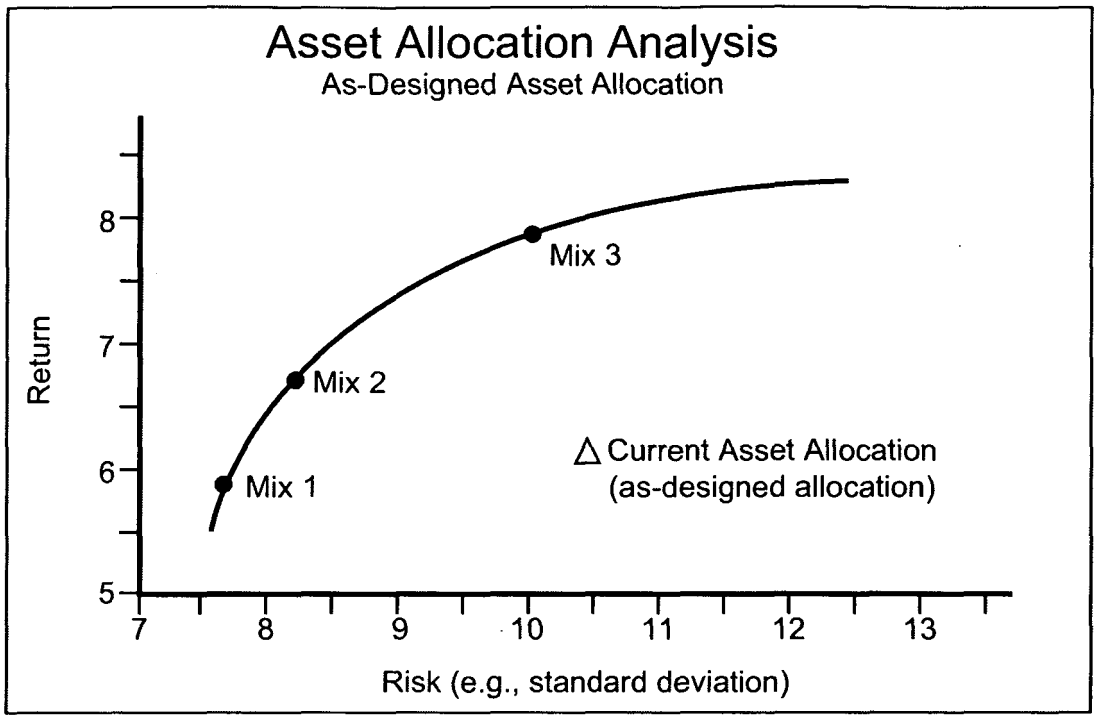
FIG. 1A



102 104

FIG. 1B

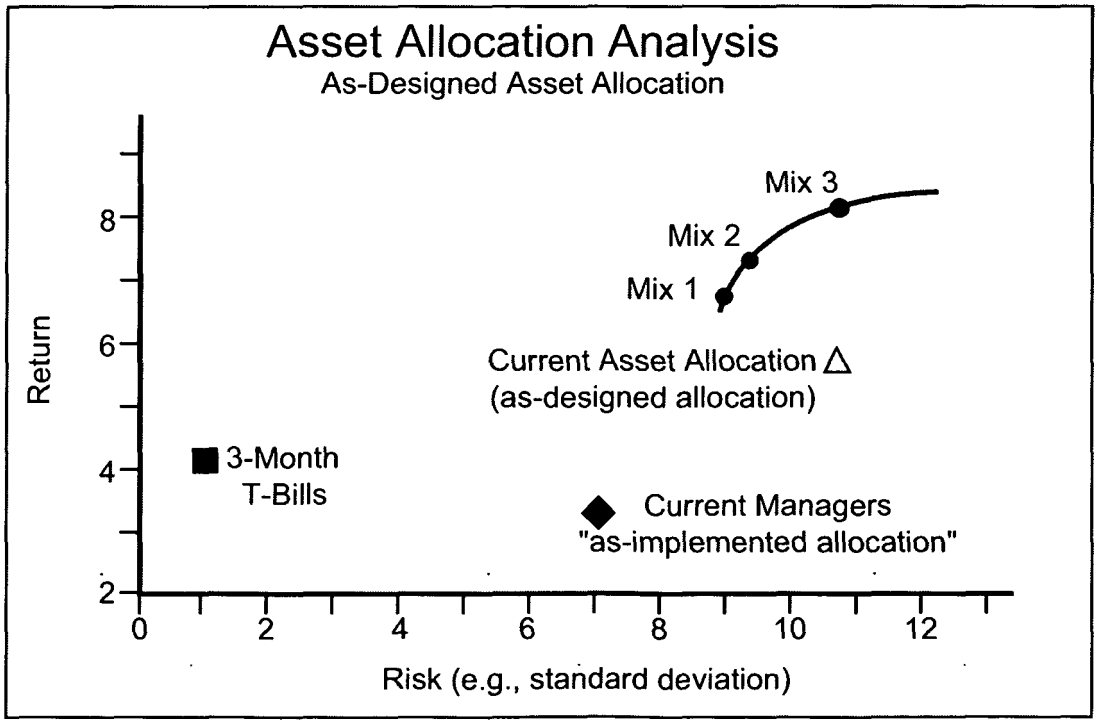


FIG. 1C

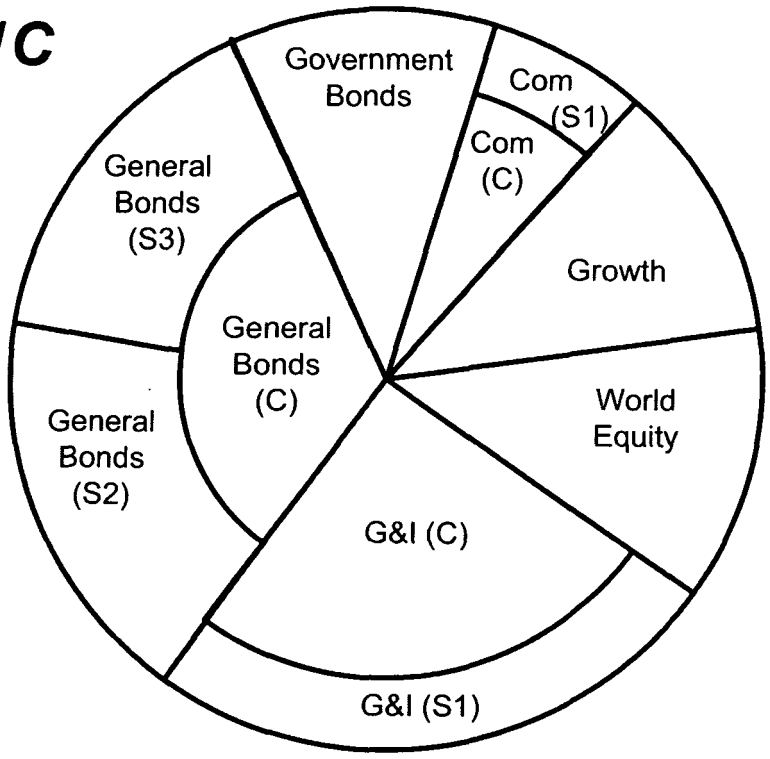


FIG. 1D

Asset Class	Intended Allocation	Actual Allocation
Growth	17.00%	11.84%
World Equity	10.00%	7.99%
Growth & Income (G&I)	24.75%	24.23%
G&I - Core (C)	16.50%	17.03%
G&I - Satellite (S1)	8.25%	7.20%
General Bonds	33.00%	36.13%
General Bonds - Core (C)	16.50%	18.00%
General Bonds - Satellite 2 (S2)	8.25%	7.75%
General Bonds - Satellite 3 (S2)	8.25%	10.38%
Government Bonds	7.00%	9.50%
Commodities (Com)	8.25%	8.4%
Com - Core (C)	6.19%	6.56%
G&I - Satellite (S1)	2.06%	1.84%

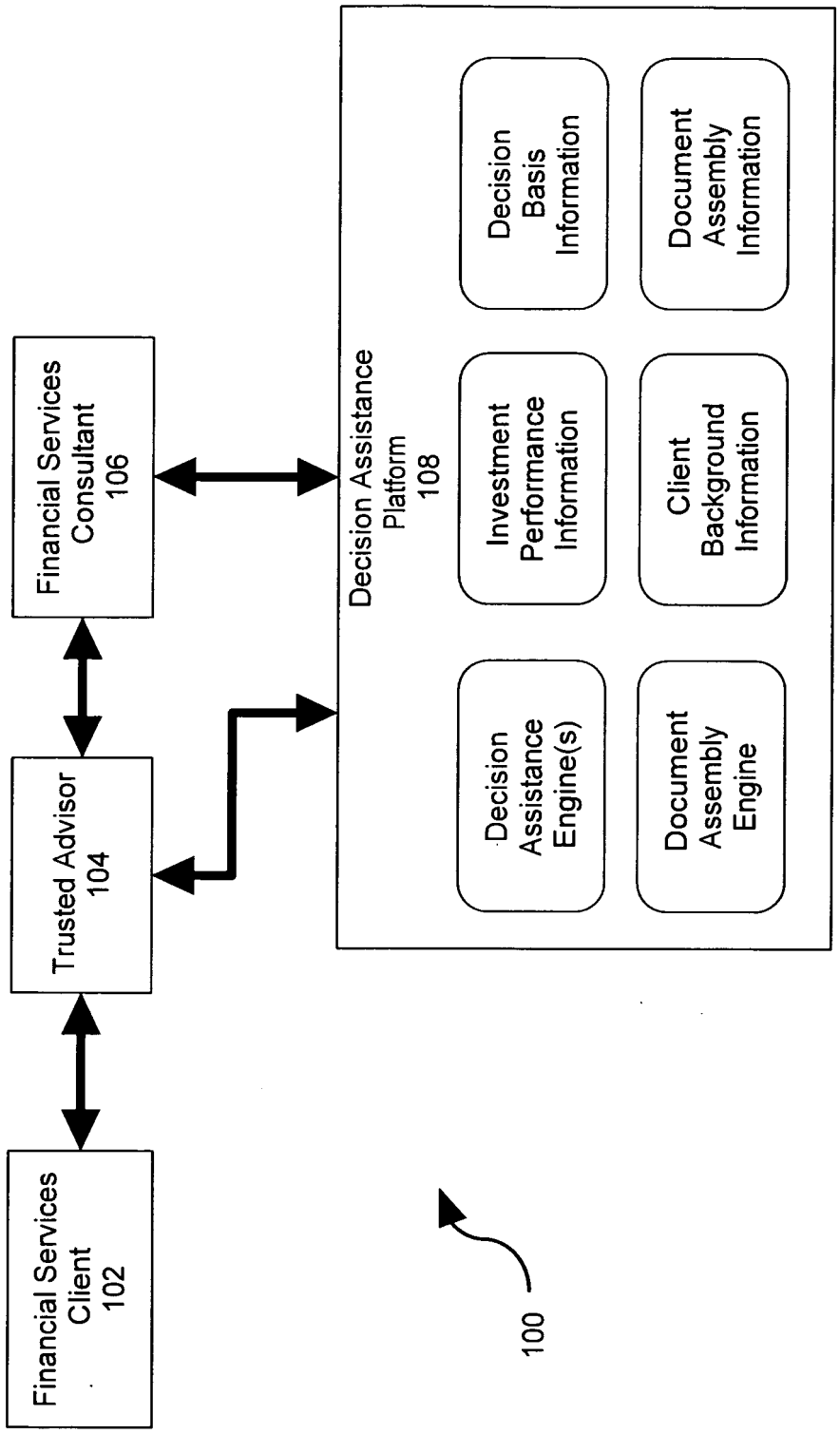
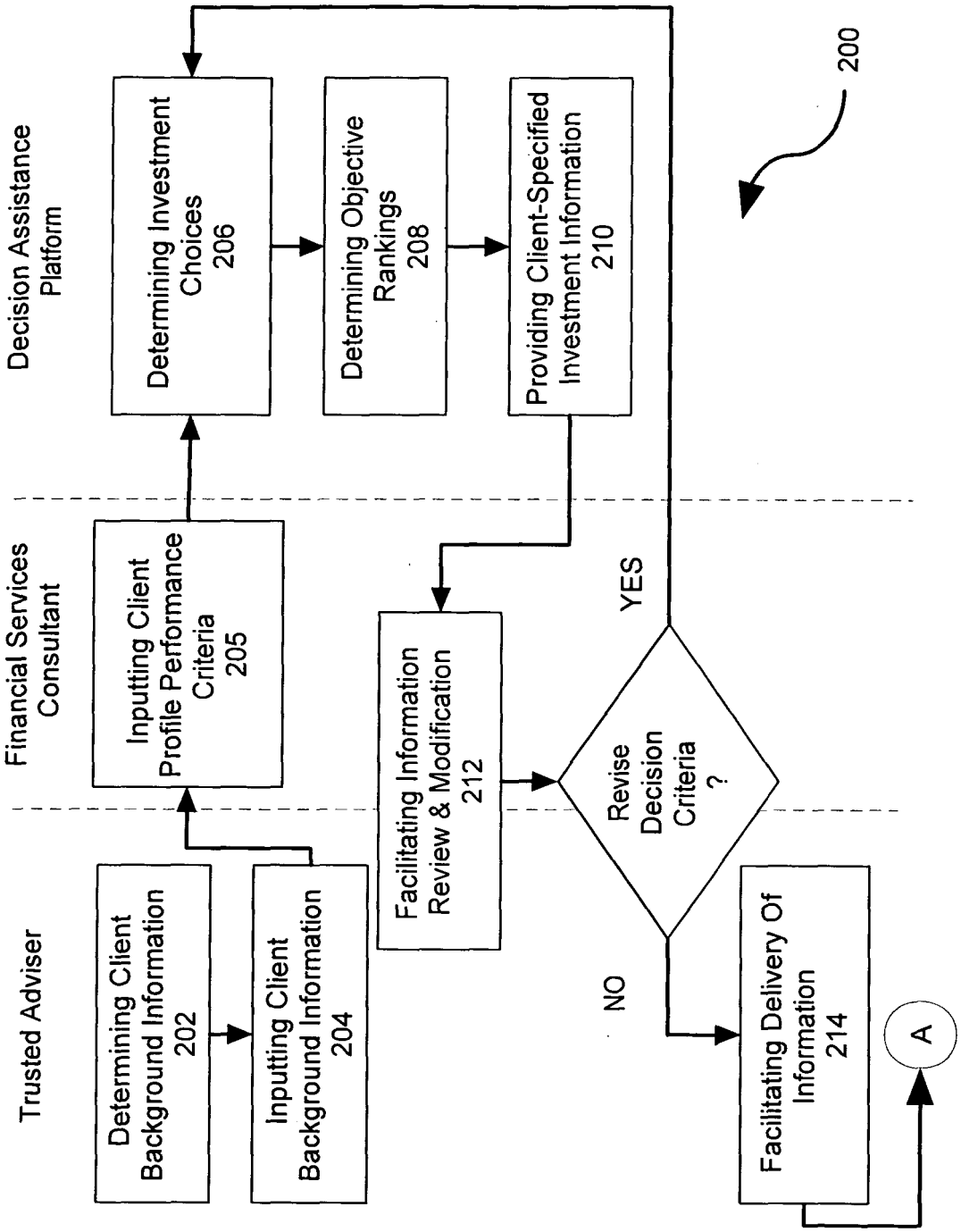

Financial Services Client 102
Trusted Advisor 104
Financial Services Consultant 106
Decision Assistance Platform 108
Decision Assistance Engine(s)
Document Assembly Engine
Investment Performance Information
Client Background Information
Decision Basis Information
Document Assembly Information
100

FIG.2A

FIG.2B


Trusted Adviser
Financial Services Consultant
Decision Assistance Platform
Determining Client Background Information 202
Inputting Client Background Information 204
Inputting Client Profile Performance Criteria 205
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

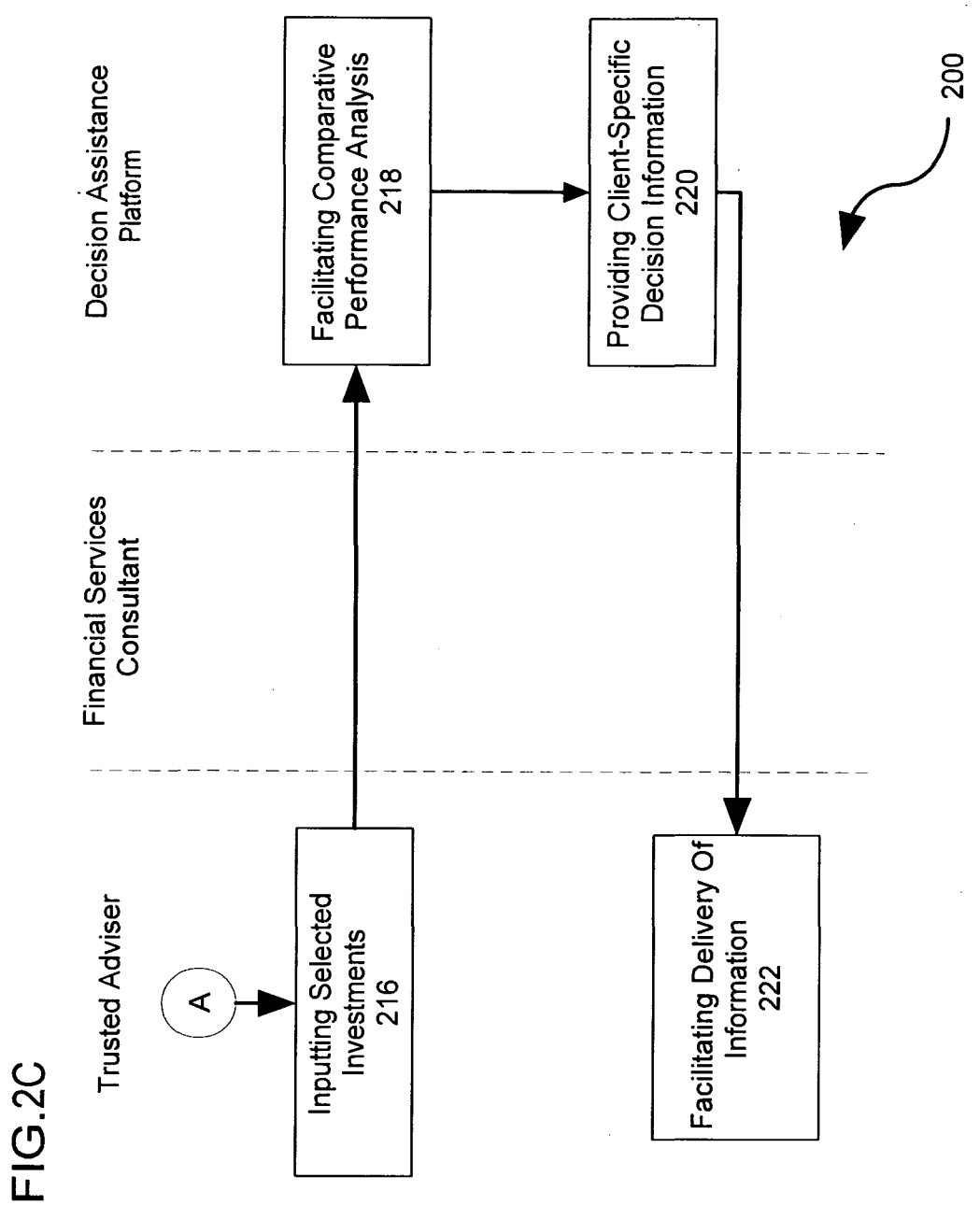

Trusted Adviser
Financial Services Consultant
Decision Assistance Platform
A
Inputting Selected Investments 216
Facilitating Comparative Performance Analysis 218
Providing Client-Specific Decision Information 220
Facilitating Delivery Of Information 222
200

FIG.2C

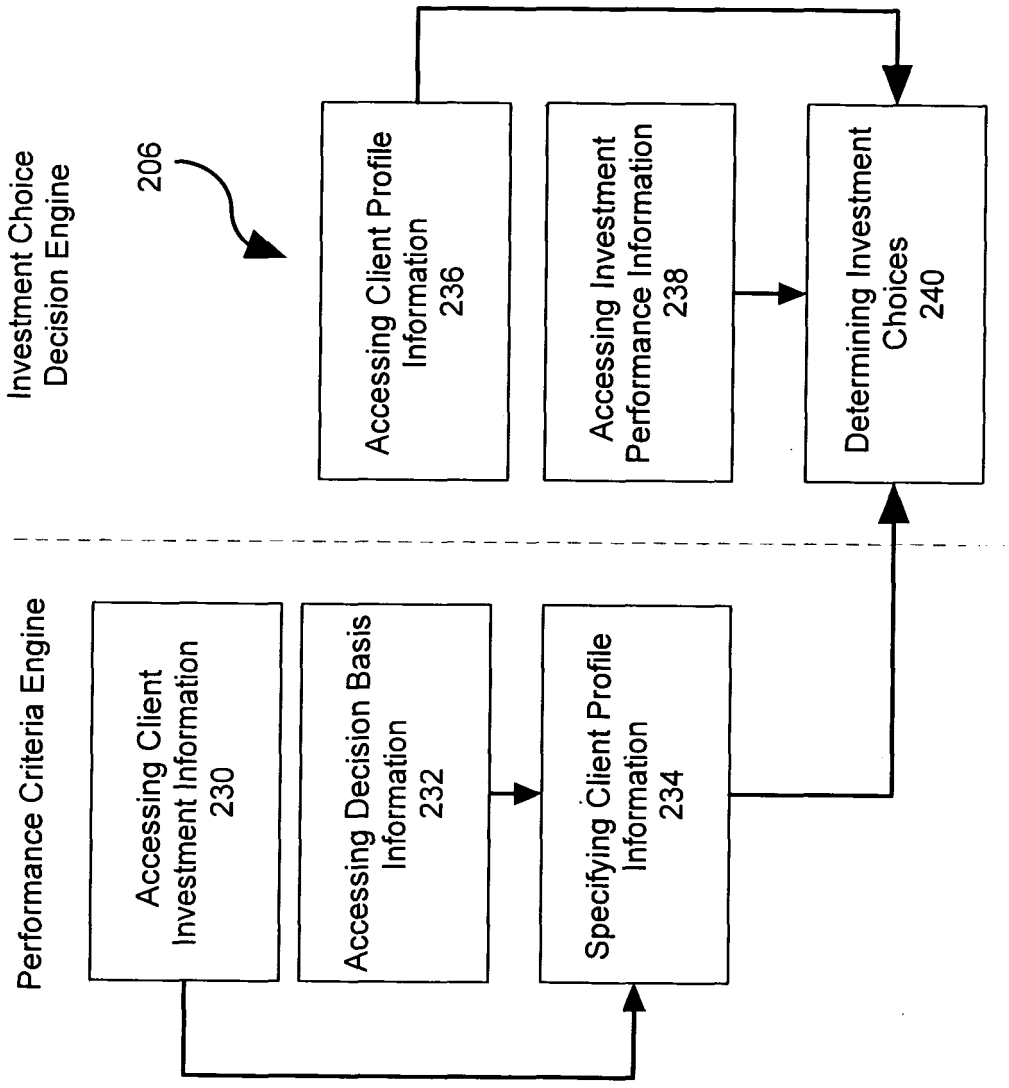

Investment Choice Decision Engine
206
Accessing Client Profile Information 236
Accessing Investment Performance Information 238
Determining Investment Choices 240
Performance Criteria Engine
Accessing Client Investment Information 230
Accessing Decision Basis Information 232
Specifying Client Profile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

FIG.3A

FIG.3B

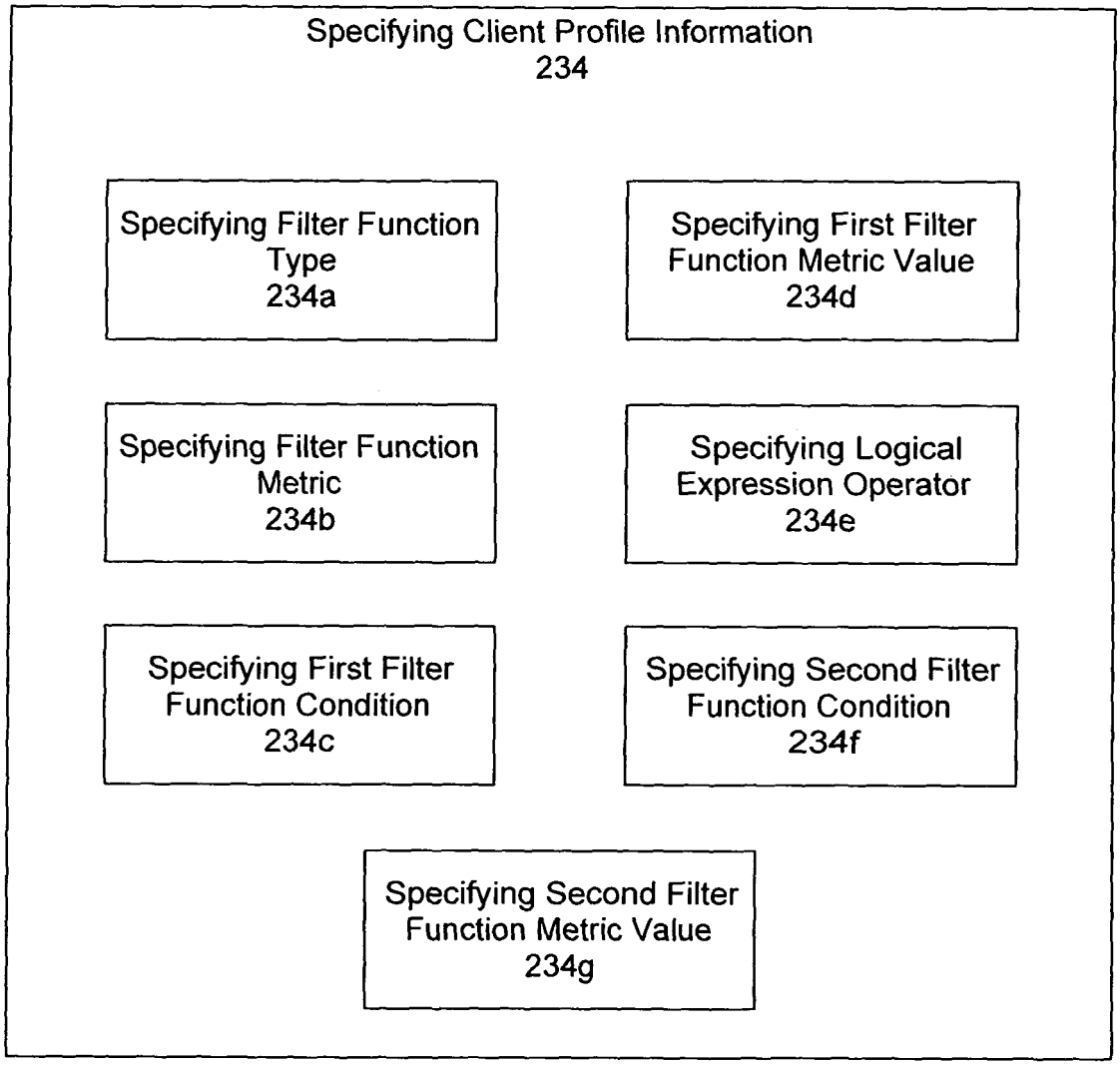

Specifying Client Profile Information
234
Specifying Filter Function Type
234a
Specifying First Filter Function Metric Value
234d
Specifying Filter Function Metric
234b
Specifying Logical Expression Operator
234e
Specifying First Filter Function Condition
234c
Specifying Second Filter Function Condition
234f
Specifying Second Filter Function Metric Value
234g

FIG. 3C

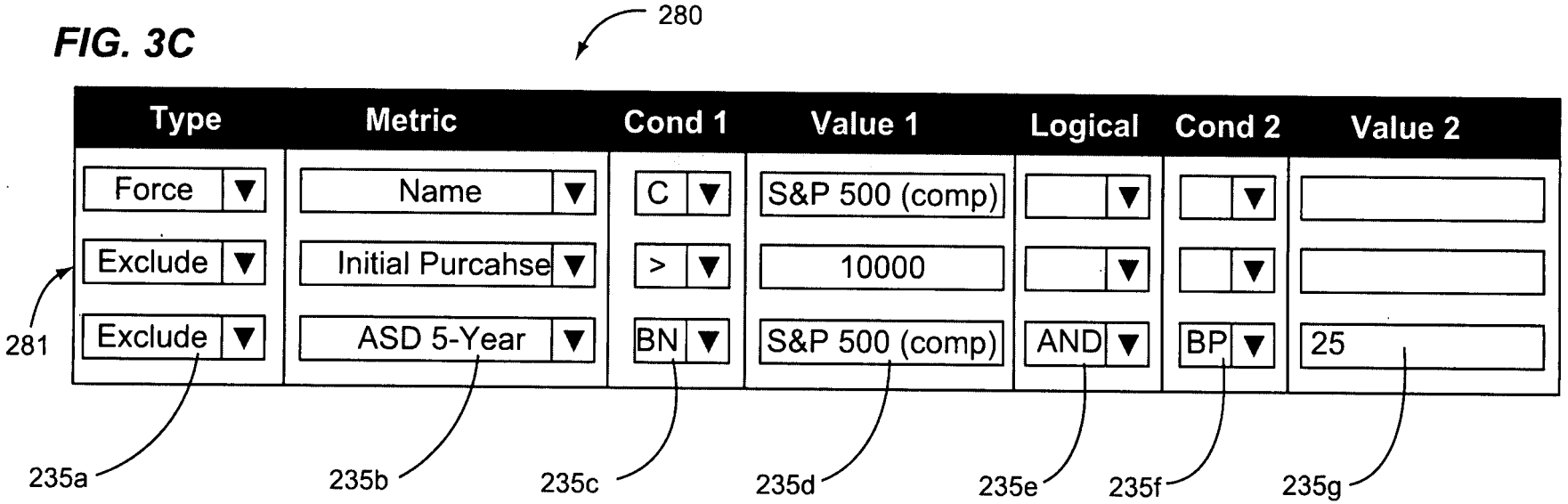


FIG. 3D

Matched Managers For Filter Structure (Top Scores Shown)							
Manager (rank)	1-Yr Return	3-Yr Ave Return	5-Yr Ave Return	1-Yr Std Dev	3-Yr Ave Std Dev	5-Yr Ave Std Dev	Comp Score
Investment Choice (1)	26.50	13.29	10.13	20.28	13.69	12.83	8.5436
Investment Choice (2)	22.54	1.5	11.87	14.22	23.39	19.14	8.0234
Investment Choice (3)	25.16	0.62	11.66	14.69	24.58	20.11	7.8988
Investment Choice (4)	28.12	1.74	8.52	15.73	20.67	17.18	7.6893
⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮
Investment Choice (378)	20.99	-8.69	0.31	15.43	20.57	16.65	6.2324

FIG. 3E

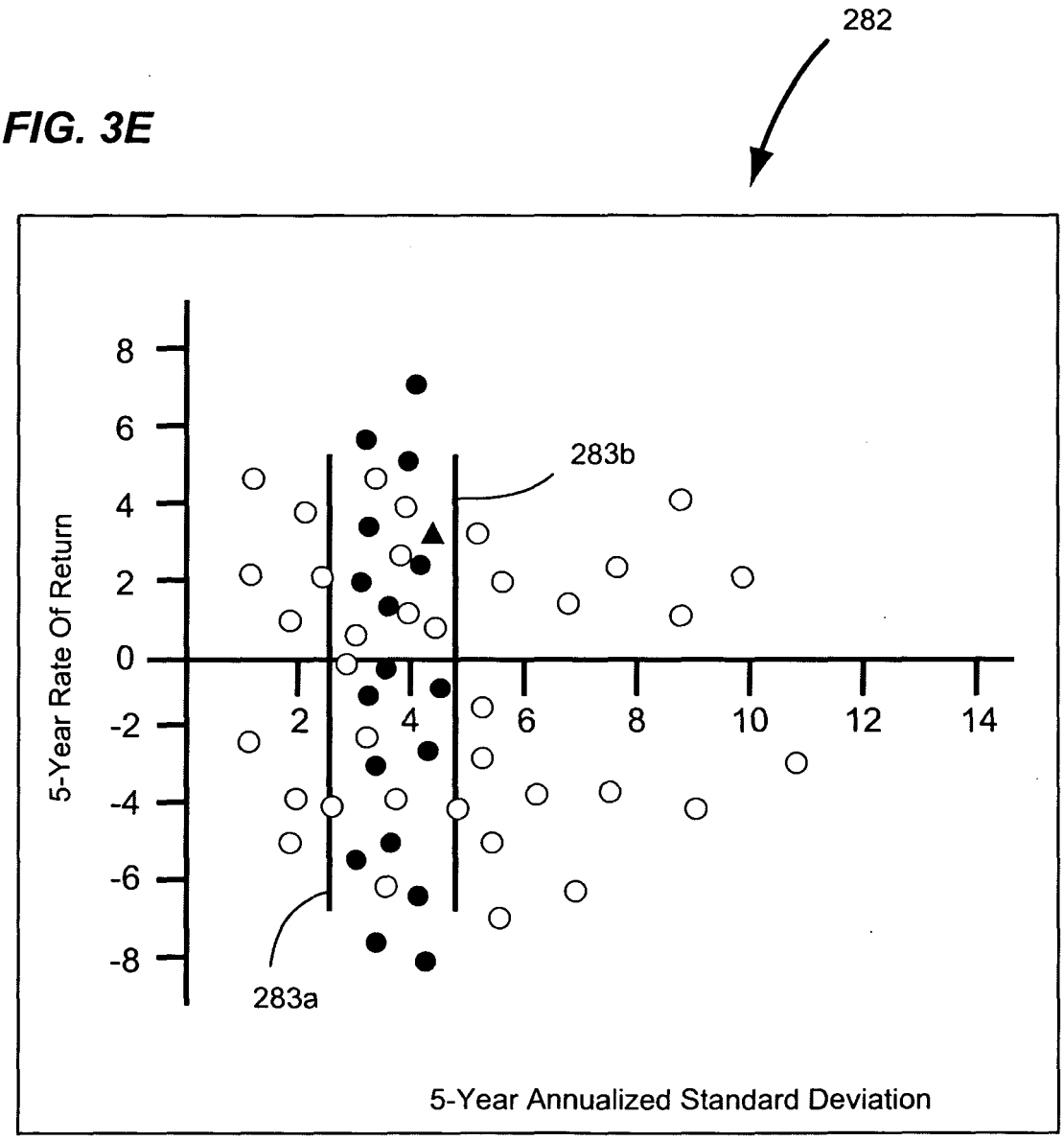

282
8
6
4
2
0
-2
-4
-6
-8
2
4
6
8
10
12
14
5-Year Rate Of Return
283b
283a
5-Year Annualized Standard Deviation

FIG. 3F

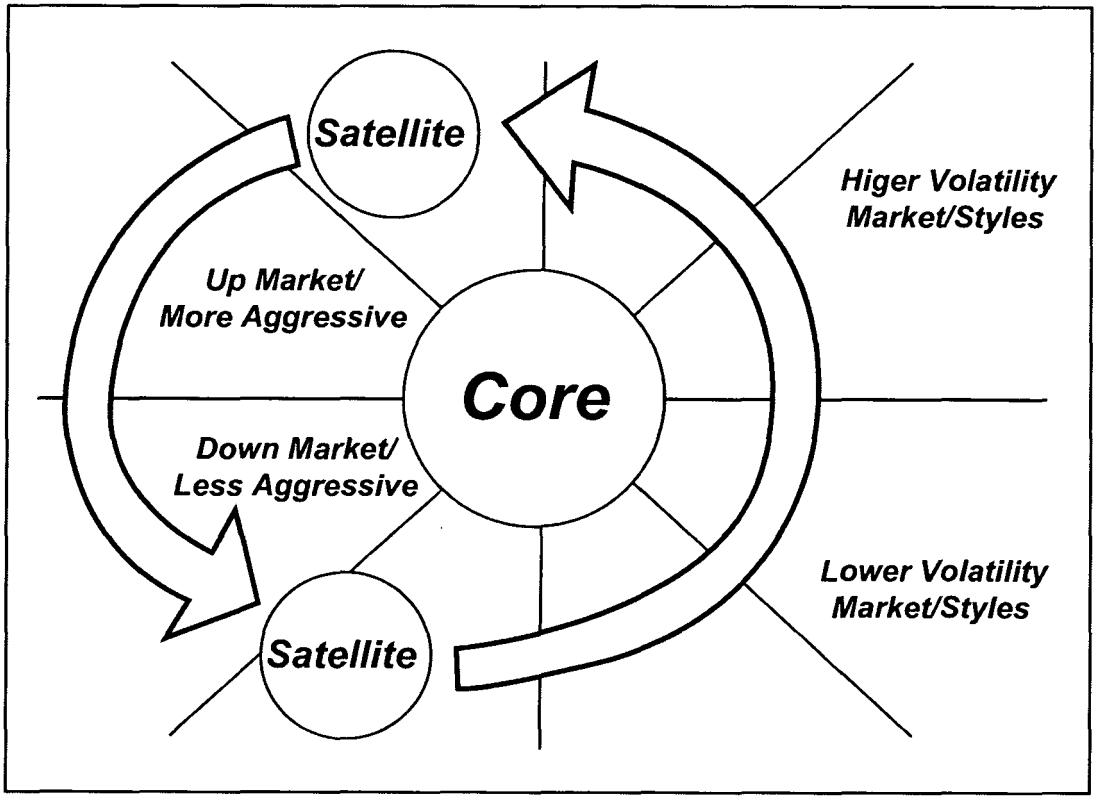

Satellite
Higer Volatility
Market/Styles
Up Market/
More Aggressive
Core
Down Market/
Less Aggressive
Lower Volatility
Market/Styles
Satellite

FIG. 3G

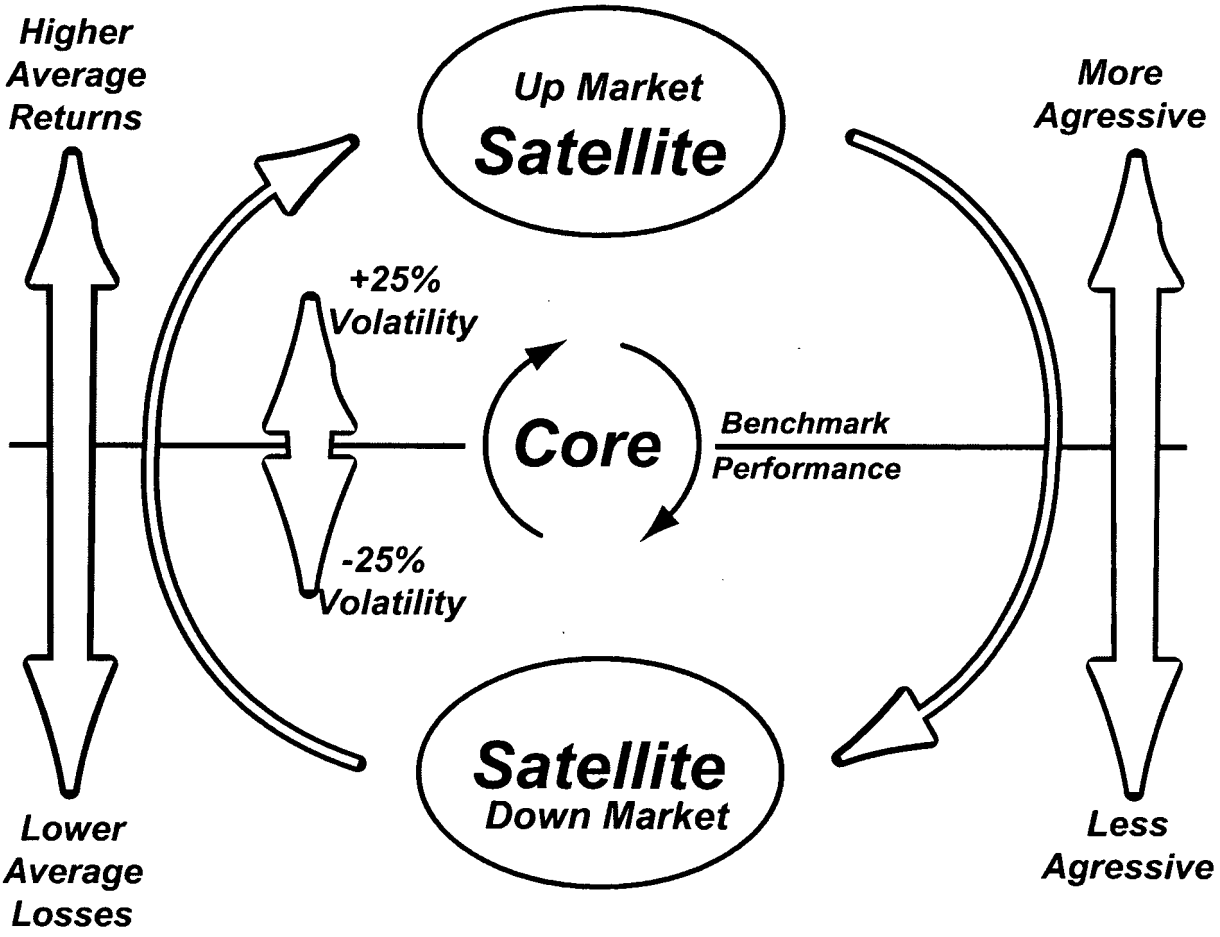

Higher Average Returns
Up Market Satellite
More Agressive
+25% Volatility
Core
Benchmark Performance
-25% Volatility
Satellite Down Market
Lower Average Losses
Less Agressive

FIG. 4

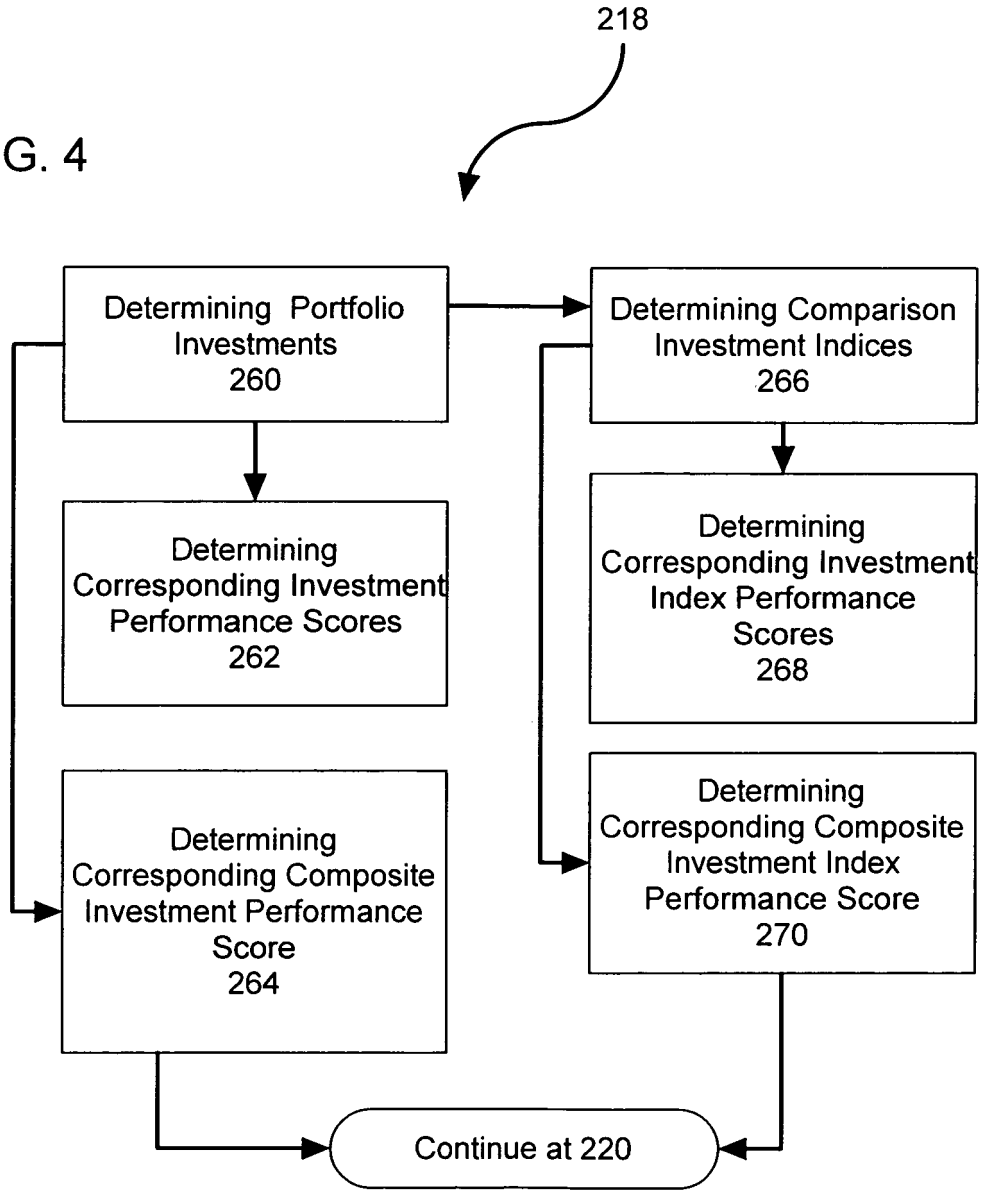

218
Determining Portfolio Investments 260
Determining Comparison Investment Indices 266
Determining Corresponding Investment Performance Scores 262
Determining Corresponding Investment Index Performance Scores 268
Determining Corresponding Composite Investment Performance Score 264
Determining Corresponding Composite Investment Index Performance Score 270
Continue at 220

FIG. 5

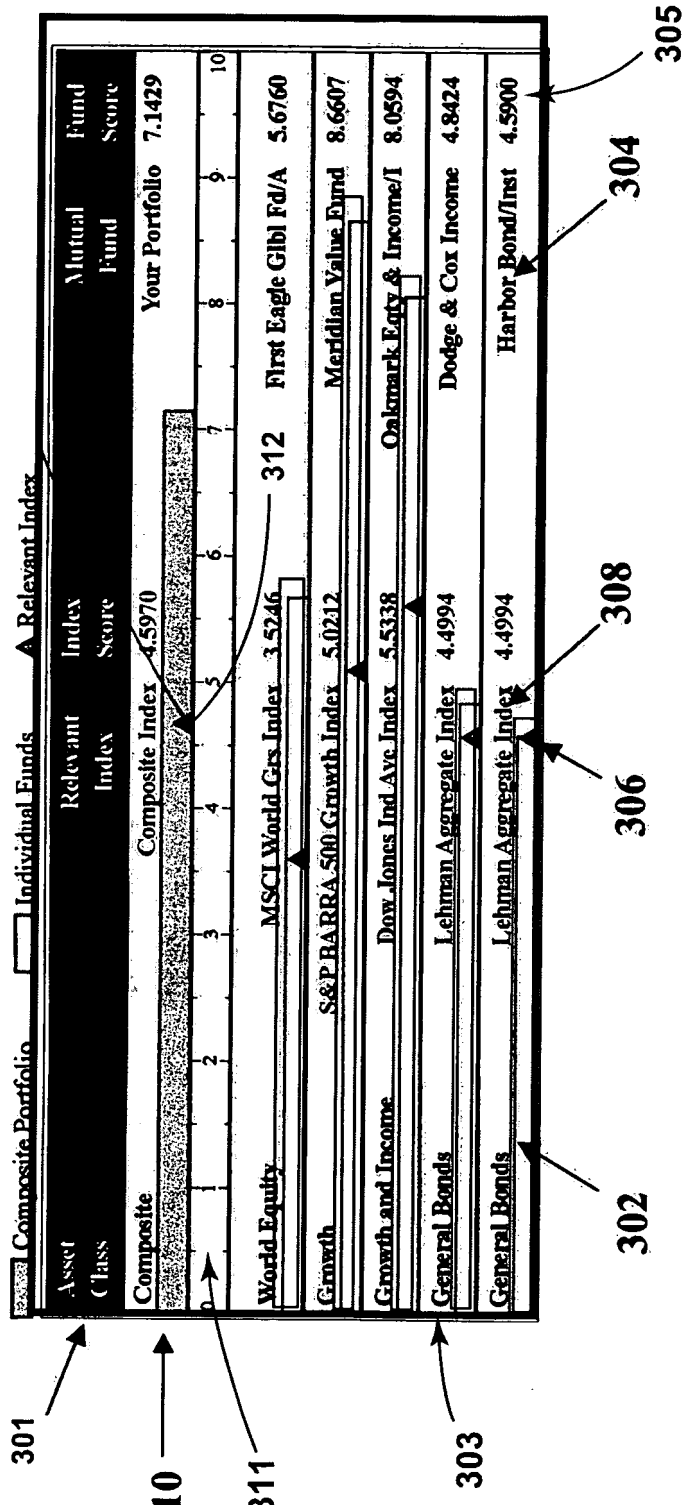
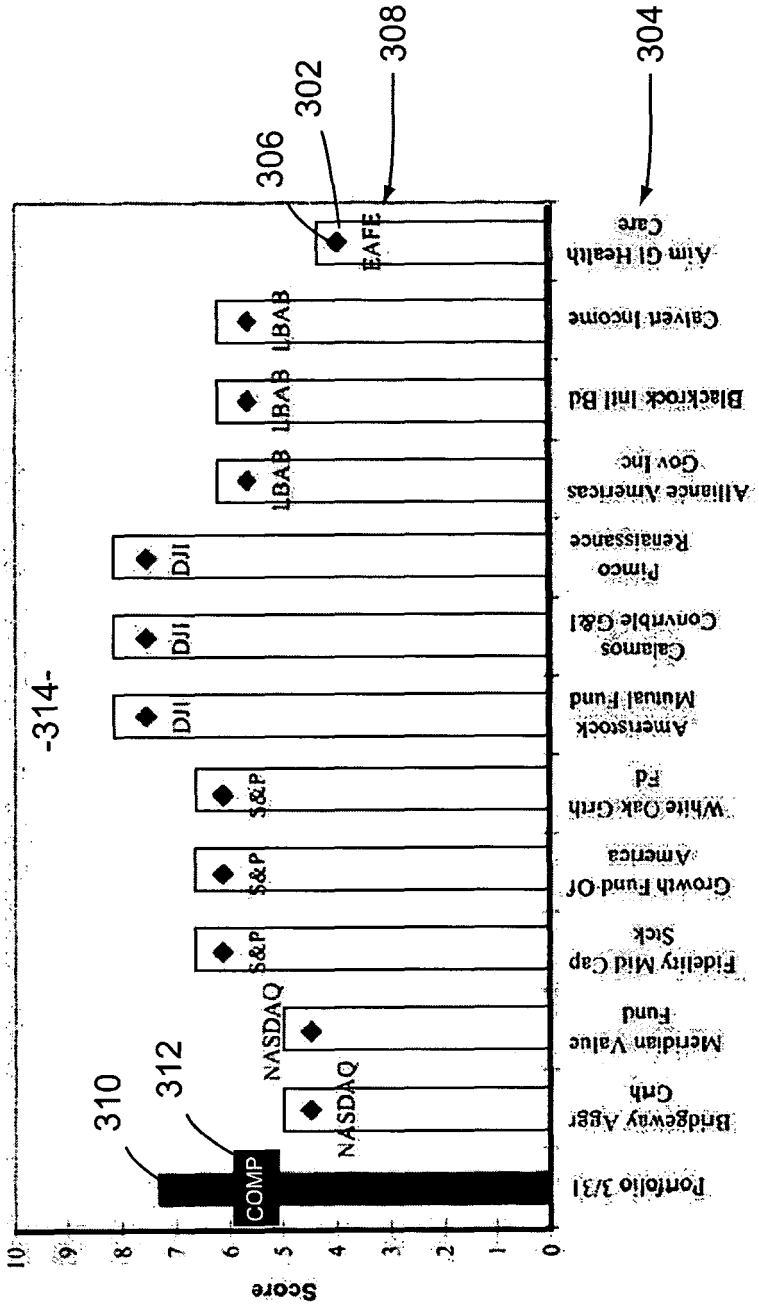
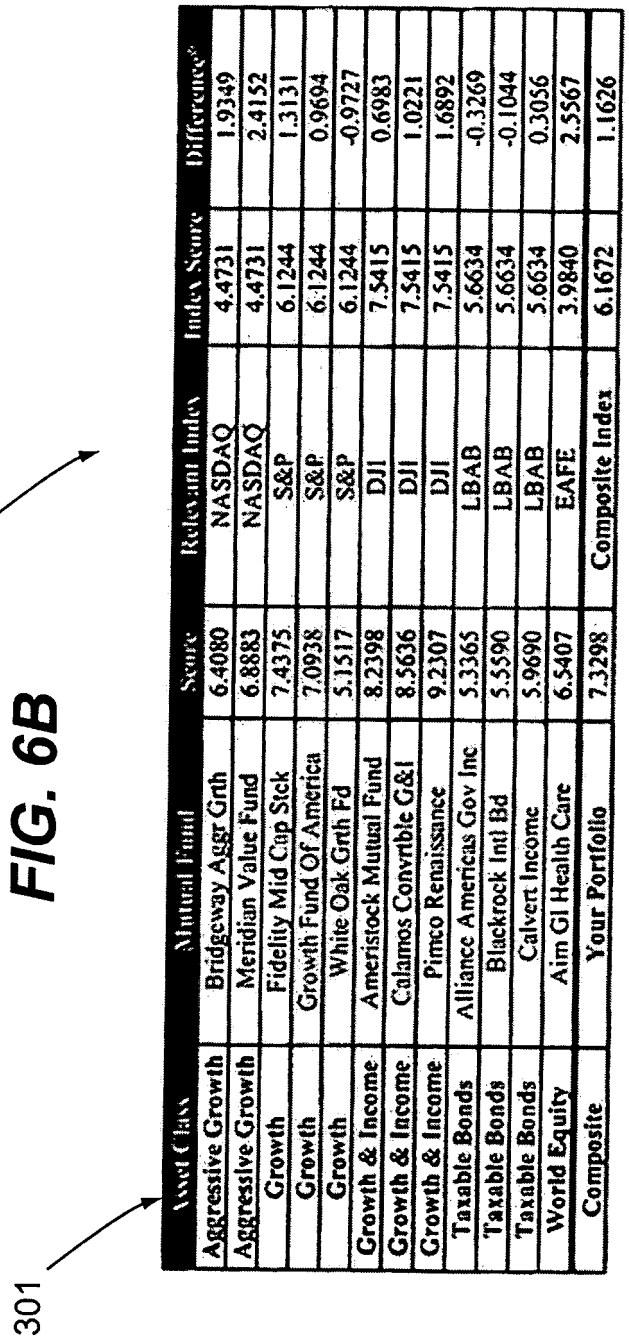

-300-
Composite Portfolio
Individual Funds
Relevant Index
Asset Class
Relevant Index
Index Score
Mutual Fund
Fund Score
Composite
Composite Index 4.5970
Your Portfolio 7.1429
World Equity
MSCI World Grs Index 3.5246
First Eagle Glbl Fd/A 5.6760
Growth
S&P BARRA 500 Growth Index 5.0212
Meridian Value Fund 8.6607
Growth and Income
Dow Jones Ind Ave Index 5.5338
Oakmark Equ & 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
0
1
2
3
4
5
6
7
8
9
10
301
310
311
303
312
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
Portfolio 3/31
Bridgeway Aggr Gth
Meridian Value Fund
Fidelity Mid Cap Stck
Growth Fund Of Amerca
White Oak Grth Fd
Amerstock Mutual Fund
Calamos Convrtble G&I
Pimco Renaissance
Alliance Americas Gov Inc
Blackrock Intl Bd
Calvert Income
Aim Gl Health Care
COMP
NASDAQ
NASDAQ
S&P
S&P
S&P
DJI
DJI
DJI
LBAB
LBAB
LBAB
EAFE



Asset Class	Mutual Fund	Score	Relevant Index	Index Score	Difference*
Aggressive Growth	Bridgeway Aggr Grth	6.4080	NASDAQ	4.4731	1.9349
Aggressive Growth	Meridian Value Fund	6.8883	NASDAQ	4.4731	2.4152
Growth	Fidelity Mid Cap Stck	7.4375	S&P	6.1244	1.3131
Growth	Growth Fund Of America	7.0938	S&P	6.1244	0.9694
Growth	White Oak Grth Fd	5.1517	S&P	6.1244	-0.9727
Growth & Income	Ameristock 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	EAFE	3.9840	2.5567
Composite	Your Portfolio	7.3298	Composite Index	6.1672	1.1626

FIG. 6B

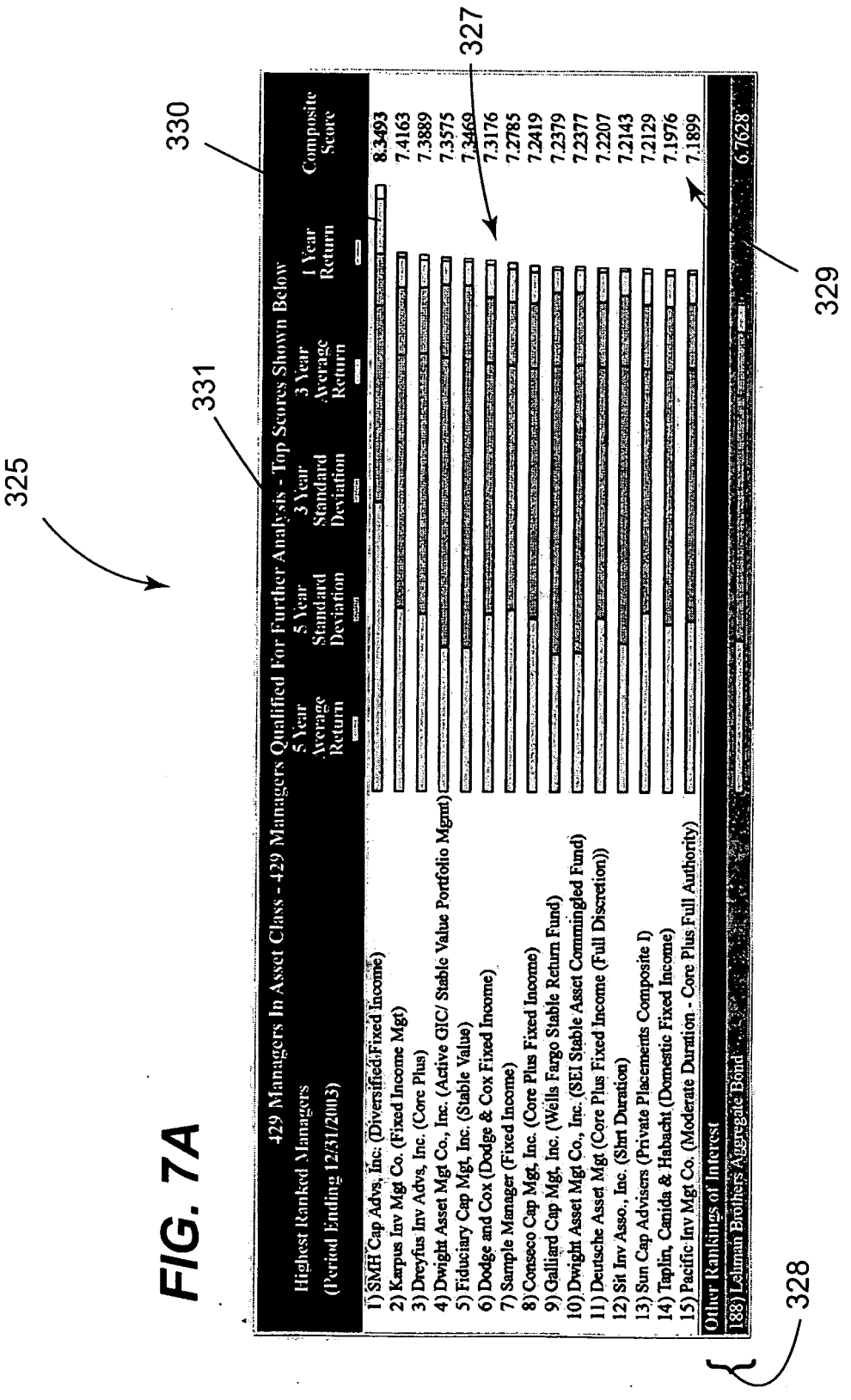
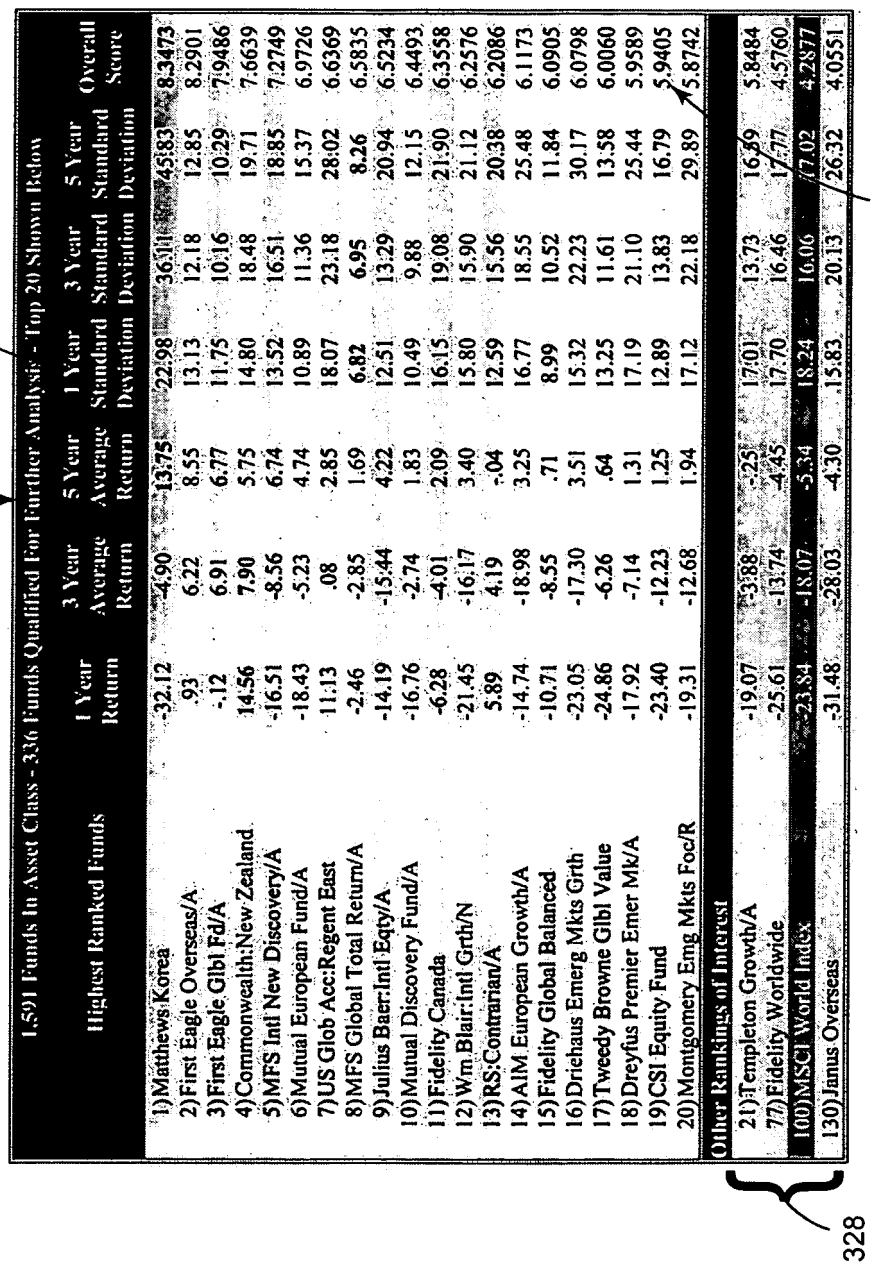

325
330
331
327
329
328
429 Managers In Asset Class - 429 Managers Qualified For Further Analysis - Top Scores Shown Below
Highest Ranked Managers (Period Ending 12/31/2008)
5 Year Average Return
5 Year Standard Deviation
3 Year Standard Deviation
3 Year Average Return
1 Year Return
Composite Score
1) SMH Cap Advs, Inc. (Diversified Fixed Income) 8.3493
2) Karpus Inv Mgt Co. (Fixed Income Mgt) 7.4163
3) Dreyfus Inv Advs, Inc. (Core Plus) 7.3889
4) Dwight Asset Mgt Co., Inc. (Active GIC/ Stable Value Portfolio Mgmt) 7.3575
5) Fiduciary Cap Mgt, Inc. (Stable Value) 7.3469
6) Dodge and Cox (Dodge & Cox Fixed Income) 7.3176
7) Sample Manager (Fixed Income) 7.2785
8) Conseco Cap Mgt, Inc. (Core Plus Fixed Income) 7.2419
9) Galliard Cap Mgt, Inc. (Wells Fargo Stable Return Fund) 7.2379
10) Dwight Asset Mgt Co., Inc. (SEI Stable Asset Commingled Fund) 7.2377
11) Deutsche Asset Mgt (Core Plus Fixed Income (Full Discretion)) 7.2207
12) Sit Inv Asso., Inc. (Shrt Duration) 7.2143
13) Sun Cap Advisers (Private Placements Composite I) 7.2129
14) Taplin, Canida & Habacht (Domestic Fixed Income) 7.1976
15) Pacific Inv Mgt Co. (Moderate Duration - Core Plus Full Authority) 7.1899
Other Rankings of Interest
188) Lehman Brothers Aggregate Bond 6.7628

FIG. 7A

FIG. 7B



1,591 Funds In Asset Class - 336 Funds Qualified For Further Analysis - Top 20 Shown Below								
Highest Ranked Funds	1 Year Return	3 Year Average Return	5 Year Average Return	1 Year Standard Deviation	3 Year Standard Deviation	5 Year Standard Deviation	Overall Score
1) Matthews Korea	-32.12	-4.90	13.75	22.98	36.01	45.83	8.3473
2) First Eagle Overseas/A	.93	6.22	8.55	13.13	12.18	12.85	8.2901
3) First Eagle Glbl Fd/A	-.12	6.91	6.77	11.75	10.16	10.29	7.9486
4) Commonwealth:New Zealand	14.56	7.90	5.75	14.80	18.48	19.71	7.6639
5) MFS Intl New Discovery/A	-16.51	-8.56	6.74	13.52	16.51	18.85	7.2749
6) Mutual European Fund/A	-18.43	-5.23	4.74	10.89	11.36	15.37	6.9726
7) US Glob Acc:Regent East	11.13	.08	2.85	18.07	23.18	28.02	6.6369
8) MFS Global Total Return/A	-2.46	-2.85	1.69	6.82	6.95	8.26	6.5835
9) Julius Baer:Intl Eqty/A	-14.19	-15.44	4.22	12.51	13.29	20.94	6.5234
10) Mutual Discovery Fund/A	-16.76	-2.74	1.83	10.49	9.88	12.15	6.4493
11) Fidelity Canada	-6.28	-4.01	2.09	16.15	19.08	21.90	6.3558
12) Wm Blair:Intl Grth/N	-21.45	-16.17	3.40	15.80	15.90	21.12	6.2576
13) RS:Contrarian/A	5.89	4.19	-.04	12.59	15.56	20.38	6.2086
14) AIM European Growth/A	-14.74	-18.98	3.25	16.77	18.55	25.48	6.1173
15) Fidelity Global Balanced	-10.71	-8.55	.71	8.99	10.52	11.84	6.0905
16) Driehaus Emerg Mkts Grth	-23.05	-17.30	3.51	15.32	22.23	30.17	6.0798
17) Tweedy Browne Glbl Value	-24.86	-6.26	.64	13.25	11.61	13.58	6.0060
18) Dreyfus Premier Emer Mk/A	-17.92	-7.14	1.31	17.19	21.10	25.44	5.9589
19) CSI Equity Fund	-23.40	-12.23	1.25	12.89	13.83	16.79	5.9405
20) Montgomery Emg Mkts Foc/R	-19.31	-12.68	1.94	17.12	22.18	29.89	5.8742
Other Rankings of Interest							
21) Templeton Growth/A	-19.07	-3.88	-.25	17.01	13.73	16.89	5.8484
77) Fidelity Worldwide	-25.61	-13.74	-4.45	17.70	16.46	17.77	4.5760
100) MSCI World Index	-23.84	-18.07	-5.34	18.24	16.06	17.02	4.2877
130) Janus Overseas	-31.48	-28.03	-4.30	15.83	20.13	26.32	4.0551

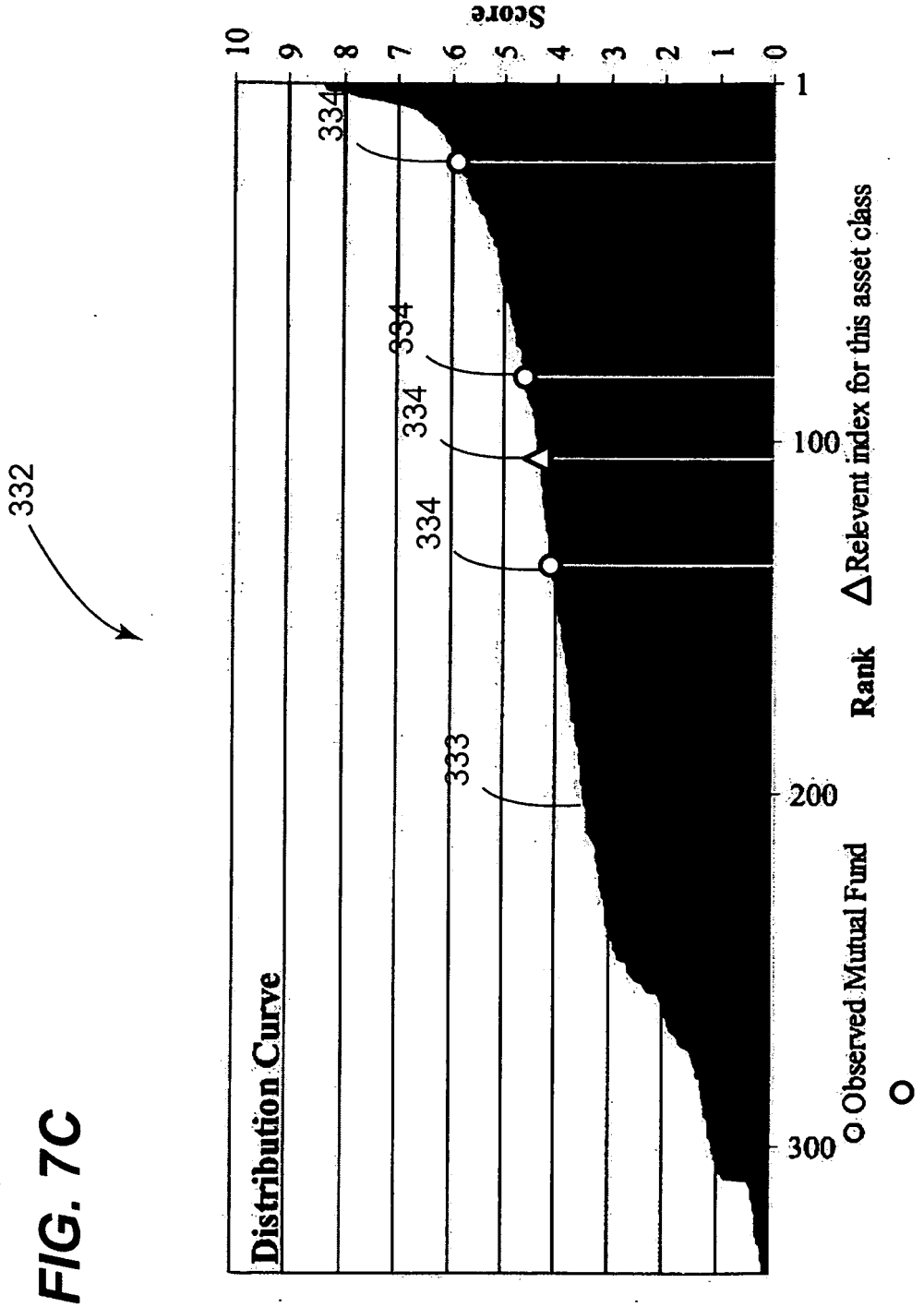

332
Score
10
9
8
7
6
5
4
3
2
1
0
1
100
200
300
Rank
Distribution Curve
334
334
334
334
333
Relevent index for this asset class
Observed Mutual Fund

FIG. 7C

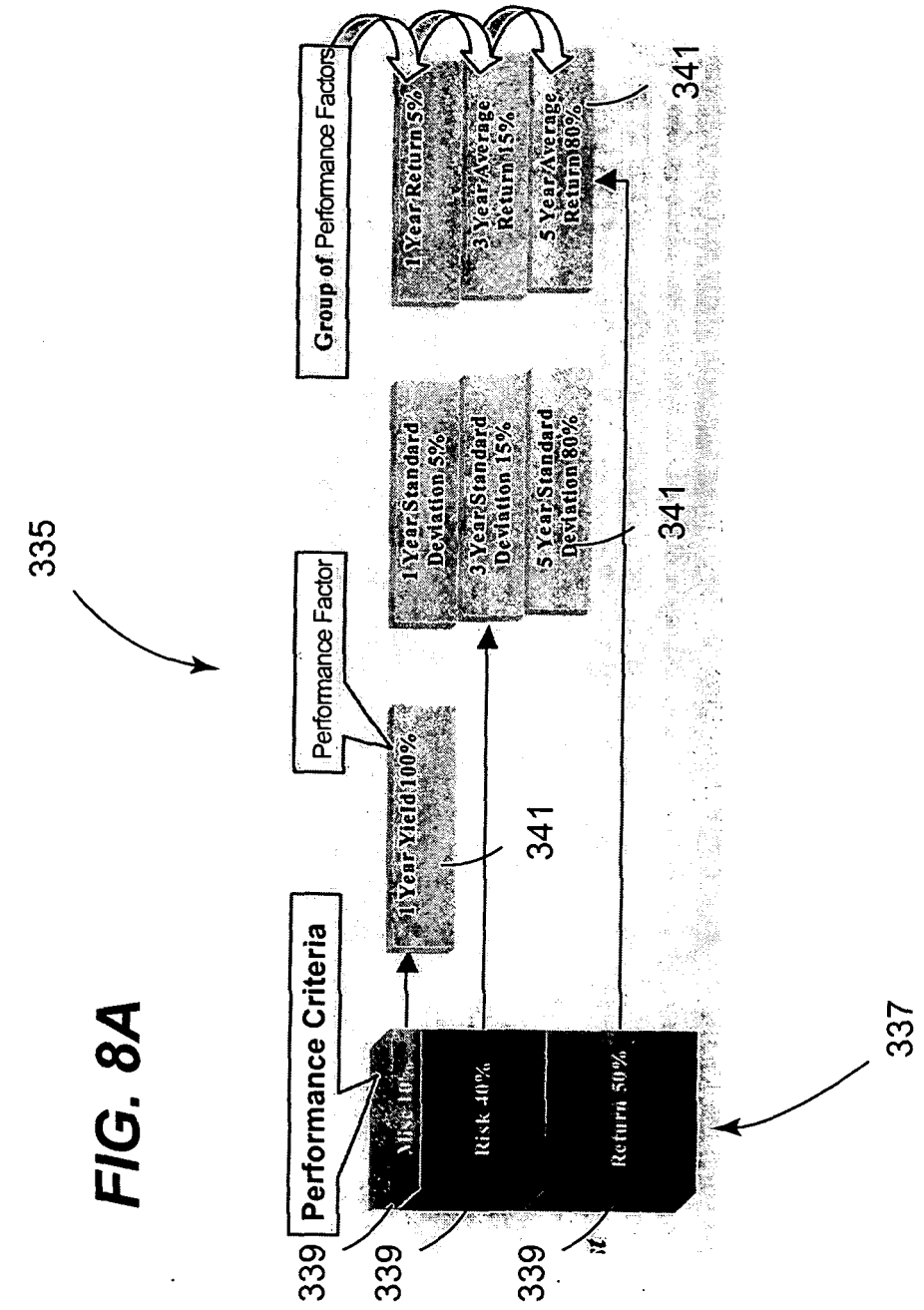

335
Performance Criteria
Performance Factor
Group of Performance Factors
1 Year Yield 100%
1 Year Standard Deviation 5%
3 Year Standard Deviation 15%
5 Year Standard Deviation 80%
1 Year Return 5%
3 Year Average Return 15%
5 Year Average Return 80%
Risk 40%
Return 50%
339
339
339
341
341
341
337

FIG. 8A

FIG. 8B

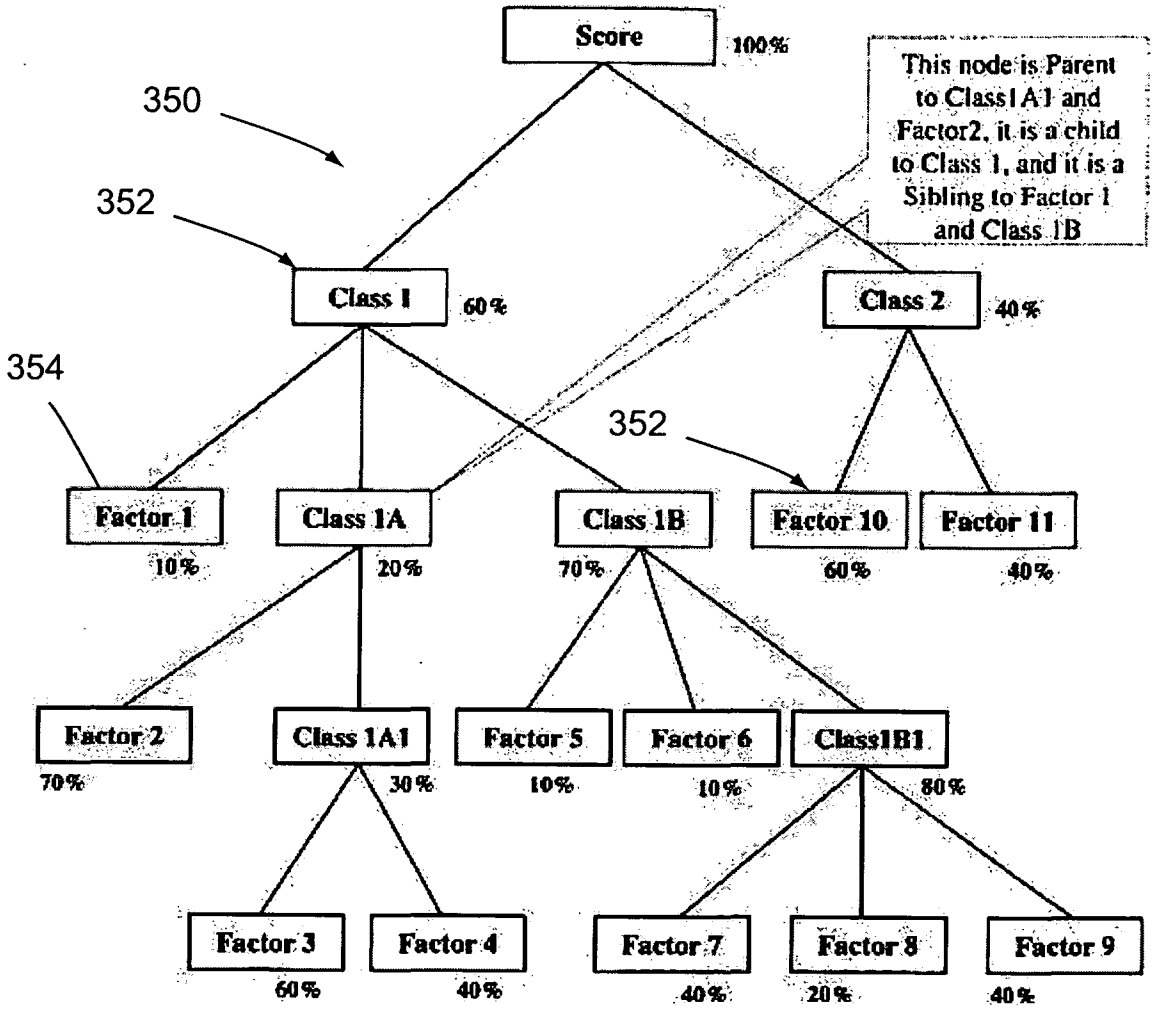
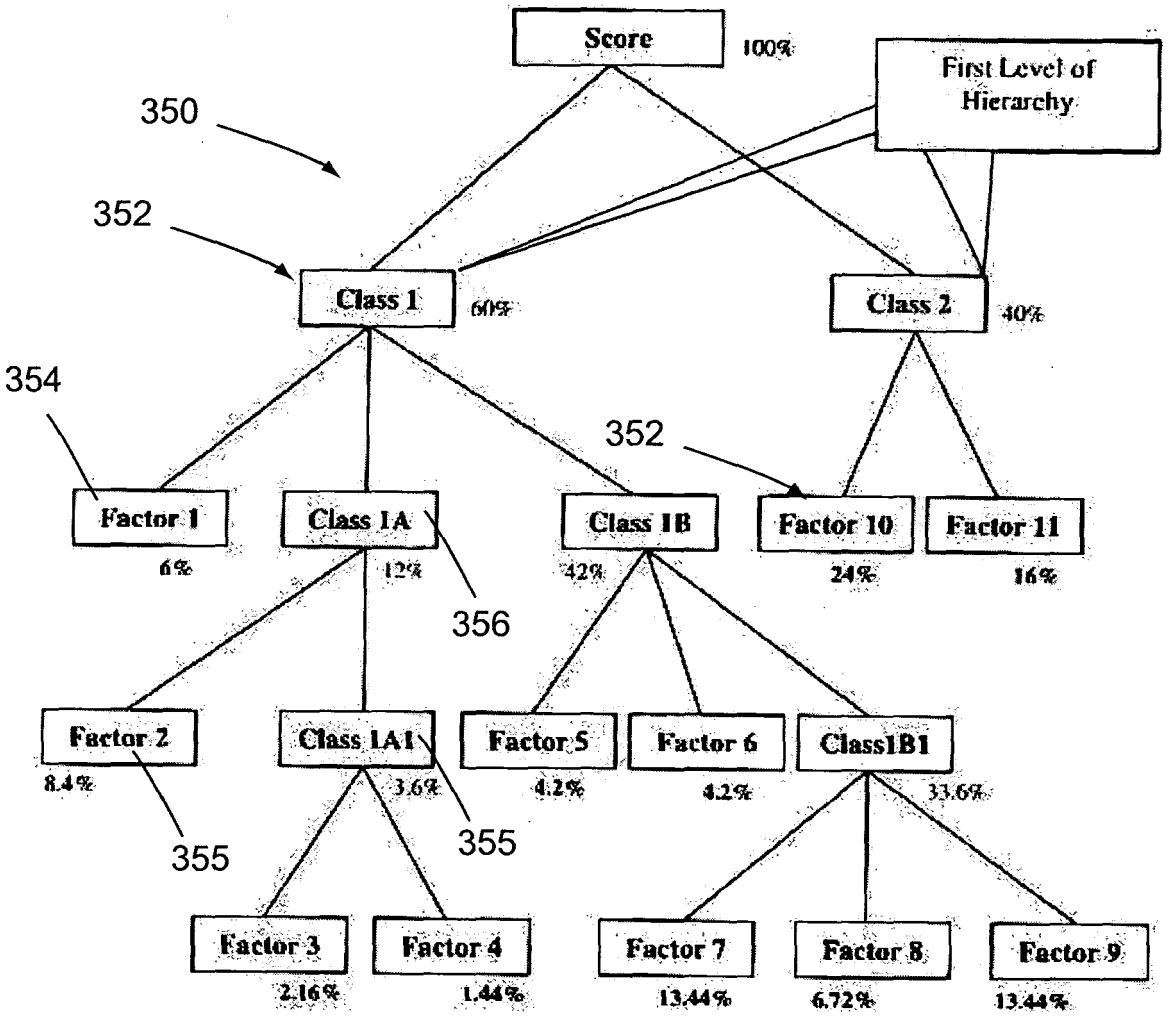

Score
100%
This node is Parent to Class1A1 and Factor2, it is a child to Class 1, and it is a Sibling to Factor 1 and Class 1B
350
352
Class 1
60%
Class 2
40%
354
352
Factor 1
10%
Class 1A
20%
Class 1B
70%
Factor 10
60%
Factor 11
40%
Factor 2
70%
Class 1A1
30%
Factor 5
10%
Factor 6
10%
Class1B1
80%
Factor 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
8.4%
Class 1A1
3.6%
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%

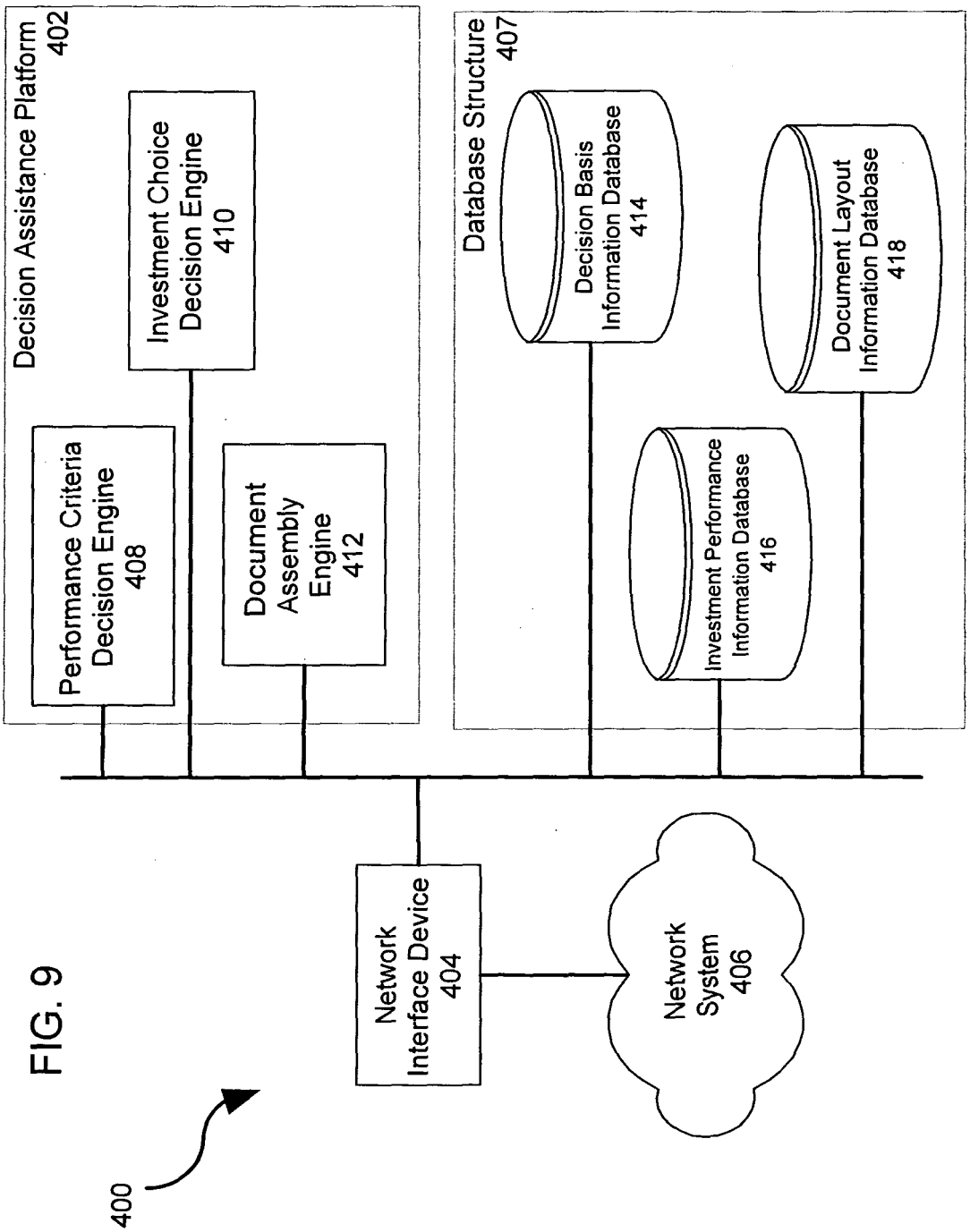

Decision Assistance Platform
402
Investment Choice
Decision Engine
410
Performance Criteria
Decision Engine
408
Document
Assembly
Engine
412
Database Structure
407
Decision Basis
Information Database
414
Document Layout
Information Database
418
Investment Performance
Information Database
416
Network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

FIG. 9