0% |
| Inflation Protected Bonds | 6.0% |
| Domestic Hybrid | 10.0% |
| Large Company Value | 8.0% |
| Large Company Growth | 8.0% |
| Medium Company Value | 6.0% |
| Medium Company Growth | 6.0% |
| Small Company Blend | 5.0% |
| Small Company Growth | 0.0% |
| Long Short | 0.0% |
| Foreign Stock | 12.0% |
| Specialty Sectors | 18.0% |
| TOTALS: | 100.0% |

### Investment Portfolio:

| | |
|---|---|
| Money Market Funds: | |
| Nationwide Money Market SC | 5.0% |
| Short Term Bonds: | |
| Pimco Low Duration Bond A | 4.0% |
| Intermediate Term Bonds: | |
| Pimco Total Return A | 6.0% |
| Sentinel Government Securities A | 6.0% |
| Multisector Bonds: | |
| Oppenheimer Strategic Income A | 0.0% |
| High Yield Bonds: | |
| Ivy High Income Y | 0.0% |
| Inflation Protected Bonds: | |
| Pimco Real Return A | 6.0% |
| Domestic Hybrid: | |
| Income Fund of America R3 | 10.0% |
| Large Company Value Oriented Equities: | |
| Van Kampen Growth & Income A | 8.0% |
| Large Company Growth Oriented Equities: | |
| Growth Fund of America R3 | 8.0% |
| Medium Company Value Oriented Equities: | |
| Janus Perkins Mid Cap Value S | 6.0% |
| Medium Company Growth Oriented Equities: | |
| Prudential Jennison Mid Cap Growth A | 6.0% |
| Small Company Blend Oriented Equities: | |
| Royce Heritage K | 5.0% |
| Small Cap Growth Oriented Equities: | |
| Van Kampen Small Cap Growth A | 0.0% |
| World Stock: | |
| Oppenheimer Global Fund A | 0.0% |
| Foreign Stock: | |
| Europacific Growth R3 | 10.0% |
| Pioneer Emerging Markets A | 2.0% |
| Specialty Stock: | |
| Rydex All Cap Opportunity H | 0.0% |
| Seligman Global Tech A | 8.0% |
| Blackrock Healthcare A | 2.0% |
| Oppenheimer Gold & Special Minerals | 2.0% |
| Jennison Natural Resources A | 6.0% |

Cash/Fixed Income Exposure: 32.0%

Domestic Equity Exposure: 38.0%

Foreign/Specialty Equity Exposure: 30.0%

### Investment Selection:

The MGO Investment strategy is two-fold, involving both technical and fundamental analysis. MGO identifies the proper stage of a market lifecycle and overweights the corresponding asset classes to maximize the potential for return. Individual fund selection is based upon a variety of factors including: Expense Ratio, Sharpe Ratio, Information Ratio, Performance, and Performance Consistency. A delicate blend of technical and fundamental analysis allows MGO to manage accounts in a manner designed to capitalize upon current trends while not exposing assets to excessive risks.

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Allocations listed above are representative of a model portfolio in this particular category and are for illustrative purposes only. Individual allocations may vary slightly from what is depicted.
Breakdown of investment asset classes taken from Morningstar Category. Individual funds correspond to Morningstar and may change based on Morningstar evaluation criteria.
Mutual Fund shares are not insured by the FDIC or any other agency, are not guaranteed by any financial institution, are not obligations of any financial institution, and involve investment risk, including possible loss of principal.

# MGO Portfolio 5 (Aggressive)

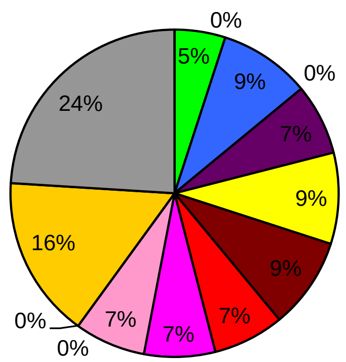
Standard Deviation: 18.81

## Investment Objective:

Equity market growth with little consideration for current income.

## Investor Guidelines:

The Portfolio 5 is designed for an investor that prefers an aggessive portfolio with potential for long-term growth and understands fluctuations are possible.  The typical investor in the Portfolio 5 has more than 20 years until retirement and is comfortable with the risks associated with investing in the equities market.




| INVESTMENT BREAKDOWN | |
|---|---|
| Money Market Funds | 5.0% |
| Short Term Bonds | 0.0% |
| Intermediate Term Bonds | 9.0% |
| High Yield Bonds | 0.0% |
| Domestic Hybrid | 7.0% |
| Large Company Value | 9.0% |
| Large Company Growth | 9.0% |
| Medium Company Value | 7.0% |
| Medium Company Growth | 7.0% |
| Small Company Value | 7.0% |
| Small Company Growth | 0.0% |
| Long Short | 0.0% |
| Foreign Stock | 16.0% |
| Specialty Sectors | 24.0% |
| TOTALS: | 100.0% |

## Investment Portfolio:

| | |
|---|---|
| Money Market Funds: | |
| Nationwide Money Market SC | 5.0% |
| Short Term Bonds: | |
| Pimco Low Duration Bond A | 0.0% |
| Intermediate Term Bonds: | |
| Pimco Total Return A | 4.0% |
| Sentinel Government Securities A | 5.0% |
| High Yield Bonds: | |
| Ivy High Income Y | 0.0% |
| Domestic Hybrid: | |
| Van Kampen Equity & Income A | 0.0% |
| Income Fund of America R3 | 7.0% |
| Large Company Value Oriented Equities: | |
| Van Kampen Growth & Income A | 9.0% |
| Large Company Growth Oriented Equities: | |
| Growth Fund of America R3 | 9.0% |
| Medium Company Value Oriented Equities: | |
| Janus Perkins Mid Cap Value S | 7.0% |
| Medium Company Growth Oriented Equities: | |
| Prudential Jennison Mid Cap Growth A | 7.0% |
| Small Company Blend Oriented Equities: | |
| Royce Heritage K | 7.0% |
| Small Cap Growth Oriented Equities: | |
| Van Kampen Small Cap Growth A | 0.0% |
| World Stock: | |
| Oppenheimer Global Fund A | 0.0% |
| Foreign Stock: | |
| Europacific Growth R3 | 12.0% |
| Pioneer Emerging Market A | 4.0% |
| Specialty Stock: | |
| Rydex All Cap Opportunity H | 0.0% |
| Seligman Global Tech A | 10.0% |
| Blackrock Healthcare A | 3.0% |
| Oppenheimer Gold & Special Minerals | 3.0% |
| Jennison Natural Resources A | 8.0% |

Cash/Fixed Income Exposure: 17.5%

Domestic Equity Exposure: 42.5%

Foreign/Specialty Equity Exposure: 40.0%

## Investment Selection:

The MGO Investment strategy is two-fold, involving both technical and fundamental analysis.  MGO identifies the proper stage of a market lifecycle and overweights the corresponding asset classes to maximize the potential for return.  Individual fund selection is based upon a variety of factors including: Expense Ratio, Sharpe Ratio, Information Ratio, Performance, and Performance Consistency.  A delicate blend of technical and fundamental analysis allows MGO to manage accounts in a manner designed to capitalize upon current trends while not exposing assets to excessive risks.

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Breakdown of investment asset classes taken from Morningstar Category.  Individual funds correspond to Morningstar and may change based on Morningstar evaluation criteria.
Mutual Fund shares are not insured by the FDIC or any other agency, are not guaranteed by any financial institution, are not obligations of any financial institution, and involve investment risk, including possible loss of principal.

## MGO Portfolio 6 (Socially Responsible)

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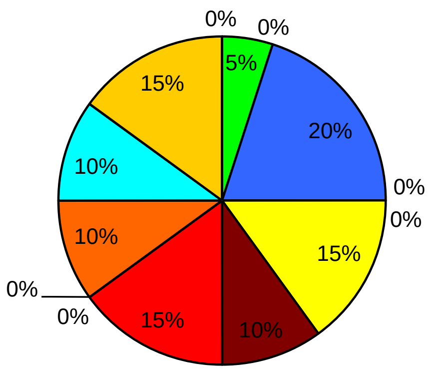
Standard Deviation: 16.85

### Investment Objective:

Focus on equity market growth through socially conscious investments. The portfolio's goal is to hold investments in companies that adhere to social, moral, religious or environmental beliefs.

### Investor Guidelines:

The Portfolio 6 is designed for the investor that prefers to hold investments in companies that adhere to social, moral, religious or environmental beliefs. The screening process for investments included in the portfolio involves examining the underlying stocks regarding community investment, environment, human rights, employment, animal testing, nuclear power and products such as weapons, gambling, alcohol and tobacco. The typical investor in the Socially Responsible Portfolio has more than 15 years until retirement and is comfortable with the risks associated with investing in the equities market.

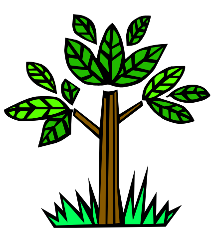



| INVESTMENT BREAKDOWN | |
|---|---|
| Money Market Funds | 5.0% |
| Short Term Bonds | 0.0% |
| Intermediate Term Bonds | 20.0% |
| Long Term Bonds | 0.0% |
| World Bond | 0.0% |
| Large Company Blend | 15.0% |
| Large Company Growth | 10.0% |
| Large Company Value | 15.0% |
| Medium Company Growth | 0.0% |
| Small Company Value | 0.0% |
| Small Company Growth | 10.0% |
| Specialty Stock | 10.0% |
| Foreign Stock | 15.0% |
| | |
| TOTALS: | 100.0% |

### Investment Portfolio:

Money Market Funds:
Nationwide Money Market SC 5.0%

Intermediate Term Bonds:
Calvert Socially Inv. Bond A 20.0%



Large Company Blend Oriented Equities:
Neuberger Berman Socially Responsible Tr. 15.0%

Large Company Growth Oriented Equities:
Calvert Socially Inv. Equity A 10.0%

Large Company Value Oriented Equities:
American Mutual R3 15.0%

Medium Company Growth Oriented Equities:

Small Cap Growth Oriented Equities:
Calvert New Vision Small Cap A 10.0%

Specialty Stock:
Calvert Global Alt. Energy A 10.0%

Foreign Stock:
Calvert World Value International A 15.0%

Cash/Fixed Income Exposure: 25.0%

Domestic Equity Exposure: 60.0%

Foreign/Specialty Equity Exposure: 25.0%

### Investment Selection:

The MGO Investment strategy is two-fold, involving both technical and fundamental analysis. MGO identifies the proper stage of a market lifecycle and overweights the corresponding asset classes to maximize the potential for return. Individual fund selection is based upon a variety of factors including: Expense Ratio, Sharpe Ratio, Information Ratio, Performance, and Performance Consistency. A delicate blend of technical and fundamental analysis allows MGO to manage accounts in a manner designed to capitalize upon current trends while not exposing assets to excessive risks.

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## MGO Portfolio 7 (Speculative Growth)

Standard Deviation: 20.15

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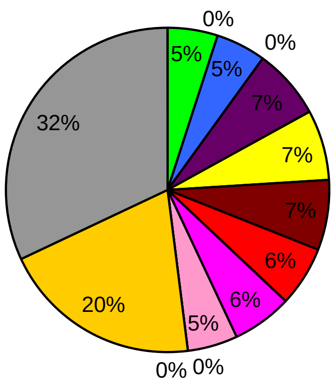
### Investment Objective:

Aggressive equity market growth - consideration for current income is incidental.

### Investor Guidelines:

The Speculative Growth Portfolio is designed for an investor that prefers an aggessive portfolio with potential for long-term growth and understands market fluctuations are possible. The typical investor in the Speculative Growth Portfolio has more than 20 years until retirement and is comfortable with the risks associated with aggressive investing in an effort to outpace the equities market.




| INVESTMENT BREAKDOWN | |
|---|---|
| Money Market Funds | 5.0% |
| Short Term Bonds | 0.0% |
| Intermediate Term Bonds | 5.0% |
| Long Term Bonds | 0.0% |
| Domestic Hybrid | 7.0% |
| Large Company Value | 7.0% |
| Large Company Growth | 7.0% |
| Medium Company Value | 6.0% |
| Medium Company Growth | 6.0% |
| Small Company Value | 5.0% |
| Small Company Growth | 0.0% |
| Long Short | 0.0% |
| Foreign Stock | 20.0% |
| Specialty Sectors | 32.0% |
| TOTALS: | 100.0% |

### Investment Portfolio:

Money Market Funds:
Nationwide Money Market SC 5.0%

Short Term Bonds:
Pimco Low Duration Bond A 0.0%

Intermediate Term Bonds:
Pimco Total Return A 0.0%
Sentinel Government Securities A 5.0%

Long Term Bonds:
None 0.0%

Domestic Hybrid:
Van Kampen Equity & Income A 0.0%
Income Fund of America R3 7.0%

Large Company Value Oriented Equities:
Van Kampen Growth & Income A 7.0%

Large Company Growth Oriented Equities:
Growth Fund of America R3 7.0%

Medium Company Value Oriented Equities:
Janus Perkins Mid Cap Value S 6.0%

Medium Company Growth Oriented Equities:
Prudential Jennison Mid Cap Growth A 6.0%

Small Company Blend Oriented Equities:
Royce Heritage K 5.0%

Small Cap Growth Oriented Equities:
Van Kampen Small Cap Growth A 0.0%

World Stock:
Oppenheimer Global Fund A 0.0%

Foreign Stock:
Europacific Growth R3 15.0%
Pioneer Emerging Markets A 5.0%

Specialty Stock:
Rydex All Cap Opportunity H 0.0%
Seligman Global Tech A 12.0%
Blackrock Healthcare A 5.0%
Oppenheimer Gold & Special Minerals 5.0%
Jennison Natural Resources A 10.0%

Cash/Fixed Income Exposure: 13.5%

Domestic Equity Exposure: 34.5%

Foreign/Specialty Equity Exposure: 52.0%

### Investment Selection:

The MGO Investment strategy is two-fold, involving both technical and fundamental analysis. MGO identifies the proper stage of a market lifecycle and overweights the corresponding asset classes to maximize the potential for return. Individual fund selection is based upon a variety of factors including: Expense Ratio, Sharpe Ratio, Information Ratio, Performance, and Performance Consistency. A delicate blend of technical and fundamental analysis allows MGO to manage accounts in a manner designed to capitalize upon current trends while not exposing assets to excessive risks.

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# Investment Policy Statement }

## MGO Portfolio 8 (Government / High Quality Bond)

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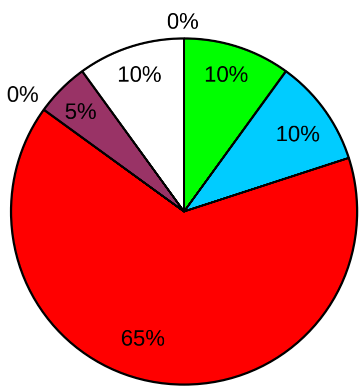
Standard Deviation: 3.5

### Investment Objective:

Current Income and capital preservation.

### Investor Guidelines:

The Government HQ Bond Portfolio is designed for an investor that prefers a conservative portfolio with few short term fluctuations. The typical investor in the Government HQ Bond Portfolio is concerned with asset fluctuation and is not comfortable with the risk associated with investing in the equities market.




| INVESTMENT BREAKDOWN | |
|---|---|
| Money Market Funds | 10.0% |
| Short Term Bonds | 10.0% |
| Intermediate Term Bonds | 65.0% |
| Long Term Bonds | 0.0% |
| Ultra Short Term Bonds | 5.0% |
| Inflation Protected Bonds | 10.0% |
| | |
| TOTALS: | 100.0% |

### Investment Portfolio:

Money Market Funds:

| | |
|---|---|
| Money Market Fund | 10.0% |

Short Term Bonds:

| | |
|---|---|
| Goldman Sachs Short Duration Gov't A | 10.0% |

Intermediate Term Bonds:

| | |
|---|---|
| American Funds U.S. Govt R3 | 15.0% |
| Sentinel Government Secs. A | 20.0% |
| Pimco Total Return A | 20.0% |
| Blackrock GNMA Inv. A | 10.0% |

Long Term Bonds:

Ultrashort Bonds:

| | |
|---|---|
| Goldman Sachs Ultrashort Government A | 5.0% |

Inflation Protected Bonds:

| | |
|---|---|
| Pimco Real Return A | 10.0% |

| | |
|---|---|
| Cash/Fixed Income Exposure: | 100.0% |
| Domestic Equity Exposure: | 0.0% |
| Foreign/Specialty Equity Exposure: | 0.0% |
| Trailing 12 Month Yield at 9/30/09 | 3.20% |

### Investment Selection:

The MGO Investment strategy is two-fold, involving both technical and fundamental analysis. MGO identifies the proper stage of a market lifecycle and overweights the corresponding asset classes to maximize the potential for return. Individual fund selection is based upon a variety of factors including: Expense Ratio, Sharpe Ratio, Information Ratio, Performance, and Performance Consistency. A delicate blend of technical and fundamental analysis allows MGO to manage accounts in a manner designed to capitalize upon current trends while not exposing assets to excessive risks.

Your Investment Policy Statement (IPS) helps maintain a disciplined investment strategy to meet your retirement goals. If your investor profile or time horizon changes, please contact MGO Investment Advisors. Our updated IPS' are available upon request or at www.mgo-inc.com

## MGO Portfolio 9 (Alternative Bond)

mgo } Building wealth.

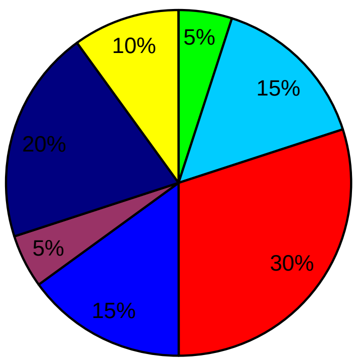
Standard Deviation: 6.34

### Investment Objective:

Current income while limiting market fluctuation.

### Investor Guidelines:

The Alternative Bond Portfolio is designed for an investor that prefers a conservative portfolio with short term fluctuations. The typical investor in the Alternative Bond Portfolio is concerned with asset fluctuation and is not comfortable with the risk associated with investing in the equities market. The typical investor understands that bond investments involve risk and potential for loss.




| INVESTMENT BREAKDOWN | |
|---|---|
| Money Market Funds | 5.0% |
| Short Term Bonds | 15.0% |
| Intermediate Term Bonds | 30.0% |
| Multisector Bonds | 15.0% |
| High Yield Bonds | 5.0% |
| Global Bonds | 20.0% |
| Inflation Protected Bonds | 10.0% |
| TOTALS: | 100.0% |

### Investment Portfolio:

| | |
|---|---|
| Money Market Funds: | |
| Money Market Fund | 5.0% |
| Short Term Bonds: | |
| Pimco Low Duration A | 15.0% |
| Intermediate Term Bonds: | |
| Pimco Total Return A | 10.0% |
| Bond Fund of America R3 | 10.0% |
| Sentinel Government Securities A | 10.0% |
| Multisector Bonds: | |
| Fidelity Advisor Strategic Income A | 15.0% |
| High Yield Bonds: | |
| Ivy High Income Fund Y | 5.0% |
| Global Bonds: | |
| Pimco Developing Local Markets A | 5.0% |
| Oppenheimer International Bond A | 15.0% |
| Inflation Protected Bonds: | |
| Pimco Real Return A | 10.0% |

| | |
|---|---|
| Cash/Fixed Income Exposure: | 100.0% |
| Domestic Equity Exposure: | 0.0% |
| Foreign/Specialty Equity Exposure: | 0.0% |

Trailing 12 Month Yield at 9/30/09: 4.14%

### Investment Selection:

The MGO Investment strategy is two-fold, involving both technical and fundamental analysis. MGO identifies the proper stage of a market lifecycle and overweights the corresponding asset classes to maximize the potential for return. Individual fund selection is based upon a variety of factors including: Expense Ratio, Sharpe Ratio, Information Ratio, Performance, and Performance Consistency. A delicate blend of technical and fundamental analysis allows MGO to manage accounts in a manner designed to capitalize upon current trends while not exposing assets to excessive risks.

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