FIG. 1

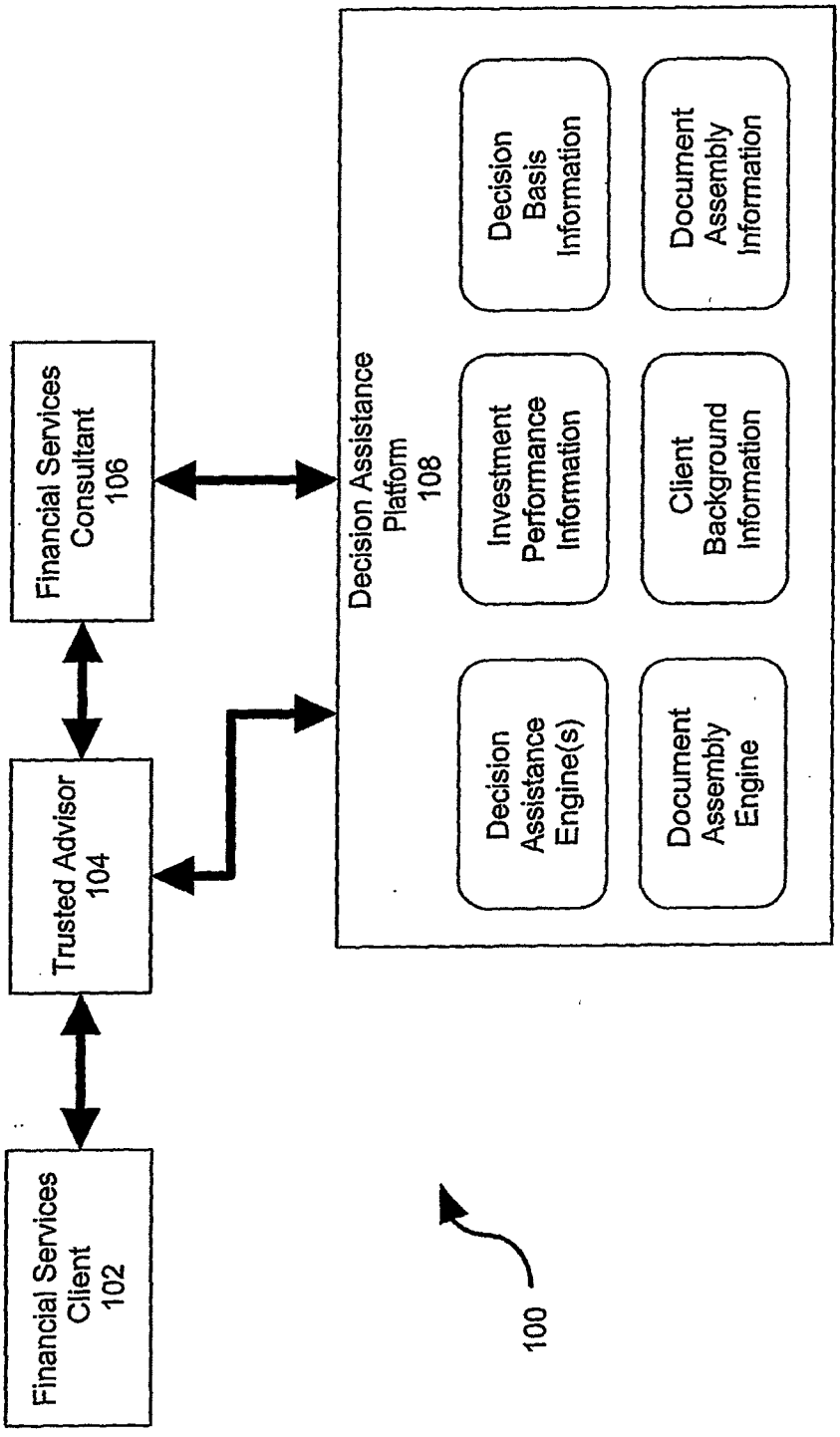
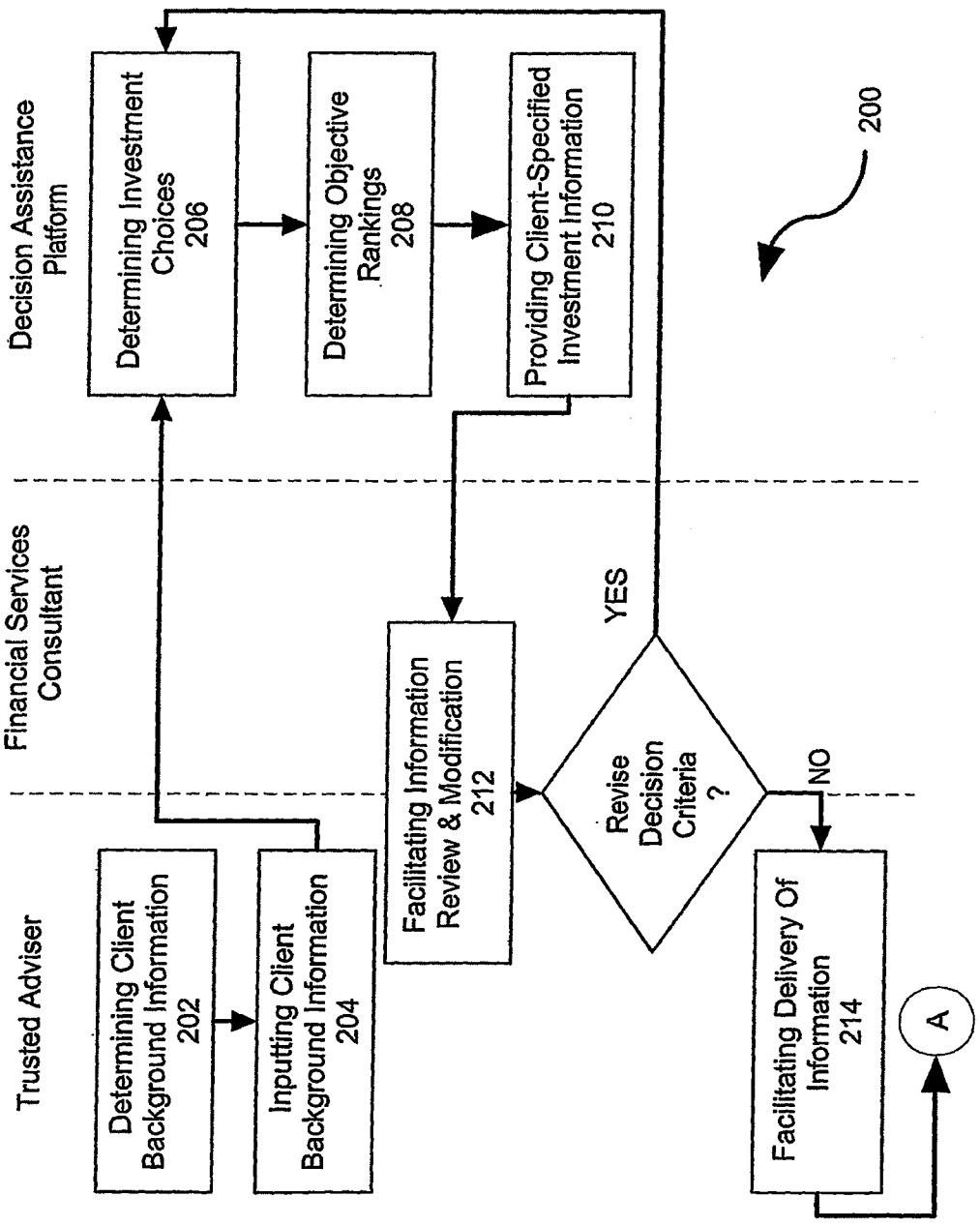

Financial Services Client 102
Trusted Advisor 104
Financial Services Consultant 106
Decision Assistance Platform 108
Decision Assistance Engine(s)
Document Assembly Engine
Investment Performance Information
Client Background Information
Decision Basis Information
Document Assembly Information
100

FIG.2A


Trusted Adviser
Financial Services Consultant
Decision Assistance Platform
Determining Client Background Information 202
Inputting Client Background Information 204
Determining Investment Choices 206
Determining Objective Rankings 208
Providing Client-Specified Investment Information 210
Facilitating Information Review & Modification 212
Revise Decision Criteria ?
YES
NO
Facilitating Delivery Of Information 214
A
200

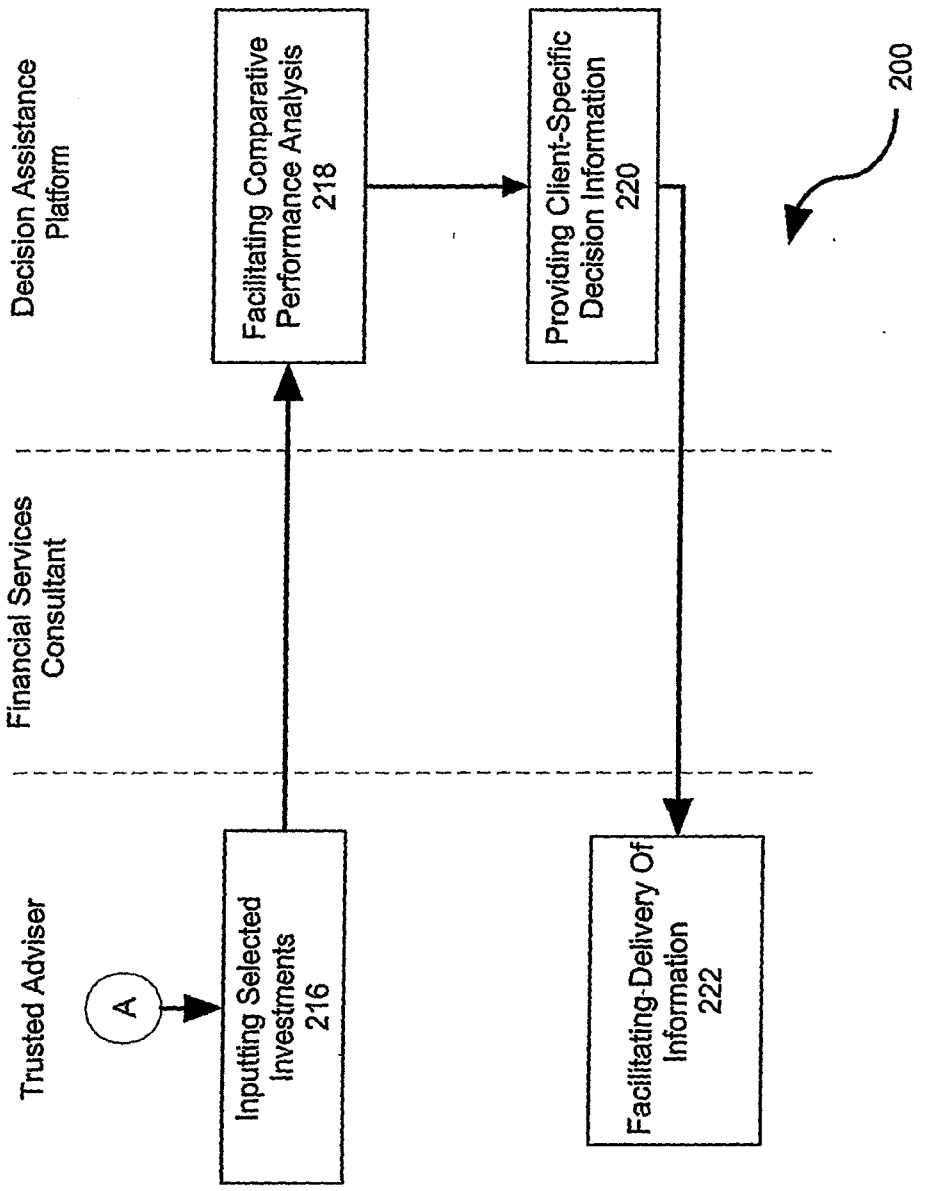

Trusted Adviser
Financial Services Consultant
Decision Assistance Platform
A
Inputting Selected Investments 216
Facilitating Comparative Performance Analysis 218
Providing Client-Specific Decision Information 220
Facilitating-Delivery Of Information 222
200

FIG.2B

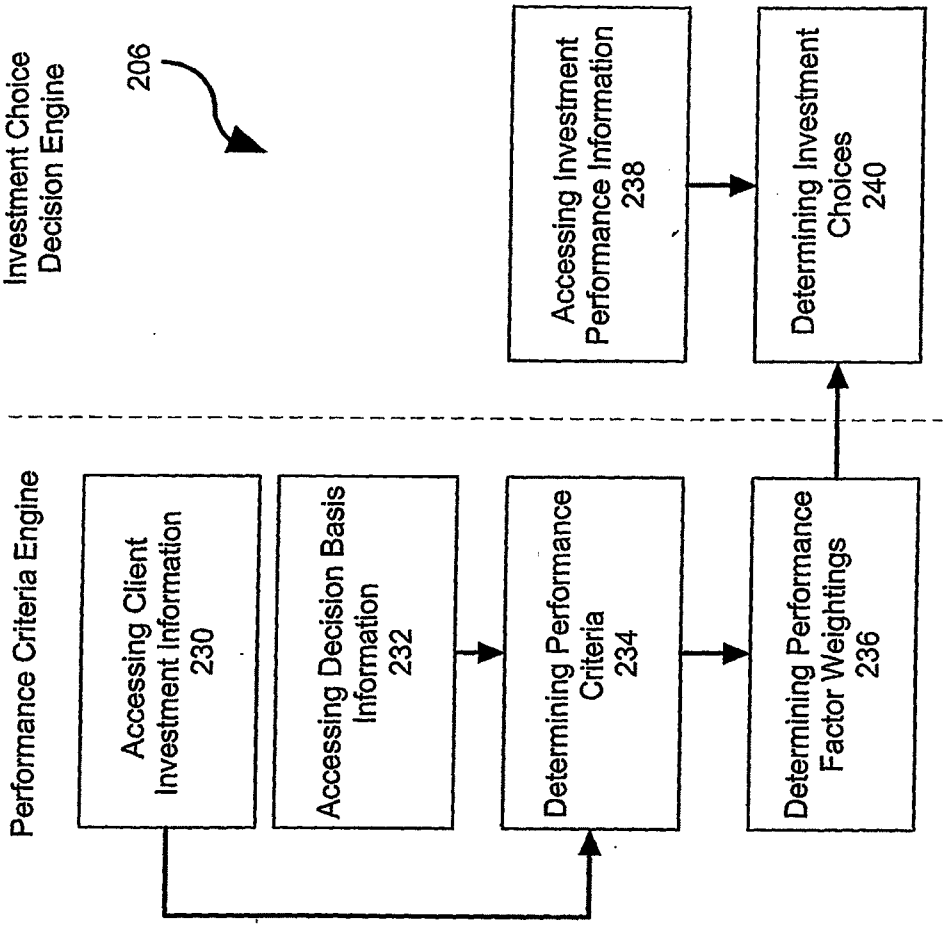

Performance Criteria Engine
Accessing Client Investment Information 230
Accessing Decision Basis Information 232
Determining Performance Criteria 234
Determining Performance Factor Weightings 236
Investment Choice Decision Engine
206
Accessing Investment Performance Information 238
Determining Investment Choices 240

FIG. 3

FIG. 4

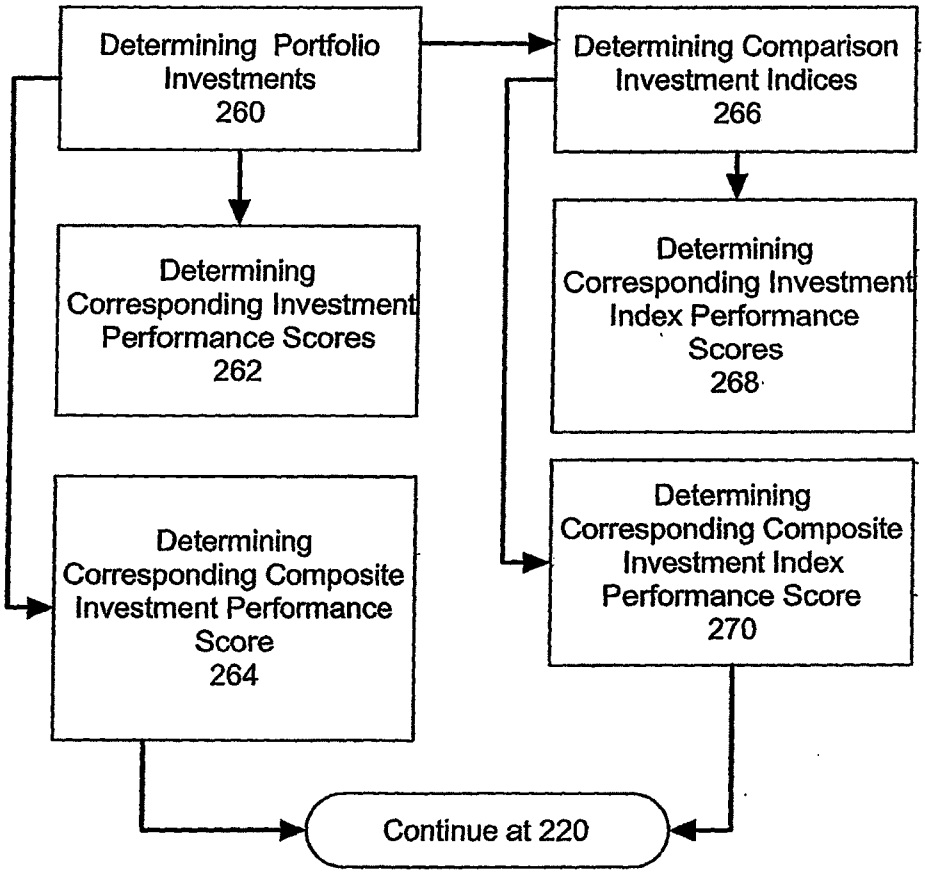

Determining Portfolio Investments 260
Determining Comparison Investment Indices 266
Determining Corresponding Investment Performance Scores 262
Determining Corresponding Investment Index Performance Scores 268
Determining Corresponding Composite Investment Performance Score 264
Determining Corresponding Composite Investment Index Performance Score 270
Continue at 220

FIG. 5

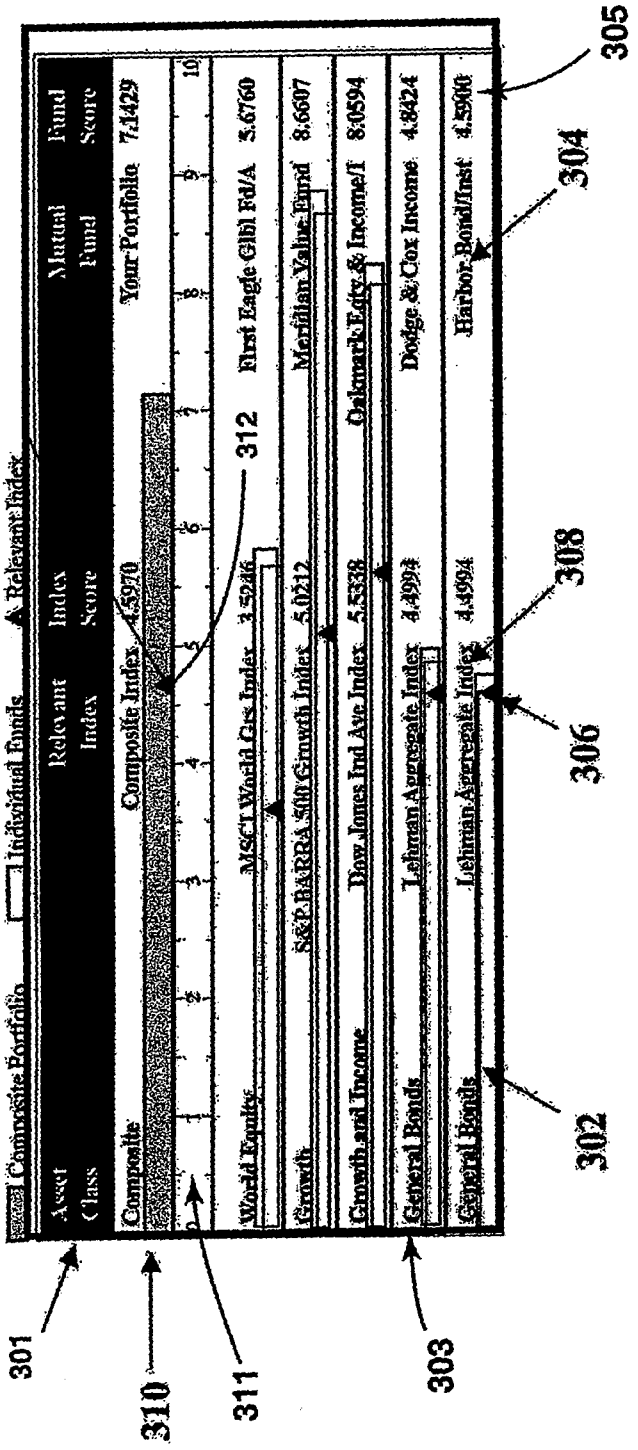
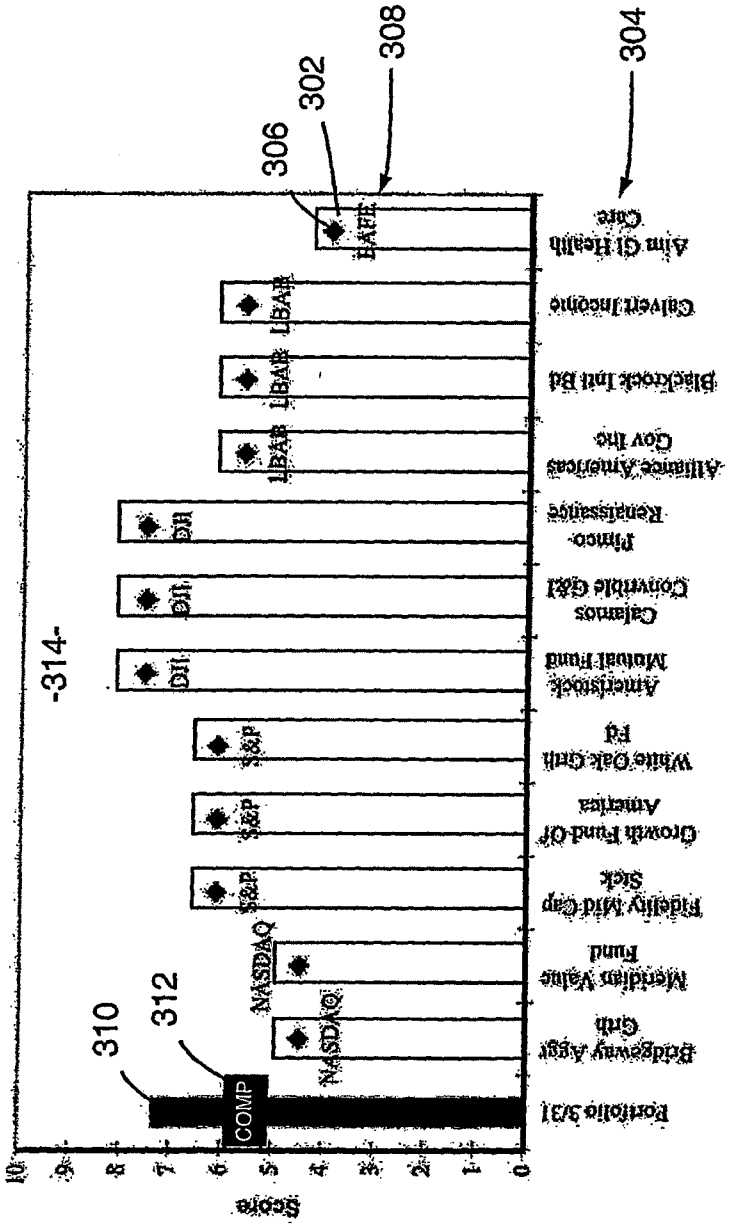

300
Composite Portfolio
Individual Bonds
Relevant Index
Asset Class
Relevant Index
Index Score
Mutual Fund
Fund Score
Composite
Composite Index 4.5970
Your Portfolio 7.1429
World Equity
MSCI World Gro Index 3.5246
First Eagle Glbl Fd/A 8.6760
Growth
S&P BARRA 500 Growth Index 5.0212
Meridian Value Fund 8.6607
Growth and Income
Dow Jones Ind Ave Index 5.5338
Oakmark Edge & Income/I 8.0594
General Bonds
Lehman Aggregate Index 4.4994
Dodge & Cox Income 4.8424
General Bonds
Lehman Aggregate Index 4.4994
Harbor Bond/Inst 4.5900
301
310
311
312
303
302
306
308
304
305

FIG. 6A


304
308
302
306
312
310
-314-
Score
10
9
8
7
6
5
4
3
2
1
0
COMP
NASDAQ
NASDAQ
S&P
S&P
S&P
S&P
DII
DII
DII
LBAB
LBAB
LBAB
BATE
Portfolio 3v31
Bridgeway Aggr Grth
Meridian Value Fund
Fidelity Mid-Cap Stck
Growth Fund-Of America
White Oak Grth Fd
Ameristock Mutual Fund
Calamos Convrtible Gd1
Pimco-Renaissnce
Alliance Americas Gov Inc
Blackrock Intl Bd
Calvert Income
Alm Gl Healh Care

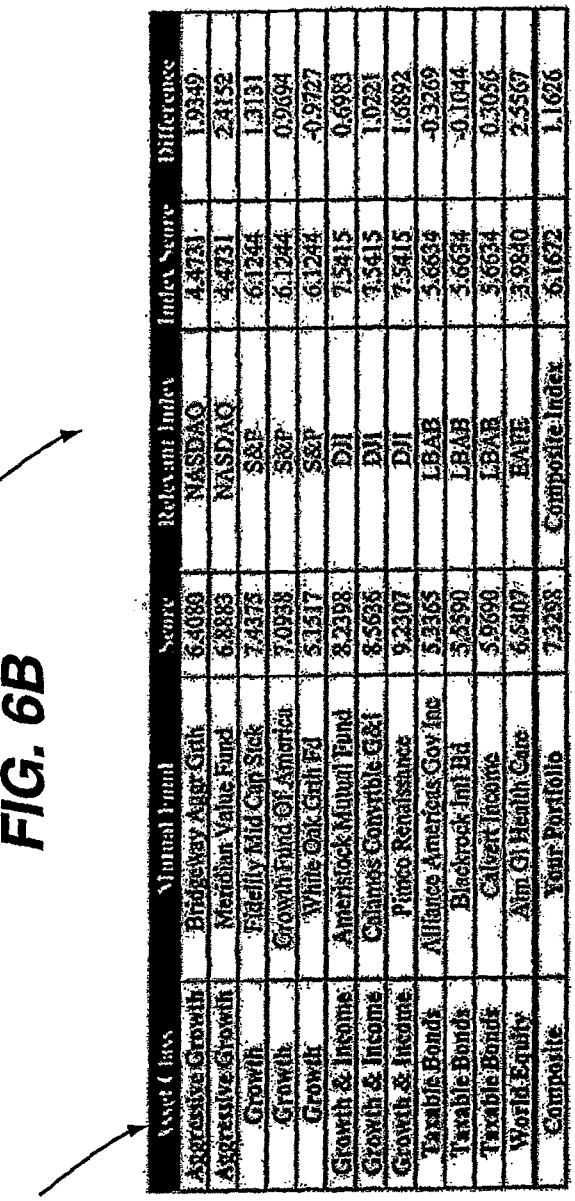

301
316
Asset Class
Mutual Fund
Score
Relevant Index
Index Score
Difference
Aggressive Growth
BridgeWay Aggr Grth
6.4089
NASDAQ
4.4731
1.9349
Aggressive Growth
Meridian Value Fund
6.8883
NASDAQ
4.4731
2.4152
Growth
Fidelity Mid Cap Stck
7.4475
S&P
6.1244
1.3131
Growth
Growth Fund Of America
7.0938
S&P
6.1244
0.9694
Growth
White Oak Grth Pd
5.1517
S&P
6.1244
-0.9727
Growth & Income
Amerisfock Mutual Fund
8.2398
DJI
7.5415
0.6983
Growth & Income
Calamos Convrtble G&I
8.5636
DJI
7.5415
1.0221
Growth & Income
Pimco Renaissance
9.2307
DJI
7.5415
1.6892
Taxable Bonds
Alliance Americas Gov Inc
5.3365
LBAB
5.6634
-0.3269
Taxable Bonds
Blackrock Intl Bd
5.5590
LBAB
5.6634
-0.1044
Taxable Bonds
Calvert Income
5.9690
LBAB
5.6634
0.3056
World Equity
Aim Gl Health Care
6.5407
BAEE
3.9840
2.5567
Composite
Your Portfolio
7.3288
Composite Index
6.1672
1.1626

FIG. 6B

FIG. 7

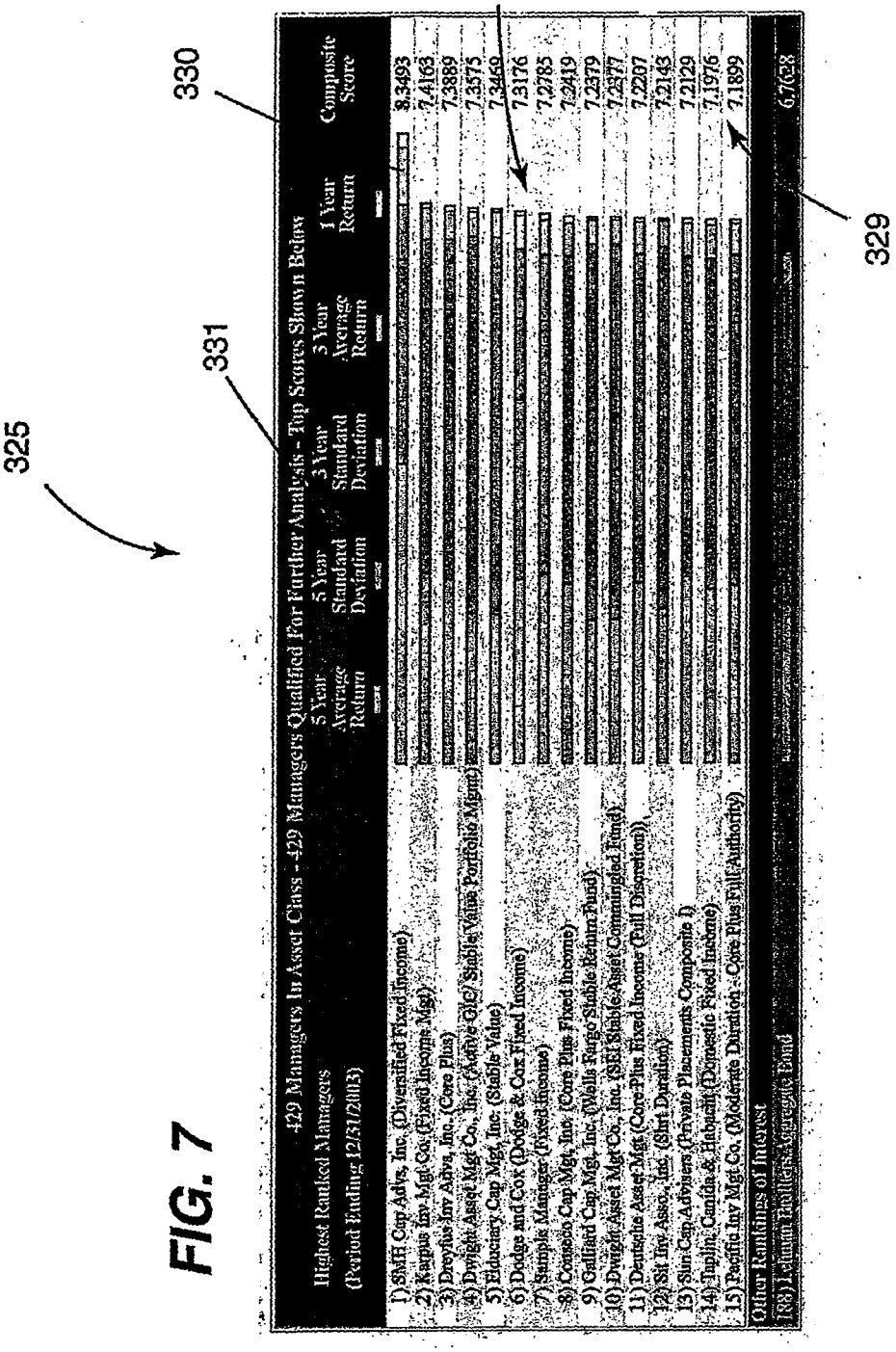

325
330
331
327
329
429 Managers In Asset Class - 429 Managers Qualified For Further Analysis - Top Scores Shown Below
Highest Ranked Managers (Period Ending 12/31/2003)
5 Year Average Return
5 Year Standard Deviation
3 Year Standard Deviation
3 Year Average Return
1 Year Return
Composite Score
1) Shiffi Cap Advs, inc. (Diversified Fixed Income)
2) Karpus Inv. Mgt Co. (Fixed Income Mgt)
3) Dreyfus Inv Advs, Inc. (Core Plus)
4) Dwight Asset Mgt Co., Inc. (Active Otlc/ Stable Value Portfolio Mgmt)
5) Fiduciary Cap Mgt, Inc. (Stable Value)
6) Dodge and Cox (Dodge & Cox Fixed Income)
7) Sample Manager (Fixed Income)
8) Comdex Cap Mgt, Inc. (Core Plus Fixed Income)
9) Galliard Cap Mgt, Inc. (Wells Fargo Stable Return Fund)
10) Dwight Asset Mgt Co., Inc. (SEI Stable Asset Commingled Fund)
11) Deutsche Asset Mgt (Core Plus Fixed Income (Full Discretion))
12) Sit Inv Asso., Inc. (Short Duration)
13) Sun Cap Advisers (Private Placements Composite 1)
14) Taplin, Canida & Habacht (Domestic Fixed Income)
15) Pacific Inv Mgt Co. (Moderate Duration - Core Plus Full Authority)
8.3493
7.4163
7.3889
7.3575
7.3469
7.3176
7.2785
7.2419
7.2379
7.2377
7.2207
7.2143
7.2129
7.1976
7.1899
Other Rankings of Interest
(188) Lehman Brothers Aggregate Bond
6.7628

FIG. 8A

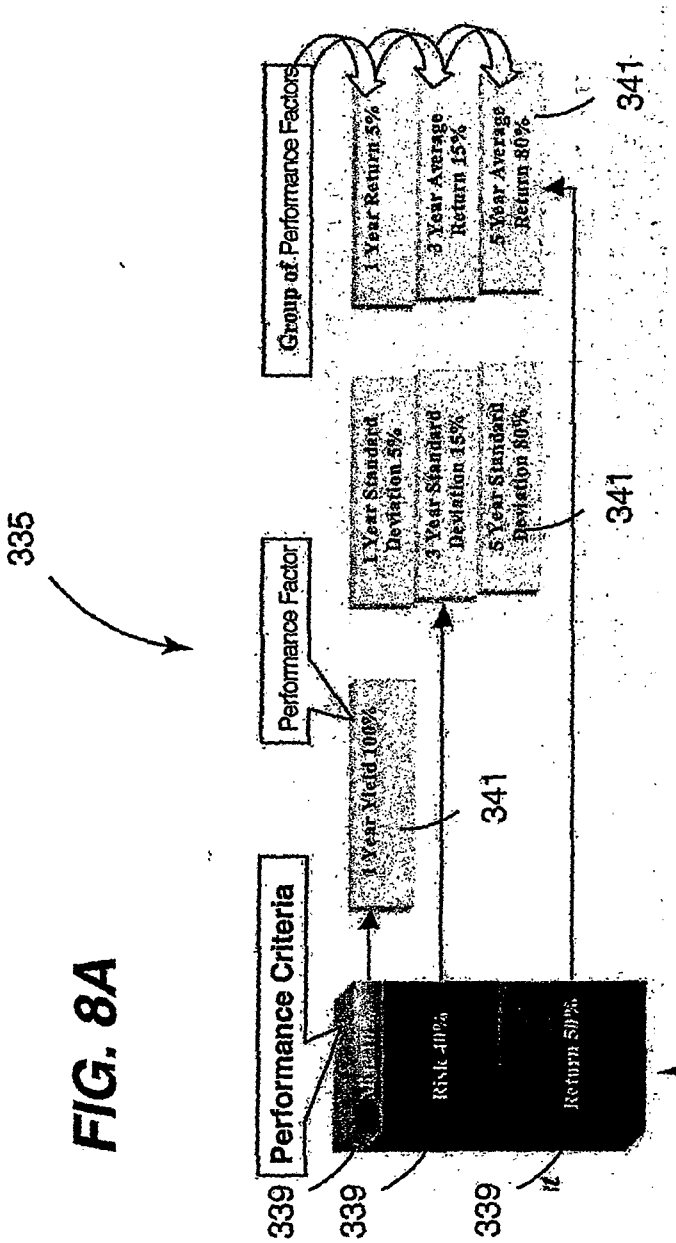

335
Performance Criteria
Performance Factor
Group of Performance Factors
1 Year Yield 100%
1 Year Standard Deviation 5%
3 Year Standard Deviation 15%
5 Year Standard Deviation 80%
1 Year Return 5%
3 Year Average Return 15%
5 Year Average Return 80%
341
341
341
337
339
339
339

FIG. 8B

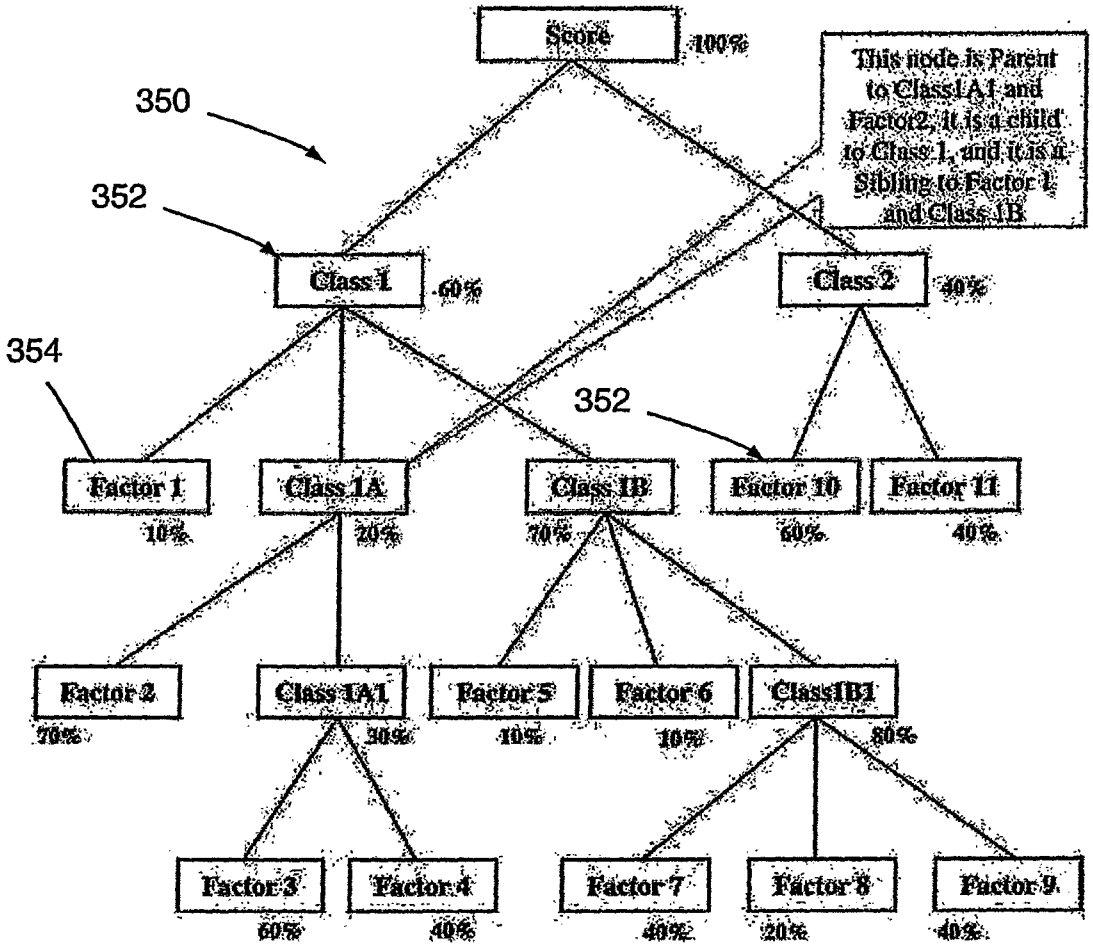
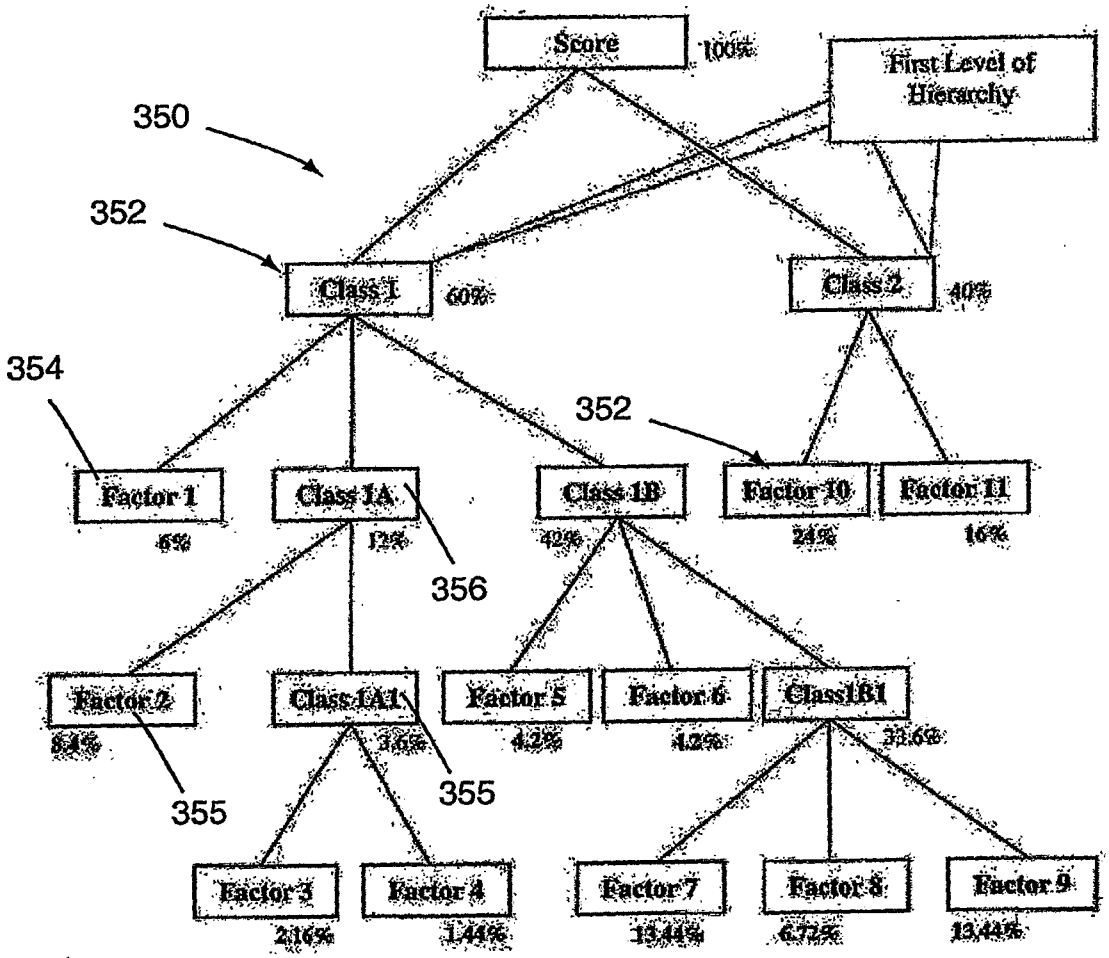

Score
100%
This node is Parent to Class1A1 and Factor2, it is a child to Class 1, and it is a Sibling to Factor 1 and Class 1B
350
352
Class 1
60%
Class 2
40%
354
352
Factor 1
10%
Class 1A
20%
Class 1B
70%
Factor 10
60%
Factor 11
40%
Factor 2
70%
Class 1A1
30%
Factor 5
10%
Factor 6
10%
Class1B1
80%
Factor 3
60%
Factor 4
40%
Factor 7
40%
Factor 8
20%
Factor 9
40%

FIG. 8C


Score
100%
First Level of Hierarchy
350
352
Class 1
60%
Class 2
40%
354
352
Factor 1
6%
Class 1A
12%
Class 1B
42%
Factor 10
24%
Factor 11
16%
356
Factor 2
Class 1A1
Factor 5
4.2%
Factor 6
4.2%
Class1B1
33.6%
355
355
Factor 3
2.16%
Factor 4
1.44%
Factor 7
13.44%
Factor 8
6.72%
Factor 9
13.44%

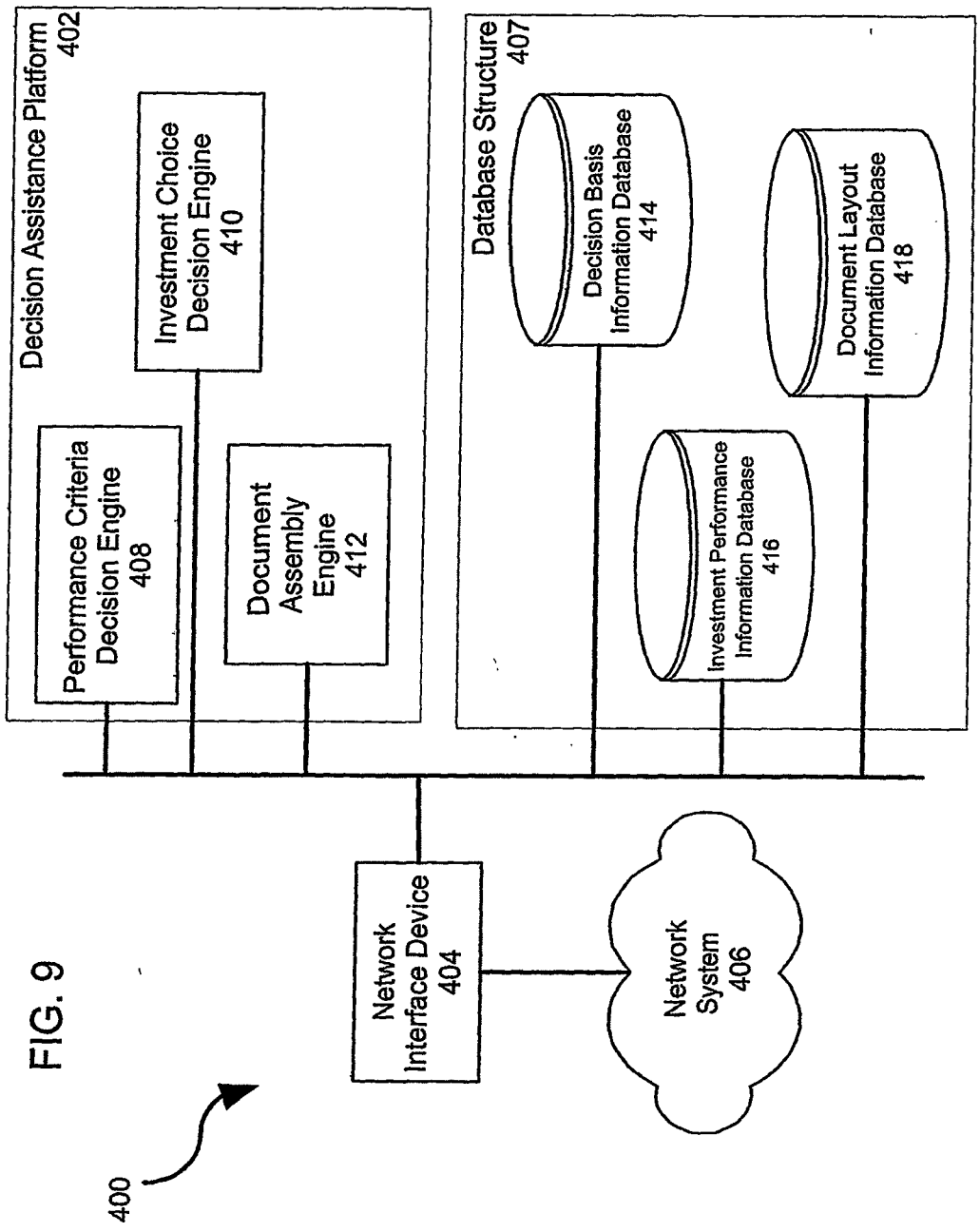

Decision Assistance Platform
402
Performance Criteria Decision Engine
408
Investment Choice Decision Engine
410
Document Assembly Engine
412
Database Structure
407
Decision Basis Information Database
414
Investment Performance Information Database
416
Document Layout Information Database
418
Network Interface Device
404
Network System
406
400

FIG. 9