

Portfolio Analysis and Recommendation

For: Testing

Prepared on September 6, 2011 By:

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Security Analysis: Performance

Independent Variable:	^YDTG 60% MSCI ACWI/40%Citigroup WGBI Total Return Index	1 Yr. Mean ROR:	6.94%	STD:	14.10%
Time Horizon:	9/2000-7/2011	Holding Period:	12 months	Risk-free ROR:	0.00%

Ticker	Name	Beta	Alpha	Corr.	Sharpe	R-squared	Mean 1 Yr. ROR	STD	Actual ROR (last 12 months)	Risk-adjusted Perf.	Style	Style Score
^SWHR	Citigroup US Treasury Bill 3-Month Total Return Index	-0.01	2.28	-0.12	1.33	0.01	2.19%	1.65%	0.13%	0.22%		0.00%
GLD	Gold (London PM)	0.46	16.64	0.47	1.44	0.22	19.80%	13.80%	36.95%	33.79%		0.00%
^BZDW	Barclays Capital US Treasury Intermediate Total Return Index	-0.14	6.04	-0.59	1.54	0.35	5.08%	3.30%	3.39%	4.34%		0.00%
^RNMF	Barclays Capital US TIPS Total Return Index	0.11	6.40	0.29	1.30	0.09	7.19%	5.53%	11.79%	11.00%		0.00%
^NDNH	Barclays Capital US Government Mortgage Total Return Index	-0.11	6.50	-0.56	2.04	0.31	5.73%	2.81%	3.49%	4.26%		0.00%
^LTLF	Barclays Capital US Corp High Yield Total Return Index	0.93	3.36	0.81	0.60	0.65	9.80%	16.23%	12.95%	6.51%		0.00%
^KQGS	Barclays Capital Municipal Bond Total Return Index	0.05	4.74	0.22	1.54	0.05	5.11%	3.32%	3.24%	2.88%		0.00%
^KBQR	Barclays Capital Emerging Market US Dollar Total Return Index	0.65	6.77	0.76	0.94	0.58	11.27%	11.96%	9.76%	5.26%		0.00%
^GYDX	Barclays Capital Global Aggregate Government Bond Index	0.12	6.28	0.29	1.18	0.08	7.13%	6.06%	9.73%	8.88%		0.00%
^BZDR	Barclays Capital Global High Yield Total Return Index	0.99	4.43	0.82	0.66	0.67	11.28%	17.05%	13.91%	7.06%		0.00%
^XDPJ	Barclays Capital Global Inflation Linked Total Return Index	0.37	5.57	0.63	0.98	0.39	8.15%	8.34%	14.47%	11.89%		0.00%
^BCKW	MSCI Europe Australia & Far East GDP Weighted Gross Dividends Reinvested Index	1.75	-3.92	0.96	0.32	0.93	8.20%	25.54%	16.09%	3.97%		0.00%
^YCRL	TR Global Emerging Markets (USD) Total Return Index	2.08	5.08	0.91	0.60	0.82	19.54%	32.42%	16.33%	1.86%		0.00%
^XDKZ	Dow Jones US Total Stock Market Total Return Index	1.39	-4.65	0.96	0.25	0.92	5.03%	20.50%	21.06%	11.37%		0.00%

IMPORTANT: The projections or other information generated by ICE regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary over time.

The Performance Data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than return data quoted herein.

See the Portfolio Overview Report - Standardized Average Annual Returns for important detail regarding mutual fund performance.

This report is based on information that is assumed to be accurate and complete. The report is intended to provide some guidance in your decisions regarding the allocation of capital in your investment portfolio. This report is for your information ONLY and is not intended as a solicitation or recommendation of any action including the purchase or sale of any security. In compiling this report, we have used information and data believed to be reliable, however, it is not represented or implied that the report is accurate or complete, and the information therein should not be relied upon as such. Persons involved in the preparation of this report may have an interest in the products or securities mentioned herein. Indexes are not available for investment and they are not indicative of any particular investment. No guarantees can be given about future performance and this illustration shall not be construed as offering such a guarantee. It should be recognized that the securities and portfolios displayed herein may invest in both passive and actively managed accounts and securities, that the actual weightings of these investments can and will vary and, as a result, actual returns and volatility characteristics can be higher or lower than those presented above.

Definitions:

- Betas indicate how each asset/manager (dependent variable) has or should perform in relation to movement by the primary index (independent variable). Beta is the "slope" of the regression line or the amount of change on the vertical axis (dependent variable return) per unit of change on the horizontal axis (independent variable return). A Beta greater than 1.0 indicates a higher level of risk and an expected change of value in excess of that experienced by the primary index (independent variable).
- Alpha is the "intercept" of the regression line, where the line crosses the vertical axis and zero on the horizontal axis. The Alpha indicates the change in value for an asset/manager (dependent variable) which is independent (or unrelated) to a change in value for the primary index (independent variable).
- The correlation coefficient of two assets is a quantitative measure of the timing and direction of the movements of the assets. A positive correlation means that the assets are moving in the same direction at the same time. A negative correlation coefficient indicates that one asset is increasing in value when the other is declining in value.
- The Sharpe Ratio is a measure of how much additional return can be expected for every unit increase in risk. The higher the number the more efficient the security/portfolio tends to be by providing more return per unit of risk taken.
- R-squared measures the proportion of a security's total variance that is market related. The closer the historical performance the higher the number.
- The mean returns represent the "average" return for all of those rolling time periods (January to January, February to February and so on) in the time horizon specified. For example, during a 10-year time horizon there are 108 one-year holding periods and calculations.

- Standard deviation is a measure of volatility, i.e. a relative measure of how frequently actual results varied from the mean rate of return for a given historic time period. One standard deviation will include 68.4% of all observations within the dispersed population of results. The wider the spread of measurements within one standard deviation, the greater the variability of returns. Therefore, the greater the historic variability from the mean rate of return, the greater the risk associated with the investment.
- Risk-adjusted Performance displays the difference between the expected risk-adjusted return and the actual rate of return experienced over the past 12 months.

Asset class data provided by various sources including Standard & Poors, Salomon Brothers, Wilshire Associates and Russell. Mutual Fund, Variable Annuity and Closed End Fund data provided by Thomson Financial. Separate Account data provided by Morningstar, Inc. All data and the afore mentioned business names are copyrights of their respective corporations, all rights reserved. Investors should consider the investment objectives, risks and charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. You can obtain a prospectus from your financial representative. Read the prospectus carefully before investing.

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Security Analysis: Monthly/Annual Performance

^SWHR Citigroup US Treasury Bill 3-Month Total Return Index

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2000										0.52%	0.51%	0.53%	1.57%
2001	0.52%	0.43%	0.44%	0.38%	0.36%	0.32%	0.31%	0.30%	0.29%	0.26%	0.21%	0.17%	4.09%
2002	0.16%	0.13%	0.15%	0.14%	0.15%	0.14%	0.15%	0.14%	0.14%	0.14%	0.13%	0.12%	1.71%
2003	0.11%	0.09%	0.10%	0.10%	0.10%	0.09%	0.09%	0.08%	0.08%	0.08%	0.08%	0.08%	1.07%
2004	0.08%	0.07%	0.08%	0.08%	0.08%	0.08%	0.09%	0.11%	0.12%	0.13%	0.14%	0.16%	1.24%
2005	0.18%	0.18%	0.21%	0.22%	0.24%	0.24%	0.25%	0.27%	0.27%	0.29%	0.30%	0.32%	3.00%
2006	0.33%	0.32%	0.37%	0.37%	0.39%	0.39%	0.41%	0.42%	0.41%	0.42%	0.41%	0.42%	4.76%
2007	0.42%	0.38%	0.43%	0.41%	0.42%	0.40%	0.40%	0.41%	0.37%	0.36%	0.32%	0.31%	4.74%
2008	0.29%	0.22%	0.20%	0.14%	0.13%	0.13%	0.14%	0.15%	0.14%	0.12%	0.09%	0.04%	1.80%
2009	0.02%	0.01%	0.02%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.16%
2010	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.13%
2011	0.01%	0.01%	0.01%	0.01%	0.01%	0.00%	0.00%						0.06%

GLD Gold (London PM)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2000										3.43%	-4.90%	0.62%	-1.03%
2001	-2.17%	0.69%	-3.41%	2.55%	1.64%	1.15%	-2.11%	2.95%	6.24%	-3.42%	-1.94%	0.41%	2.13%
2002	1.77%	5.37%	2.17%	2.08%	5.79%	-2.48%	-4.26%	2.25%	3.23%	-1.91%	0.62%	7.70%	23.95%
2003	8.05%	1.44%	-6.41%	3.27%	8.87%	-5.67%	3.08%	4.30%	3.77%	-0.47%	4.46%	3.72%	30.89%
2004	-3.34%	-2.26%	7.83%	-8.43%	2.21%	-0.52%	-1.09%	4.76%	2.41%	1.98%	6.05%	-6.51%	1.77%
2005	0.28%	3.03%	-2.08%	-0.79%	-3.76%	4.76%	-2.18%	2.11%	6.61%	1.62%	4.62%	5.33%	20.67%
2006	8.92%	-1.89%	7.73%	12.91%	-3.38%	-4.63%	1.40%	-1.69%	-3.13%	3.89%	3.34%	-2.72%	20.80%
2007	3.41%	2.12%	0.26%	1.65%	-0.90%	-2.41%	1.66%	2.09%	9.35%	5.52%	2.97%	3.62%	32.99%
2008	10.87%	5.07%	-4.21%	-6.04%	1.72%	3.66%	-2.06%	-10.96%	2.99%	-10.05%	3.26%	11.41%	2.75%
2009	6.34%	-0.72%	-3.11%	3.69%	7.51%	-7.47%	6.52%	1.16%	3.90%	7.59%	6.07%	-1.92%	32.22%
2010	-2.43%	2.34%	-0.85%	4.31%	5.56%	-3.58%	0.38%	4.25%	5.38%	5.16%	2.30%	-2.71%	21.31%
2011	-3.16%	7.06%	2.08%	3.36%	2.39%	-0.91%	7.32%						19.11%

^BZDW Barclays Capital US Treasury Intermediate Total Return Index

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2000										0.66%	1.45%	1.66%	3.81%
2001	1.18%	0.92%	0.79%	-0.40%	0.41%	0.36%	1.81%	0.87%	2.07%	1.52%	-1.13%	-0.48%	8.16%
2002	0.34%	0.76%	-1.53%	1.79%	0.69%	1.22%	2.00%	1.05%	1.92%	-0.18%	-0.93%	1.86%	9.28%
2003	-0.29%	1.08%	-0.00%	0.20%	1.55%	-0.16%	-2.19%	0.14%	2.07%	-0.98%	-0.03%	0.76%	2.10%
2004	0.49%	0.93%	0.71%	-2.26%	-0.29%	0.21%	0.68%	1.46%	0.05%	0.55%	-1.03%	0.56%	2.02%
2005	0.11%	-0.65%	-0.21%	1.22%	0.77%	0.32%	-0.93%	1.15%	-0.82%	-0.44%	0.44%	0.63%	1.56%
2006	-0.10%	-0.03%	-0.35%	0.05%	0.04%	0.19%	1.05%	1.12%	0.73%	0.44%	0.78%	-0.46%	3.51%
2007	0.00%	1.32%	0.24%	0.45%	-0.64%	0.16%	1.40%	1.49%	0.60%	0.63%	2.68%	0.21%	8.83%
2008	2.51%	1.33%	0.65%	-1.67%	-0.95%	0.55%	0.55%	0.94%	0.67%	0.67%	3.70%	1.97%	11.35%
2009	-1.47%	-0.42%	1.62%	-1.10%	-0.66%	-0.38%	0.38%	0.70%	0.56%	0.19%	1.33%	-2.10%	-1.41%
2010	1.42%	0.42%	-0.68%	0.78%	1.31%	1.43%	0.78%	1.26%	0.28%	0.34%	-0.60%	-1.51%	5.29%
2011	0.30%	-0.26%	-0.07%	1.04%	1.26%	-0.08%	1.42%						3.65%

^RNMF Barclays Capital US TIPS Total Return Index

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2000										1.21%	1.45%	1.09%	3.79%
2001	2.08%	1.69%	0.96%	0.57%	1.19%	-0.13%	1.67%	0.14%	0.58%	2.37%	-2.23%	-1.16%	7.90%
2002	0.59%	1.51%	-0.61%	2.73%	1.59%	1.42%	1.66%	3.58%	2.53%	-2.67%	-0.07%	3.36%	16.57%
2003	0.75%	3.75%	-1.62%	-0.26%	4.74%	-1.02%	-4.62%	1.79%	3.31%	0.55%	0.06%	1.02%	8.40%
2004	1.15%	2.31%	1.60%	-4.86%	1.80%	0.05%	0.93%	2.68%	0.20%	1.00%	-0.24%	1.75%	8.46%
2005	0.01%	-0.42%	0.09%	1.91%	0.69%	0.42%	-2.10%	2.31%	-0.14%	-1.28%	0.17%	1.23%	2.84%
2006	-0.01%	-0.04%	-2.19%	-0.09%	0.30%	0.28%	1.63%	1.73%	0.24%	-0.24%	1.24%	-2.34%	0.41%
2007	0.13%	2.13%	0.24%	0.71%	-1.31%	-0.15%	2.27%	0.87%	1.33%	1.12%	3.97%	-0.16%	11.64%
2008	3.96%	1.23%	-0.06%	-2.11%	0.33%	1.53%	-0.51%	0.82%	-3.83%	-8.69%	0.71%	4.96%	-2.35%
2009	1.69%	-1.97%	5.85%	-1.87%	2.10%	0.46%	0.07%	0.88%	2.11%	1.23%	2.78%	-2.19%	11.41%
2010	1.61%	-1.16%	0.13%	2.37%	-0.00%	1.42%	0.15%	1.72%	0.60%	2.65%	-1.69%	-1.55%	6.31%

2011	0.19%	0.86%	1.01%	2.51%	0.31%	0.81%	3.91%						9.95%
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^NDNH Barclays Capital US Government Mortgage Total Return Index

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2000										0.84%	1.75%	1.81%	4.46%
2001	1.27%	0.86%	0.46%	-0.45%	0.49%	0.34%	2.09%	1.06%	1.62%	1.97%	-1.57%	-0.62%	7.71%
2002	0.79%	1.03%	-1.60%	2.13%	0.67%	1.10%	1.65%	1.37%	1.50%	-0.20%	-0.46%	1.72%	10.06%
2003	-0.00%	1.14%	-0.14%	0.44%	1.33%	-0.18%	-3.00%	0.64%	2.30%	-0.88%	0.16%	0.98%	2.73%
2004	0.72%	1.02%	0.66%	-2.39%	-0.29%	0.64%	0.91%	1.74%	0.18%	0.80%	-0.72%	0.80%	4.08%
2005	0.58%	-0.59%	-0.26%	1.36%	0.98%	0.47%	-0.86%	1.19%	-0.87%	-0.70%	0.39%	0.95%	2.63%
2006	0.07%	0.31%	-0.87%	-0.14%	-0.08%	0.24%	1.31%	1.43%	0.80%	0.62%	1.08%	-0.49%	4.33%
2007	-0.03%	1.39%	0.14%	0.50%	-0.68%	-0.24%	1.03%	1.33%	0.70%	0.88%	2.21%	0.26%	7.72%
2008	2.09%	0.44%	0.61%	-0.59%	-0.78%	0.23%	0.12%	1.15%	0.62%	-0.82%	4.30%	2.48%	10.17%
2009	-1.06%	0.18%	1.61%	-0.50%	-0.21%	0.00%	0.65%	0.73%	0.78%	0.38%	1.28%	-1.83%	1.96%
2010	1.39%	0.30%	-0.37%	0.78%	1.34%	1.43%	0.76%	1.03%	-0.14%	0.40%	-0.45%	-1.15%	5.41%
2011	0.03%	0.08%	0.11%	1.09%	1.26%	-0.12%	1.33%						3.83%

^LTLF Barclays Capital US Corp High Yield Total Return Index

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2000										-3.20%	-3.96%	1.93%	-5.24%
2001	7.49%	1.33%	-2.35%	-1.25%	1.80%	-2.81%	1.47%	1.18%	-6.72%	2.47%	3.65%	-0.41%	5.28%
2002	0.70%	-1.40%	2.41%	1.60%	-0.55%	-7.37%	-4.37%	2.85%	-1.31%	-0.87%	6.19%	1.40%	-1.41%
2003	3.33%	1.23%	2.88%	5.93%	1.03%	2.88%	-1.10%	1.15%	2.73%	2.02%	1.52%	2.26%	28.97%
2004	1.91%	-0.25%	0.68%	-0.68%	-1.69%	1.43%	1.36%	1.96%	1.45%	1.81%	1.21%	1.49%	11.13%
2005	-0.13%	1.47%	-2.91%	-0.97%	1.78%	1.96%	1.75%	0.19%	-1.00%	-0.70%	0.52%	0.86%	2.74%
2006	1.60%	0.67%	0.60%	0.62%	-0.01%	-0.35%	0.98%	1.62%	1.42%	1.36%	1.68%	1.10%	11.85%
2007	1.12%	1.40%	0.11%	1.30%	0.75%	-1.80%	-3.54%	1.36%	2.62%	0.60%	-2.17%	0.29%	1.87%
2008	-1.33%	-1.36%	-0.34%	4.31%	0.36%	-2.80%	-1.33%	0.35%	-7.98%	-15.91%	-9.31%	7.68%	-26.16%
2009	5.99%	-3.10%	3.19%	12.10%	6.73%	2.86%	6.09%	1.86%	5.69%	1.79%	1.01%	3.28%	58.21%
2010	1.27%	0.17%	3.14%	2.34%	-3.59%	1.24%	3.56%	0.04%	3.01%	2.58%	-1.17%	1.81%	15.12%
2011	2.21%	1.31%	0.32%	1.55%	0.49%	-0.97%	1.16%						6.19%

^KQGS Barclays Capital Municipal Bond Total Return Index

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2000										1.09%	0.76%	2.47%	4.37%
2001	0.99%	0.32%	0.90%	-1.08%	1.08%	0.67%	1.48%	1.65%	-0.34%	1.19%	-0.84%	-0.95%	5.12%
2002	1.73%	1.20%	-1.96%	1.95%	0.61%	1.06%	1.29%	1.20%	2.19%	-1.66%	-0.42%	2.11%	9.60%
2003	-0.25%	1.40%	0.06%	0.66%	2.34%	-0.42%	-3.50%	0.75%	2.94%	-0.50%	1.04%	0.83%	5.31%
2004	0.57%	1.50%	-0.35%	-2.37%	-0.36%	0.36%	1.32%	2.00%	0.53%	0.86%	-0.82%	1.22%	4.48%
2005	0.93%	-0.33%	-0.63%	1.58%	0.71%	0.62%	-0.45%	1.01%	-0.67%	-0.61%	0.48%	0.86%	3.51%
2006	0.27%	0.67%	-0.69%	-0.03%	0.45%	-0.38%	1.19%	1.48%	0.70%	0.63%	0.83%	-0.35%	4.84%
2007	-0.26%	1.32%	-0.25%	0.30%	-0.44%	-0.52%	0.78%	-0.43%	1.48%	0.45%	0.64%	0.28%	3.36%
2008	1.26%	-4.58%	2.86%	1.17%	0.60%	-1.13%	0.38%	1.17%	-4.69%	-1.02%	0.32%	1.46%	-2.47%
2009	3.66%	0.53%	0.02%	2.00%	1.06%	-0.94%	1.67%	1.71%	3.59%	-2.10%	0.83%	0.34%	12.91%
2010	0.52%	0.97%	-0.24%	1.22%	0.75%	0.06%	1.25%	2.29%	-0.16%	-0.28%	-2.00%	-1.94%	2.38%
2011	-0.74%	1.59%	-0.33%	1.79%	1.71%	0.35%	1.02%						5.48%

^KBQR Barclays Capital Emerging Market US Dollar Total Return Index

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2000										-1.91%	-0.04%	3.31%	1.30%
2001	4.58%	-1.23%	-1.07%	-0.28%	2.59%	1.82%	-5.68%	4.69%	-3.47%	-0.29%	-0.31%	0.58%	1.43%
2002	2.05%	3.67%	-0.03%	1.01%	-0.63%	-5.55%	-4.83%	7.04%	-2.90%	6.28%	3.56%	2.83%	12.26%
2003	1.83%	3.12%	1.80%	5.88%	4.10%	0.43%	-3.05%	2.18%	3.05%	0.83%	1.31%	2.88%	26.93%
2004	0.46%	0.38%	2.47%	-5.06%	-1.21%	1.41%	2.69%	4.02%	1.55%	1.66%	0.87%	2.34%	11.89%
2005	0.69%	1.17%	-2.59%	1.36%	2.65%	1.81%	0.18%	1.73%	2.25%	-1.44%	1.61%	2.35%	12.27%
2006	1.24%	2.19%	-1.78%	-0.07%	-2.00%	-0.02%	3.21%	2.46%	0.58%	1.79%	1.16%	0.90%	9.96%
2007	-0.24%	1.58%	0.81%	1.00%	-0.38%	-1.73%	-1.21%	0.95%	2.31%	2.06%	-0.66%	0.68%	5.21%
2008	0.54%	-0.18%	-0.20%	1.21%	0.38%	-1.98%	0.66%	0.48%	-6.87%	-19.45%	3.59%	8.69%	-14.79%
2009	2.16%	-1.55%	4.15%	5.61%	4.53%	1.82%	3.46%	2.94%	4.55%	0.55%	1.62%	0.20%	34.23%
2010	0.78%	0.80%	3.00%	1.06%	-2.53%	2.51%	4.16%	2.01%	1.76%	1.67%	-2.35%	-0.51%	12.84%
2011	-0.28%	0.48%	1.37%	1.37%	1.29%	0.67%	1.95%						7.05%

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2000										-5.91%	-4.79%	-0.85%	-11.18%
2001	12.10%	-6.88%	-4.50%	-0.45%	0.03%	-1.64%	-7.68%	-0.40%	-13.85%	2.23%	7.94%	6.62%	-8.99%
2002	1.37%	0.41%	6.59%	0.13%	-5.45%	-1.94%	-6.01%	0.82%	-8.98%	2.83%	2.54%	-1.25%	-9.53%
2003	4.28%	-2.84%	-1.42%	4.35%	7.56%	4.04%	4.09%	5.33%	1.91%	5.87%	0.89%	9.77%	52.78%
2004	3.08%	4.25%	2.20%	-4.99%	-4.31%	-1.85%	0.52%	1.93%	5.58%	1.07%	7.43%	5.33%	21.24%
2005	-0.60%	6.96%	-6.13%	-2.54%	1.64%	4.25%	5.63%	1.43%	5.79%	-6.38%	5.74%	6.54%	23.20%
2006	9.54%	0.81%	2.37%	6.55%	-10.59%	-1.59%	1.77%	4.23%	3.16%	6.00%	7.45%	5.93%	39.93%
2007	2.78%	-0.89%	5.49%	9.74%	5.79%	2.24%	6.33%	0.14%	9.03%	9.73%	-6.29%	5.50%	60.63%
2008	-13.15%	1.66%	-10.04%	6.97%	-3.49%	-13.96%	0.48%	-7.88%	-12.42%	-26.45%	-3.92%	5.50%	-57.36%
2009	-2.30%	-1.85%	12.13%	14.08%	15.37%	2.68%	11.68%	-4.46%	7.92%	0.33%	5.50%	4.08%	84.33%
2010	-4.04%	0.26%	6.54%	0.00%	-8.33%	-2.01%	9.11%	0.38%	10.34%	4.72%	-2.93%	5.86%	19.75%
2011	-3.95%	0.67%	3.74%	2.47%	-4.62%	-0.48%	0.03%						-2.41%

^XDKZ Dow Jones US Total Stock Market Total Return Index

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2000										-2.14%	-9.95%	1.79%	-10.30%
2001	3.84%	-9.48%	-6.74%	8.23%	1.01%	-1.68%	-1.65%	-6.05%	-9.00%	2.57%	7.64%	1.78%	-10.98%
2002	-1.24%	-2.06%	4.38%	-4.86%	-1.18%	-7.05%	-8.06%	0.59%	-10.03%	7.65%	6.03%	-5.56%	-20.86%
2003	-2.50%	-1.72%	1.15%	8.21%	6.09%	1.47%	2.43%	2.38%	-1.09%	6.09%	1.41%	4.50%	31.67%
2004	2.22%	1.46%	-1.07%	-2.14%	1.38%	2.16%	-3.72%	0.32%	1.62%	1.62%	4.68%	3.59%	12.46%
2005	-2.63%	2.20%	-1.74%	-2.22%	3.80%	0.80%	4.14%	-0.90%	0.79%	-1.83%	3.98%	0.13%	6.38%
2006	3.55%	-0.02%	1.84%	1.12%	-3.21%	0.18%	-0.11%	2.35%	2.19%	3.63%	2.27%	1.17%	15.78%
2007	1.90%	-1.57%	1.09%	4.01%	3.65%	-1.61%	-3.40%	1.39%	3.60%	1.90%	-4.45%	-0.61%	5.61%
2008	-6.05%	-3.02%	-0.69%	4.97%	2.09%	-8.13%	-0.85%	1.55%	-9.29%	-17.57%	-8.01%	1.74%	-37.23%
2009	-8.17%	-10.41%	8.71%	10.52%	5.28%	0.37%	7.82%	3.61%	4.12%	-2.57%	5.61%	2.83%	28.55%
2010	-3.35%	3.42%	6.22%	2.14%	-7.89%	-5.51%	6.93%	-4.68%	9.40%	3.93%	0.59%	6.82%	17.51%
2011	2.21%	3.61%	0.44%	2.99%	-1.14%	-1.79%	-2.26%						3.96%

IMPORTANT: The projections or other information generated by ICE regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary over time.

The Performance Data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than return data quoted herein.

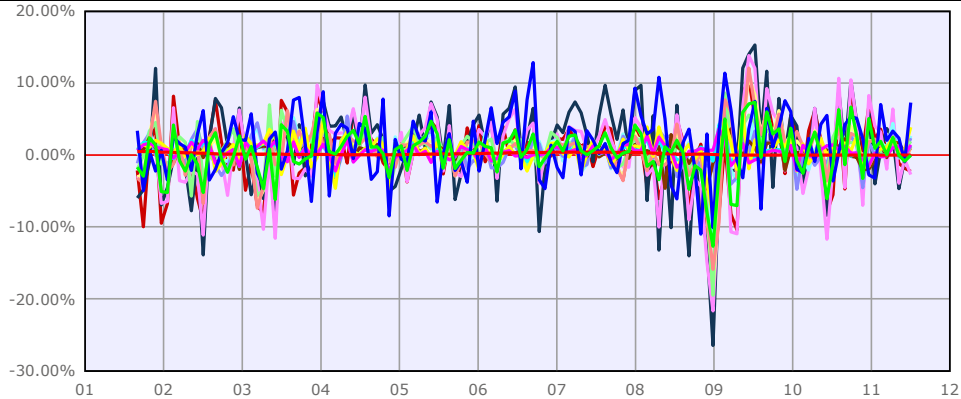
See the Portfolio Overview Report - Standardized Average Annual Returns for important detail regarding mutual fund performance.

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Security Analysis: Rolling Period Performance



Legend	
Green	^YDTG 60% MSCI ACWI/40%Citigroup WGBI Total Return Index
Red	^SWHR Citigroup US Treasury Bill 3-Month Total Return Index
Blue	GLD Gold (London PM)
Magenta	^BZDW Barclays Capital US Treasury Intermediate Total Return Index
Yellow	^RNMF Barclays Capital US TIPS Total Return Index
Cyan	^NDNH Barclays Capital US Government Mortgage Total Return Index
Light Blue	^LTLF Barclays Capital US Corp High Yield Total Return Index
Brown	^KQGS Barclays Capital Municipal Bond Total Return Index
Light Green	^KBQR Barclays Capital Emerging Market US Dollar Total Return Index
Light Purple	^GYDX Barclays Capital Global Aggregate Government Bond Index
Light Yellow	^BZDR Barclays Capital Global High Yield Total Return Index
Light Cyan	^XDPJ Barclays Capital Global Inflation Linked Total Return Index
Pink	^BCKW MSCI Europe Australia & Far East GDP Weighted Gross Dividends Reinvested Index
Dark Blue	^YCRL TR Global Emerging Markets (USD) Total Return Index
Dark Red	^XDKZ Dow Jones US Total Stock Market Total Return Index

Time Horizon: 9/2000-7/2011 Hold Period: 12 months

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The Performance Data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than return data quoted herein.

See the Portfolio Overview Report - Standardized Average Annual Returns for important detail regarding mutual fund performance.

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