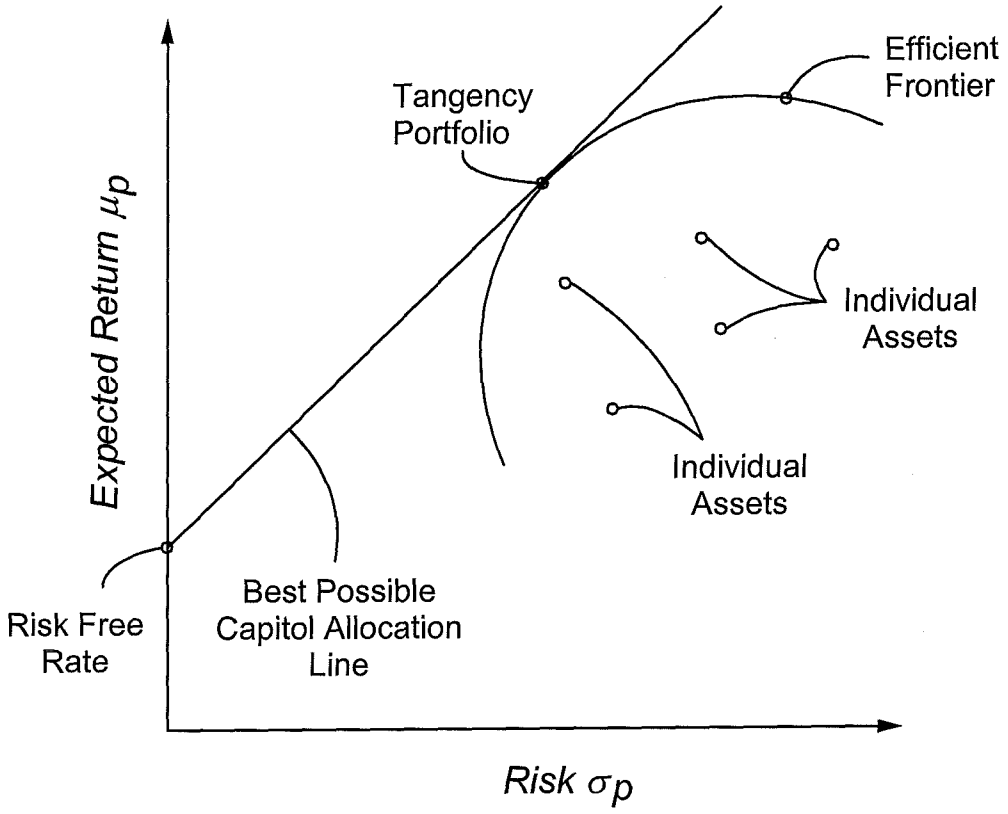
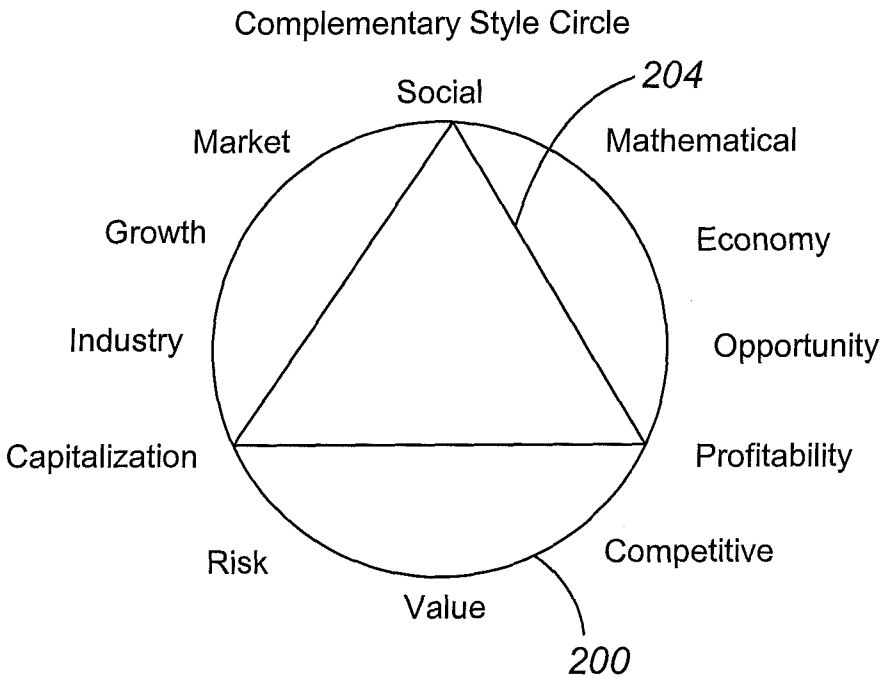



**FIG. 1**
(Prior Art)




Complimentary Style Search Results

| Styles | Find Funds Using.... | |
|---|---|---|
| • Capitalization | ☑ Same Criteria | ☐ Custom Criteria |
| • Profitability | ☑ Same Criteria | ☐ Custom Criteria |

• Back to Complimentary Style Search

FIG. 2

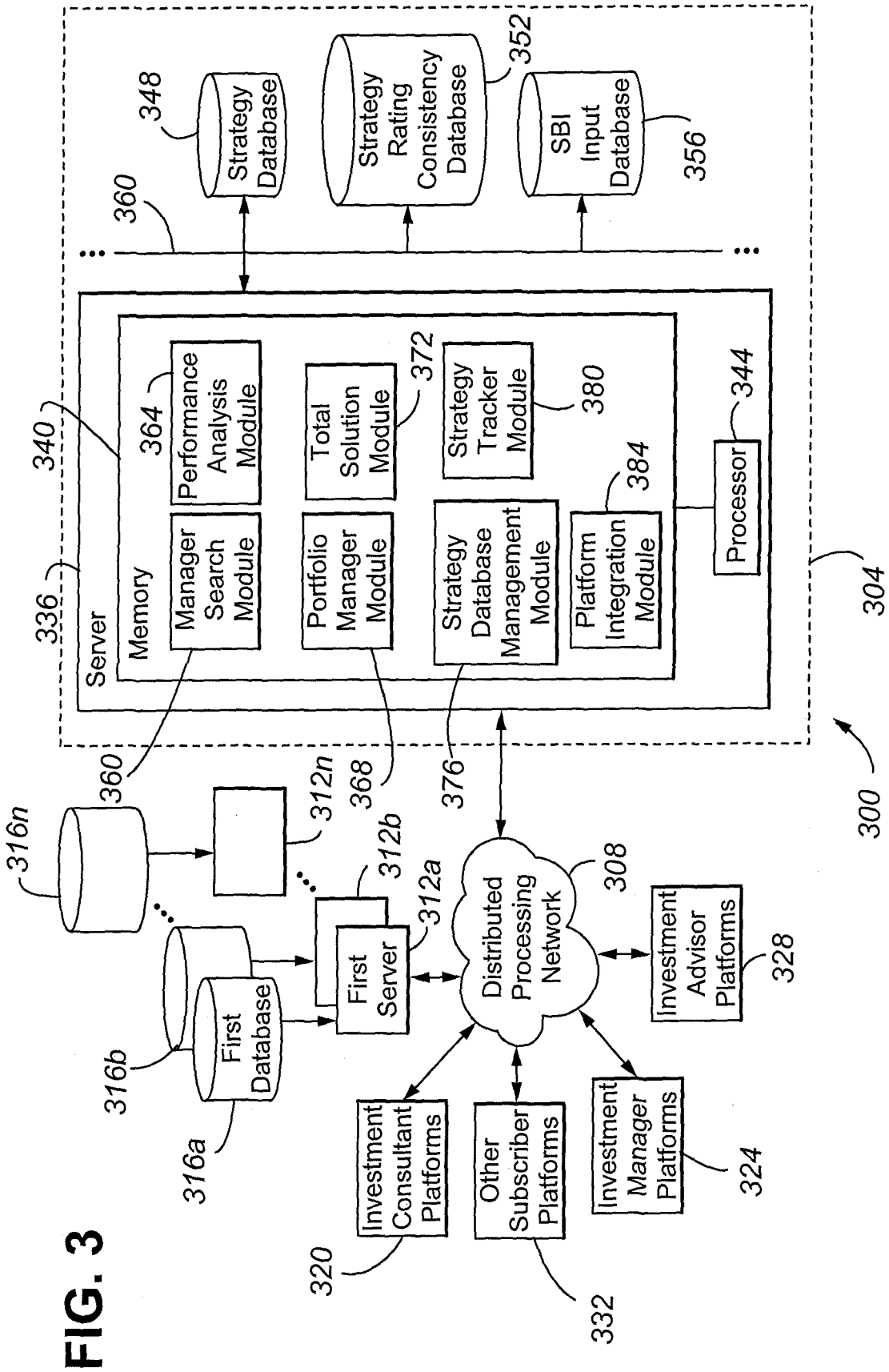

Strategy Database
348
Strategy Rating Consistency Database
352
SBI Input Database
356
360
Server
340
Memory
336
Performance Analysis Module
364
Manager Search Module
Total Solution Module
372
Portfolio Manager Module
Strategy Tracker Module
380
Strategy Database Management Module
Platform Integration Module
384
Processor
344
304
300
316n
312n
368
376
312b
312a
First Database
First Server
316b
316a
Distributed Processing Network
308
Investment Advisor Platforms
328
Investment Consultant Platforms
320
Other Subscriber Platforms
332
Investment Manager Platforms
324

FIG. 3

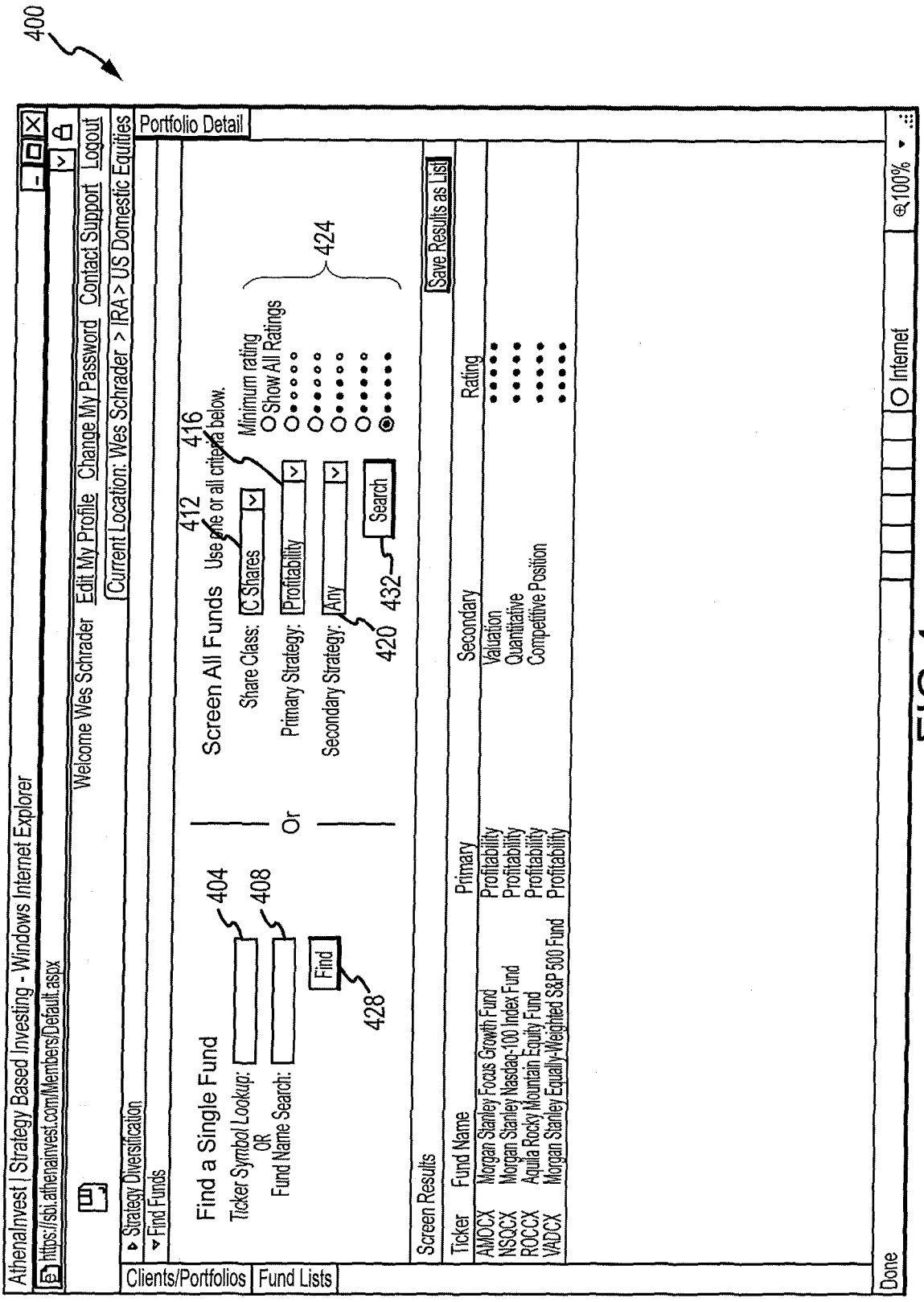

400
AthenaInvest | Strategy Based Investing - Windows Internet Explorer
https://isbi.athenainvest.com/Members/Default.aspx
Welcome Wes Schrader Edit My Profile Change My Password Contact Support Logout
Current Location: Wes Schrader > IRA > US Domestic Equities
Strategy Diversification
Find Funds
Clients/Portfolios
Fund Lists
Portfolio Detail
Find a Single Fund
Ticker Symbol Lookup:
OR
Fund Name Search:
Find
404
408
428
Or
Screen All Funds
412
Use one or all criteria below.
416
Share Class:
C Shares
Primary Strategy:
Profitability
Secondary Strategy:
Any
420
432
Search
Minimum rating
Show All Ratings
424
Screen Results
Save Results as List
Ticker
Fund Name
Primary
Secondary
Rating
AMOCX Morgan Stanley Focus Growth Fund Profitability Valuation
NSQCX Morgan Stanley Nasdaq-100 Index Fund Profitability Quantitative
ROCCX Aquila Rocky Mountain Equity Fund Profitability Competitive Position
VADCX Morgan Stanley Equally-Weighted S&P 500 Fund Profitability
Done
Internet
100%

FIG.4

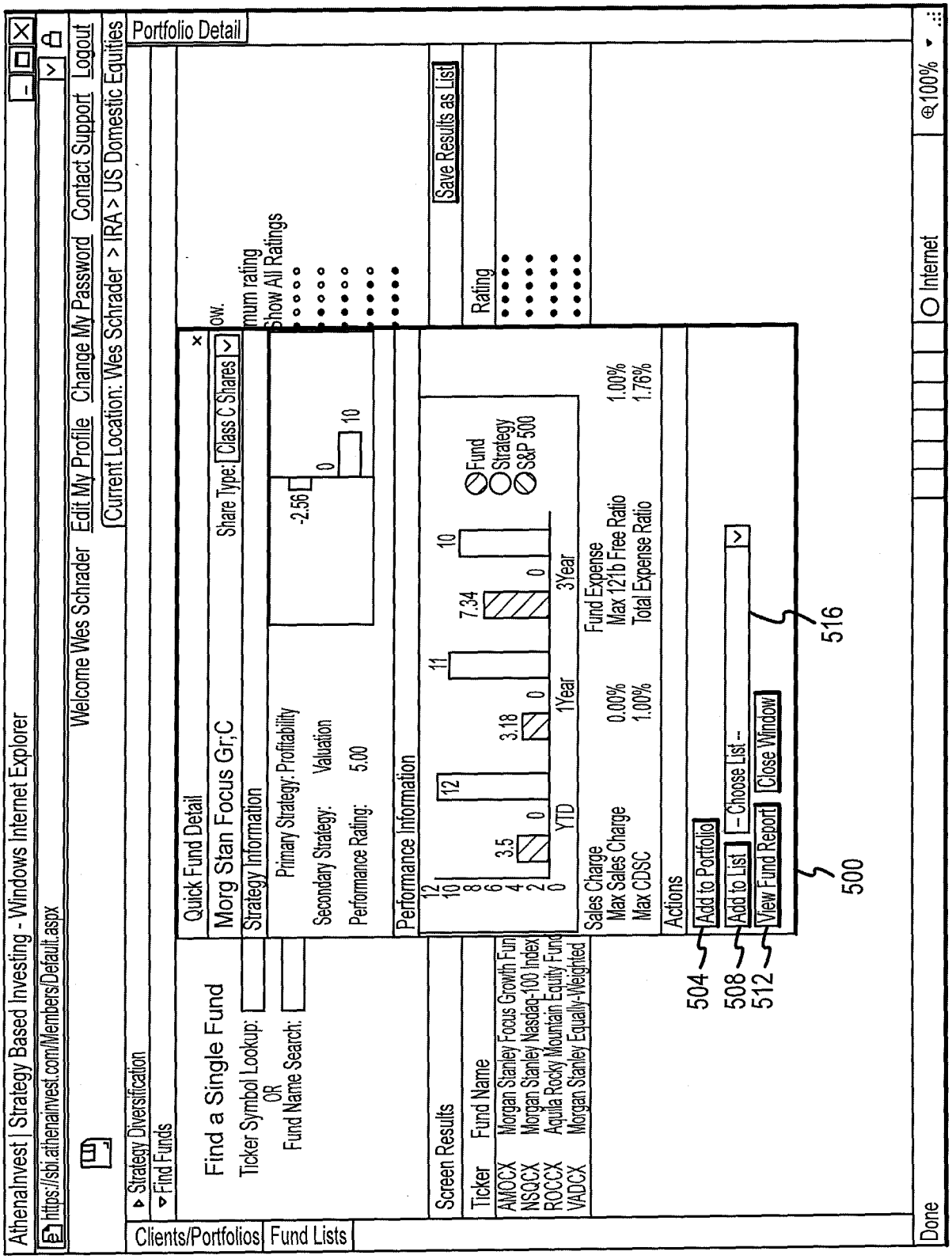

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https://sbi.athenainvest.com/Members/Default.aspx
Welcome Wes Schrader
Edit My Profile
Change My Password
Contact Support
Logout
Current Location: Wes Schrader > IRA > US Domestic Equities
Portfolio Detail
Clients/Portfolios
Fund Lists
Strategy Diversification
Find Funds
Find a Single Fund
Ticker Symbol Lookup:
OR
Fund Name Search:
Quick Fund Detail
Morg Stan Focus Gr;C
Share Type: Class C Shares
Strategy Information
Primary Strategy: Profitability
Secondary Strategy: Valuation
Performance Rating: 5.00
Performance Information
Fund
Strategy
S&P 500
YTD
1Year
3Year
Sales Charge
Max Sales Charge 0.00%
Max CDSC 1.00%
Fund Expense
Max 12|b Free Ratio 1.00%
Total Expense Ratio 1.76%
Actions
Add to Portfolio
Add to List
-- Choose List --
View Fund Report
Close Window
Save Results as List
Screen Results
Ticker
Fund Name
Rating
AMOCX Morgan Stanley Focus Growth Fun
NSQCX Morgan Stanley Nasdaq-100 Index
ROCCX Aquila Rocky Mountain Equity Fund
VADCX Morgan Stanley Equally-Weighted
504
508
512
500
516
Done
Internet
100%

FIG.5

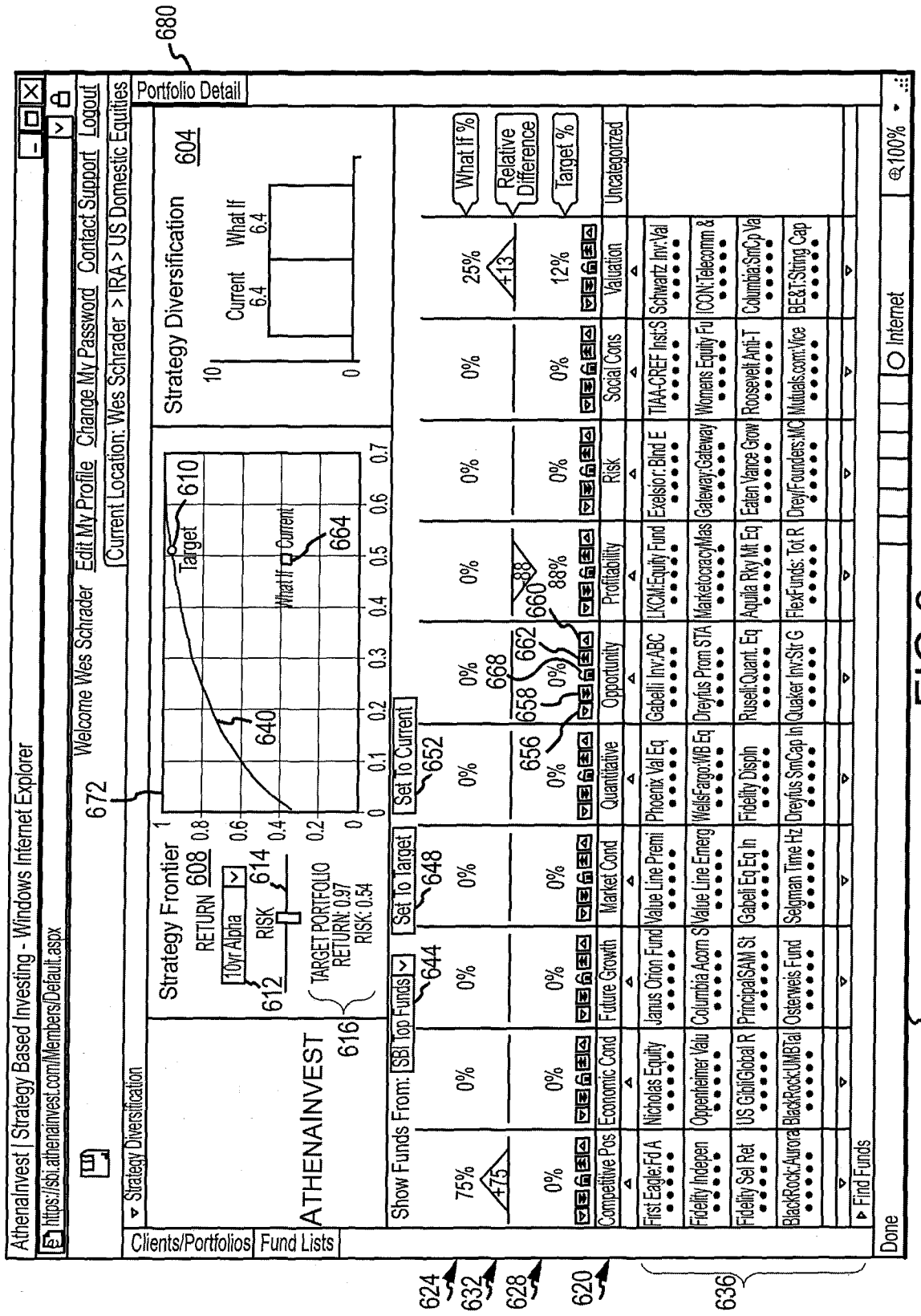

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https://sbi.athenainvest.com/Members/Default.aspx
Welcome Wes Schrader
Edit My Profile
Change My Password
Contact Support
Logout
Current Location: Wes Schrader > IRA > US Domestic Equities
Portfolio Detail
Strategy Diversification
Clients/Portfolios
Fund Lists
Strategy Frontier
RETURN
10yr Alpha
RISK
TARGET PORTFOLIO
RETURN: 0.97
RISK: 0.54
ATHENAINVEST
Strategy Diversification
Current
What If
Target
What If
Current
Show Funds From: SBI Top Funds
Set To Target
Set To Current
Competitive Pos
Economic Cond
Future Growth
Market Cond
Quantitative
Opportunity
Profitability
Risk
Social Cons
Valuation
Uncategorized
What If %
Relative Difference
Target %
Find Funds
Done
Internet
100%
672
680
600
608
610
612
614
616
620
624
628
632
636
640
644
648
652
656
658
660
662
664
668
475
413

FIG.6

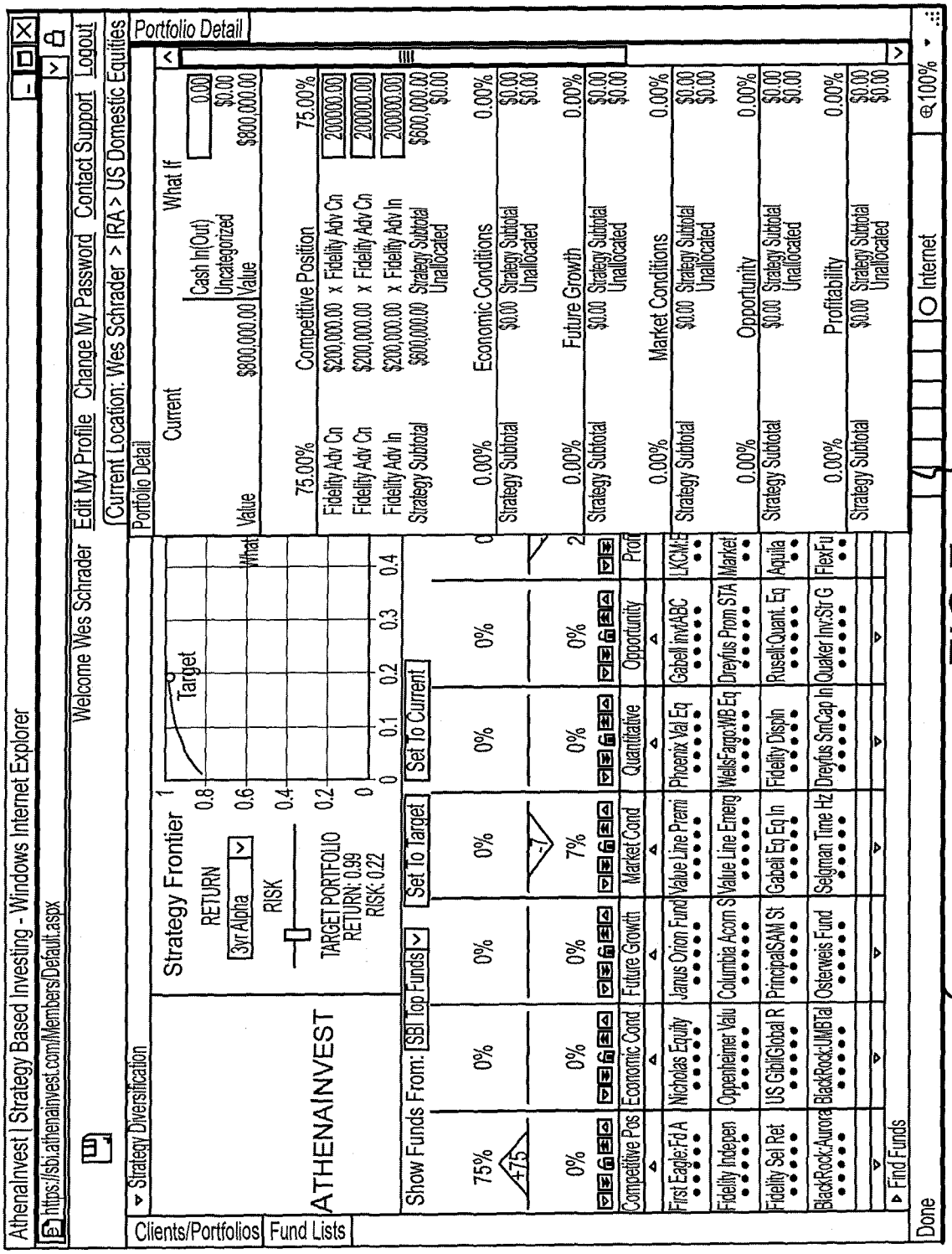
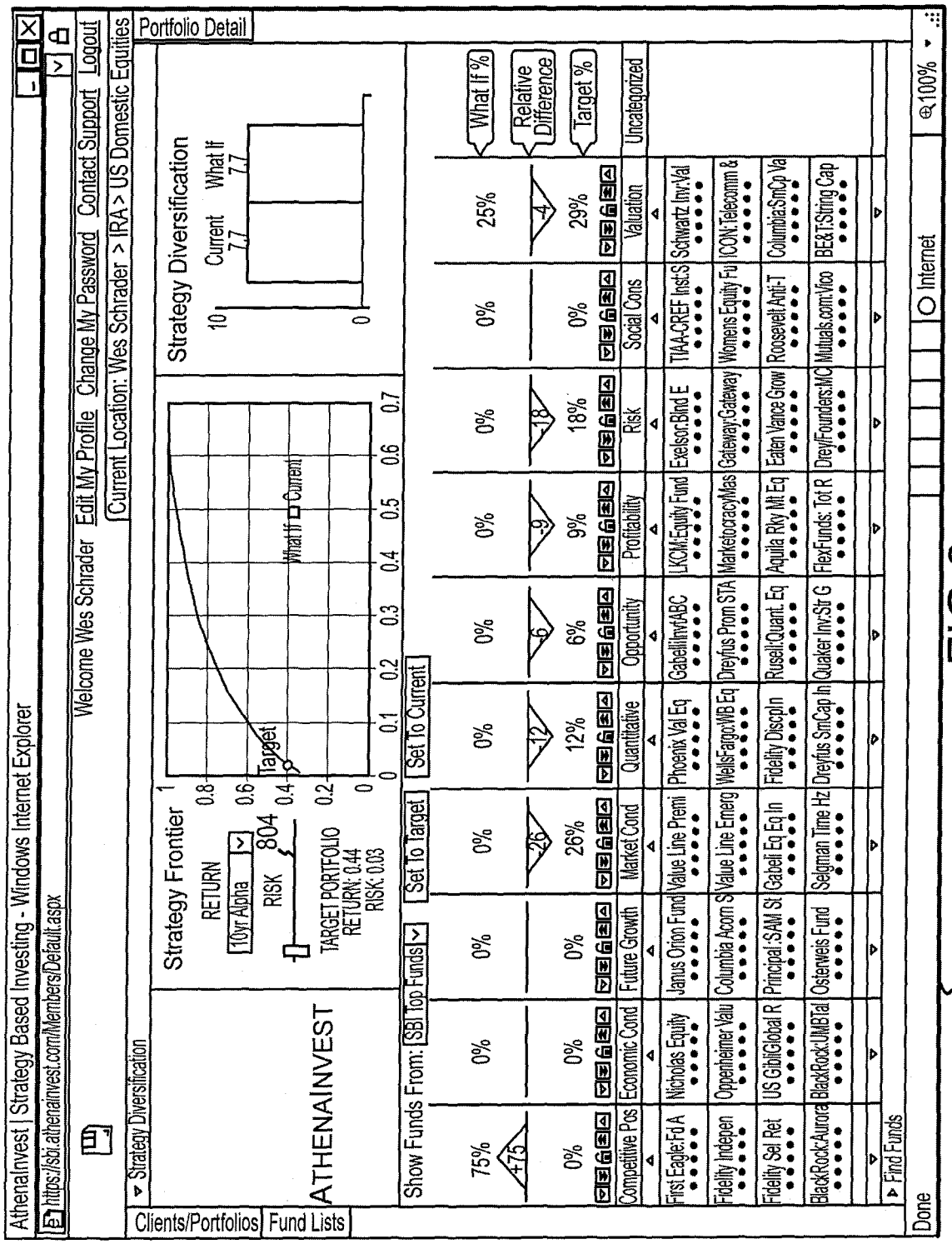

AthenaInvest | Strategy Based Investing - Windows Internet Explorer
https://sbi.athenainvest.com/Members/Default.aspx
Welcome Wes Schrader
Edit My Profile
Change My Password
Contact Support
Logout
Current Location: Wes Schrader > IRA > US Domestic Equities
Clients/Portfolios
Fund Lists
Strategy Diversification
ATHENAINVEST
Strategy Frontier
RETURN
3yr Alpha
RISK
TARGET PORTFOLIO
RETURN: 0.99
RISK: 0.22
Target
Portfolio Detail
Current
What If
Value
$800,000.00
Cash In(Out)
Uncategorized
Value
$800,000.00
75.00%
Competitive Position
75.00%
Fidelity Adv Cn
$200,000.00
x Fidelity Adv Cn
200000.00
Fidelity Adv In
$600,000.00
Strategy Subtotal
Unallocated
$600,000.00
0.00%
Economic Conditions
0.00%
Future Growth
0.00%
Market Conditions
0.00%
Opportunity
0.00%
Profitability
0.00%
Show Funds From: SBI Top Funds
Set To Target
Set To Current
Competitive Pos
Economic Cond
Future Growth
Market Cond
Quantitative
Opportunity
Prof
First Eagle:Fd A
Nicholas Equity
Janus Orion Fund
Value Line Premi
Phoenix Val Eq
Gabelli Inv:ABC
LKCM:E
Fidelity Indepen
Oppenheimer Valu
Columbia Acorn S
Value Line Emerg
WellsFargo:MB Eq
Dreyfus Prom STA
Market
Fidelity Sel Ret
US Global:Global R
PrincipalSAM St
Gabelli Eq Eq In
Fidelity Dispin
Russell:Quant. Eq
Aquila
BlackRock:Aurora
BlackRock:UMBTal
Osterweis Fund
Selgman Time Hz
Dreyfus SmCap In
Quaker Inv:Str G
FlexFu
Strategy Subtotal
$0.00
Unallocated
$0.00
Find Funds
Done
Internet
100%

FIG.7

700

704


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https://sbi.athenainvest.com/Members/Default.aspx
Welcome Wes Schrader Edit My Profile Change My Password Contact Support Logout
Current Location: Wes Schrader > IRA > US Domestic Equities
Strategy Diversification
Clients/Portfolios
Fund Lists
ATHENAINVEST
Strategy Frontier
RETURN
10yr Alpha
RISK 804
TARGET PORTFOLIO
RETURN: 0.44
RISK: 0.03
Target
What If
Current
Portfolio Detail
Strategy Diversification
Current What If
77 77
Show Funds From: SBI Top Funds
Set To Target
Set To Current
What If %
Relative Difference
Target %
Competitive Pos
Economic Cond
Future Growth
Market Cond
Quantitative
Opportunity
Profitability
Risk
Social Cons
Valuation
Uncategorized
First Eagle:Fd A
Nicholas Equity
Janus Orion Fund
Value Line Premi
Phoenix Val Eq
GabelliInv:ABC
LKCM:Equity Fund
Excelsior:Blnd E
TIAA-CREF Inst:S
Schwartz Inv:Val
Fidelity Indepen
Oppenheimer Valu
Columbia Acorn S
Value Line Emerg
WellsFargo:MB Eq
Dreyfus Prom STA
Marketocracy:Mas
Gateway:Gateway
Womens Equity Fu
ICON:Telecomm &
Fidelity Sel Ret
US Global:Global R
Principal:SAM St
Gabeli Eq Eq In
Fidelity Discpln
Russell:Quant. Eq
Aquila Rky Mt Eq
Eaton Vance Grow
Roosevelt:Anti-T
Columbia:SmCp Va
BlackRock:Aurora
BlackRock:UMBTal
Osterweis Fund
Selgman Time Hz
Dreyfus SmCap In
Quaker Inv:Str G
FlexFunds: Tot R
Dreyf/Founders:MC
Mutuals.com:Vico
BE&T:String Cap
Find Funds
Done
Internet
100%

800

FIG.8

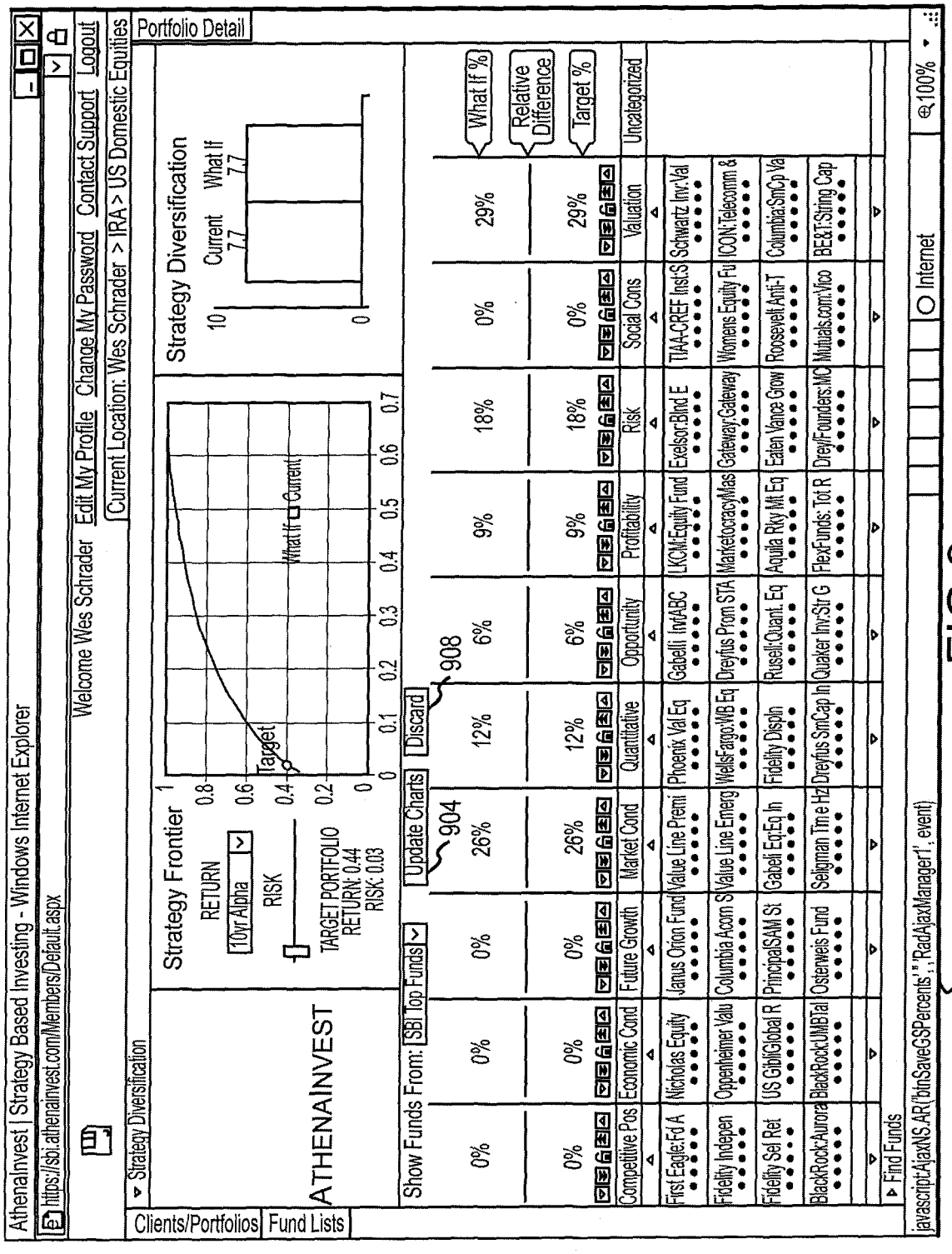

AthenaInvest | Strategy Based Investing - Windows Internet Explorer
https://sbi.athenainvest.com/Members/Default.aspx
Welcome Wes Schrader Edit My Profile Change My Password Contact Support Logout
Current Location: Wes Schrader > IRA > US Domestic Equities
Portfolio Detail
Clients/Portfolios
Fund Lists
Strategy Diversification
ATHENAINVEST
Strategy Frontier
RETURN
10yr Alpha
RISK
TARGET PORTFOLIO
RETURN: 0.44
RISK: 0.03
Target
What If
Current
Strategy Diversification
Current 7.7
What If 7.7
Show Funds From: SBI Top Funds
Update Charts
Discard
904
908
What If %
Relative Difference
Target %
Competitive Pos
Economic Cond
Future Growth
Market Cond
Quantitative
Opportunity
Profitability
Risk
Social Cons
Valuation
Uncategorized
First Eagle:Fd A
Nicholas Equity
Janus Orion Fund
Value Line Premi
Phoenix Val Eq
Gabelli InvABC
LKCM:Equity Fund
Exelsor:Blnd E
TIAA-CREF Inst:S
Schwartz Inv:Val
Fidelity Indepen
Oppenheimer Valu
Columbia Acorn S
Value Line Emerg
WellsFargo:WB Eq
Dreyfus Prom STA
MarketocracyMas
Gateway:Gateway
Womens Equity Fu
ICON:Telecomm &
Fidelity Sel Ret
US Gbl/Global R
Principal/SAM St
Gabeli Eqt:Eq In
Fidelity Displin
Russell:Quant. Eq
Aquila Rky Mt Eq
Eaton Vance Grow
Roosevelt Anti-T
Columbia:SmCp Va
BlackRock:Aurora
BlackRock:UMBTal
Osterweis Fund
Seligman Time Hz
Dreyfus SmCap In
Quaker InvStr G
FlexFunds: Tot R
Drey/Founders:MC
Muhtials.com:Vlco
BE&T:String Cap
Find Funds
javascript:AjaxNS.AR('btnSaveGSPercents','','RadAjaxManager1',event)
Internet
100%
900

FIG.9

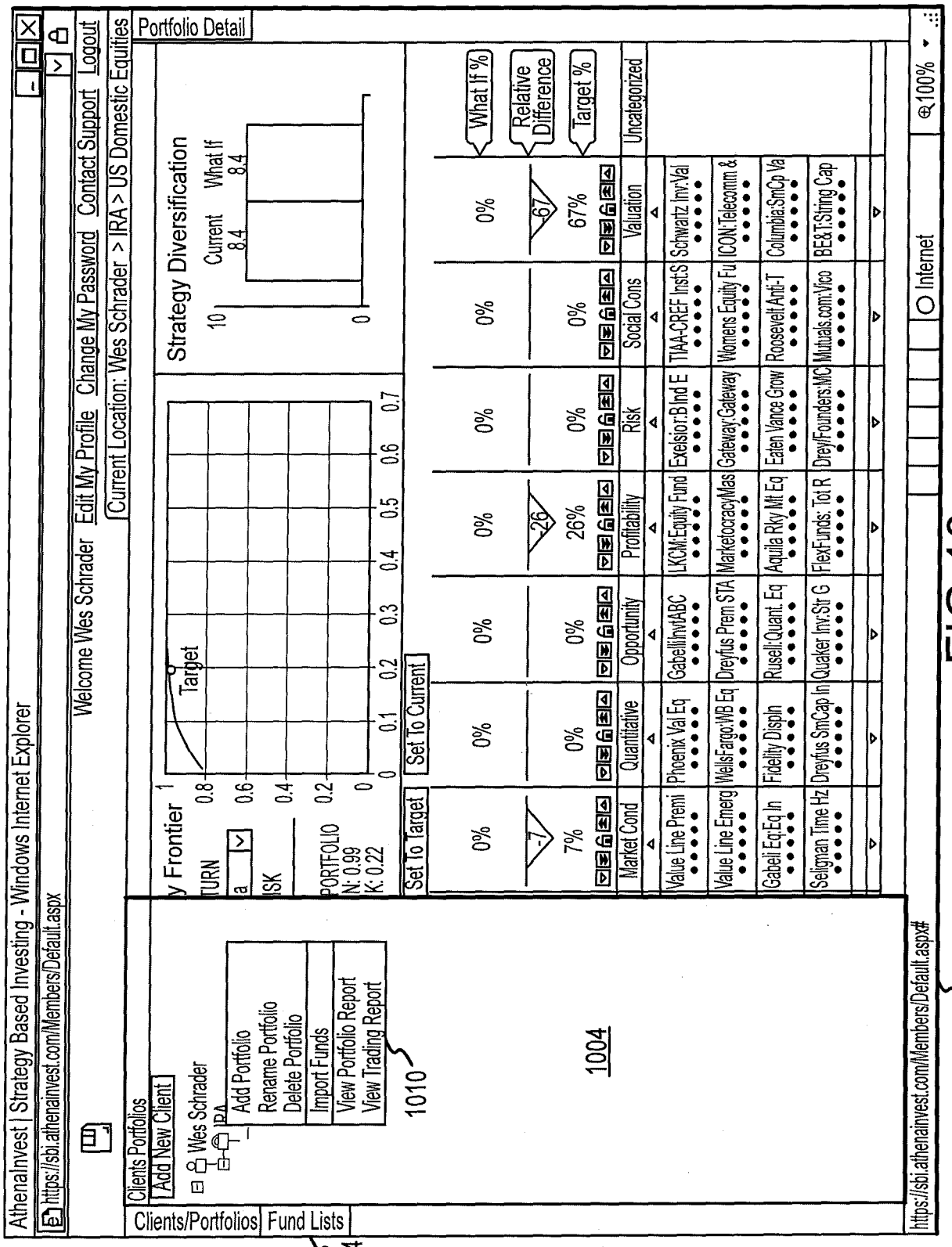

AthenaInvest | Strategy Based Investing - Windows Internet Explorer
https://sbi.athenainvest.com/Members/Default.aspx
Welcome Wes Schrader Edit My Profile Change My Password Contact Support Logout
Current Location: Wes Schrader > IRA > US Domestic Equities
Portfolio Detail
Clients Portfolios
Add New Client
Wes Schrader
IRA
Add Portfolio
Rename Portfolio
Delete Portfolio
Import Funds
View Portfolio Report
View Trading Report
Clients/Portfolios
Fund Lists
1014
1010
1004
1000
Strategy Diversification
Current
What If
Target
Set To Target
Set To Current
What If %
Relative Difference
Target %
Market Cond
Quantitative
Opportunity
Profitability
Risk
Social Cons
Valuation
Uncategorized
Internet
100%

FIG.10

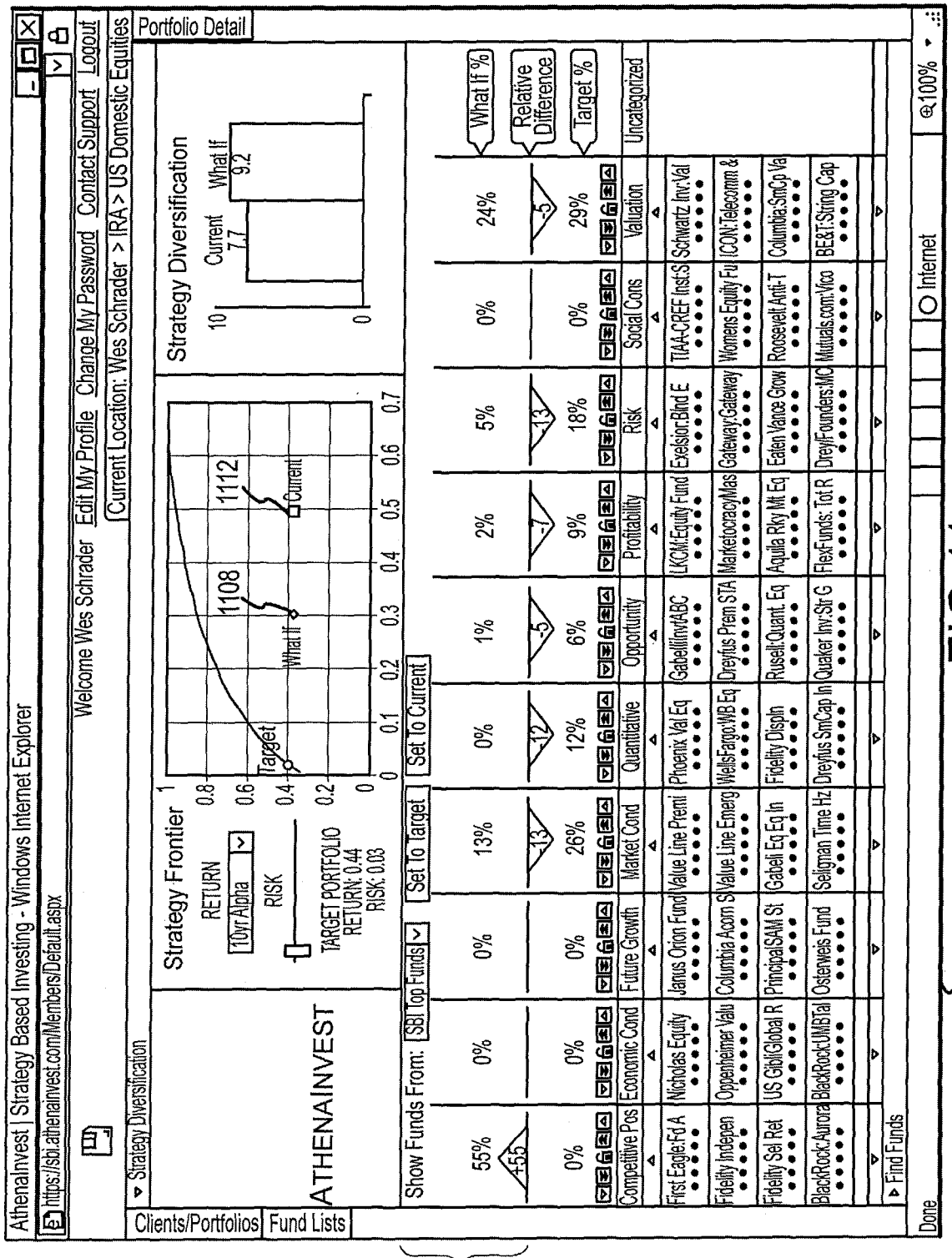

AthenaInvest | Strategy Based Investing - Windows Internet Explorer
https://sbi.athenainvest.com/Members/Default.aspx
Welcome Wes Schrader Edit My Profile Change My Password Contact Support Logout
Current Location: Wes Schrader > IRA > US Domestic Equities
Clients/Portfolios
Fund Lists
Strategy Diversification
ATHENAINVEST
Strategy Frontier
RETURN
10yr Alpha
RISK
TARGET PORTFOLIO
RETURN: 0.44
RISK: 0.03
Target
What If
Current
1108
1112
Portfolio Detail
Strategy Diversification
Current
What If
7.7
9.2
Show Funds From: SBI Top Funds
Set To Target
Set To Current
What If %
Relative Difference
Target %
Competitive Pos
Economic Cond
Future Growth
Market Cond
Quantitative
Opportunity
Profitability
Risk
Social Cons
Valuation
Uncategorized
Find Funds
Done
Internet
100%
1104
1100

FIG.11

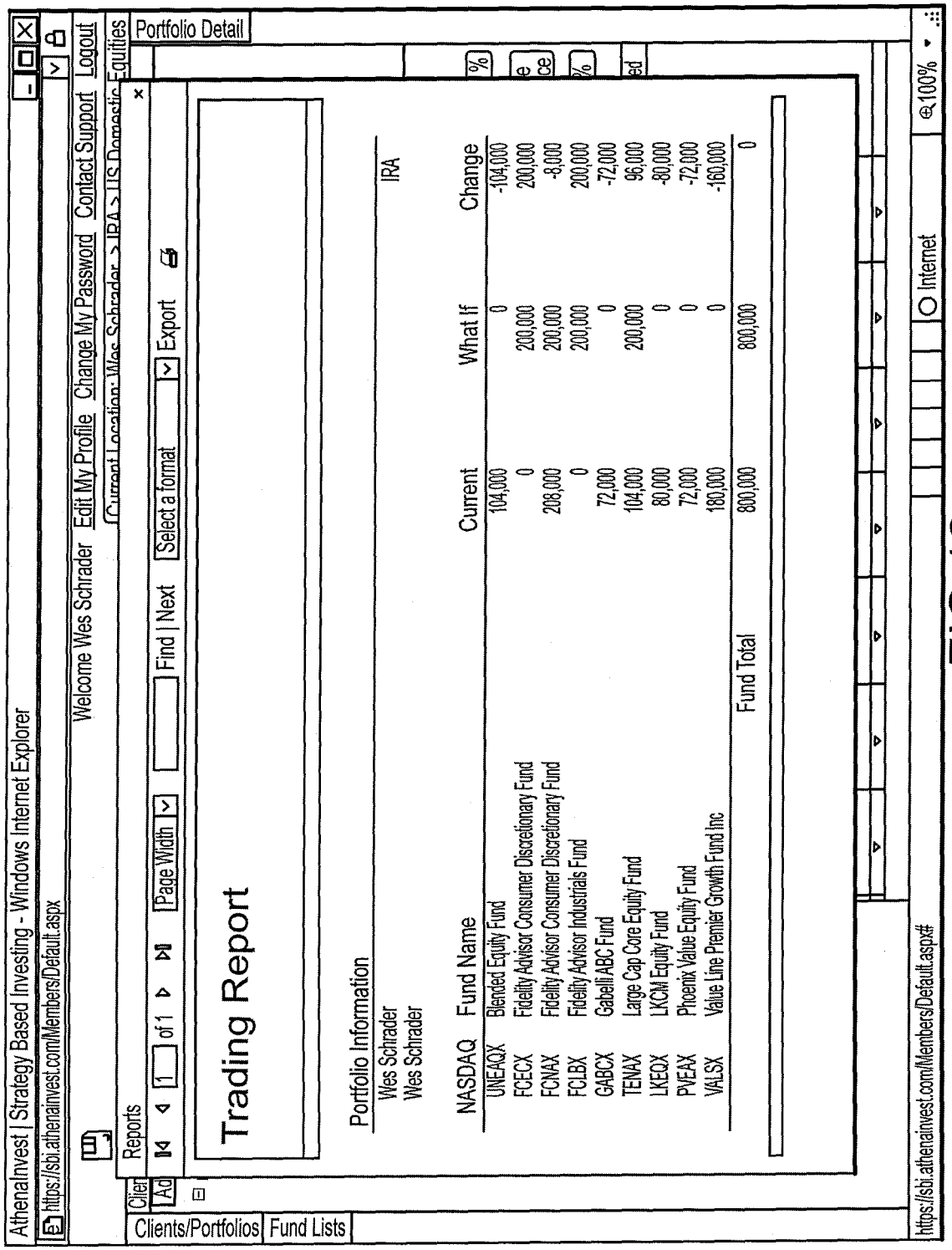
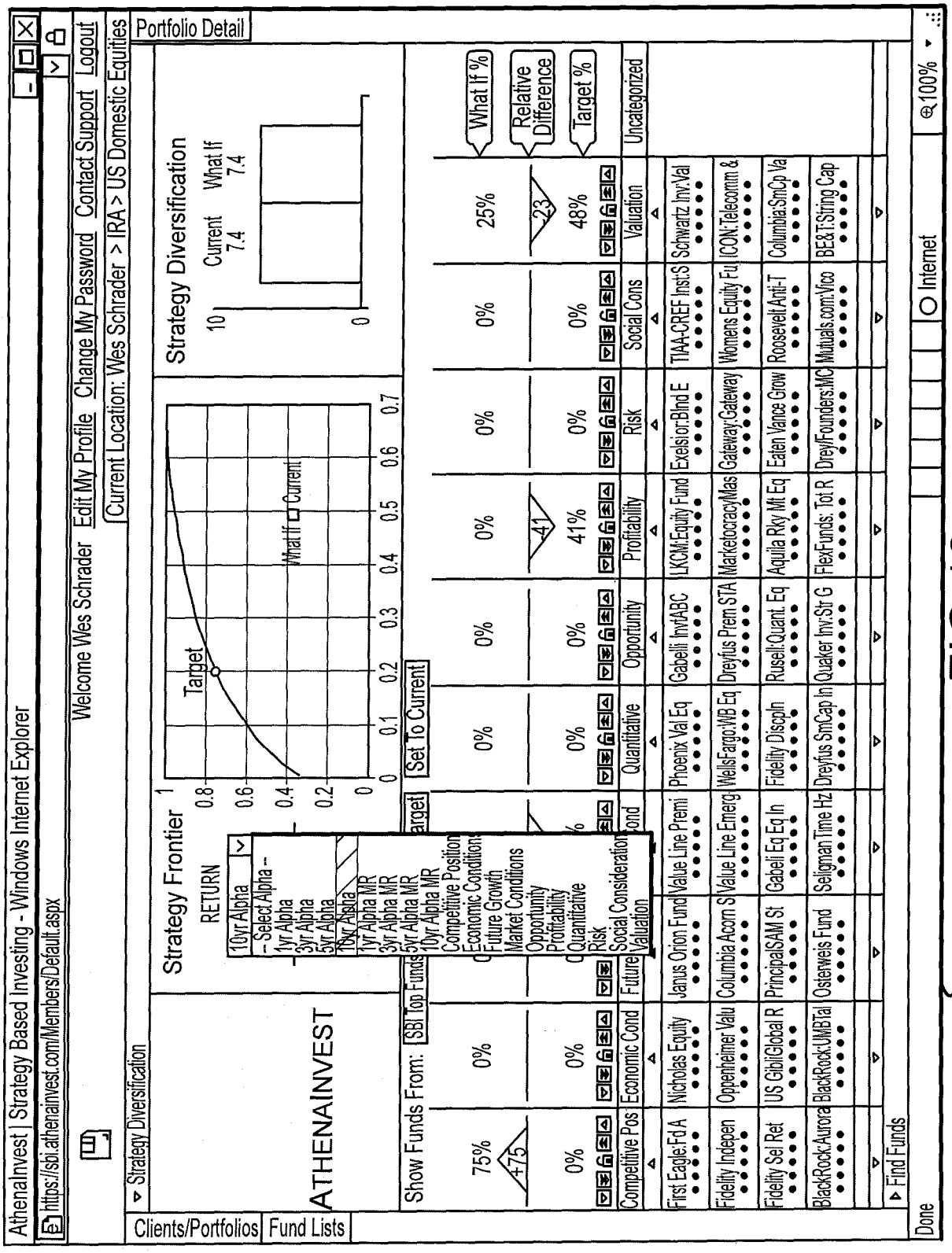

AthenaInvest | Strategy Based Investing - Windows Internet Explorer
https://sbi.athenainvest.com/Members/Default.aspx
Welcome Wes Schrader Edit My Profile Change My Password Contact Support Logout
Current Location: Wes Schrader > IRA > US Domestic Equities
Portfolio Detail
Clients/Portfolios Fund Lists
Reports
Page Width Find | Next Select a format Export
Trading Report
Portfolio Information
Wes Schrader
Wes Schrader
IRA
NASDAQ Fund Name Current What If Change
UNEAQX Blended Equity Fund 104,000 0 -104,000
FCECX Fidelity Advisor Consumer Discretionary Fund 0 200,000 200,000
FCNAX Fidelity Advisor Consumer Discretionary Fund 208,000 200,000 -8,000
FCLBX Fidelity Advisor Industrials Fund 0 200,000 200,000
GABCX Gabelli ABC Fund 72,000 0 -72,000
TENAX Large Cap Core Equity Fund 104,000 200,000 96,000
LKEQX LKCM Equity Fund 80,000 0 -80,000
PVEAX Phoenix Value Equity Fund 72,000 0 -72,000
VALSX Value Line Premier Growth Fund Inc 180,000 0 -160,000
Fund Total 800,000 800,000 0
Internet
100%

FIG.12


AthenaInvest | Strategy Based Investing - Windows Internet Explorer
https://sbi.athenainvest.com/Members/Default.aspx
Welcome Wes Schrader Edit My Profile Change My Password Contact Support Logout
Current Location: Wes Schrader > IRA > US Domestic Equities
Clients/Portfolios
Fund Lists
ATHENAINVEST
Strategy Diversification
Portfolio Detail
Strategy Frontier
RETURN
10yr Alpha
-- Select Alpha --
1yr Alpha
3yr Alpha
5yr Alpha
10yr Alpha
1yr Alpha MR
3yr Alpha MR
5yr Alpha MR
10yr Alpha MR
Competitive Position
Economic Condition
Future Growth
Market Conditions
Opportunity
Profitability
Quantitative
Risk
Social Consideration
Valuation
Target
What If
Current
Strategy Diversification
Current 7.4
What If 7.4
Show Funds From: SBI Top Funds
Set To Current
What If %
Relative Difference
Target %
75%
0%
475
0%
0%
0%
0%
0%
0%
0%
0%
0%
0%
41
0%
0%
23
25%
48%
Competitive Pos
Economic Cond
Future
Social Consideration
Valuation
Quantitative
Opportunity
Profitability
Risk
Social Cons
Valuation
Uncategorized
First Eagle:Fd A
Nicholas Equity
Janus Orion Fund
Value Line Premi
Phoenix Val Eq
Gabelli InvtABC
LKCM:Equity Fund
Excelsior:Blnd E
TIAA-CREF Inst:S
Schwartz Inv:Val
Fidelity Indepen
Oppenheimer Valu
Columbia Acorn S
Value Line Emerg
WellsFargo:WB Eq
Dreyfus Prem STA
Marketocracy:Mas
Gateway:Gateway
Womens Equity Fu
ICON:Telecomm &
Fidelity Sel Ret
US Gbl:Global R
PrincipalSAM St
Gabelli Eq Eq In
Fidelity Discpln
Russell:Quant. Eq
Aquila Rky Mt Eq
Eaton Vance Grow
Roosevelt:Anti-T
Columbia:SmCp Va
BlackRock:Aurora
BlackRock:UMBTal
Osterweis Fund
Seligman Time Hz
Dreyfus SmCap In
Quaker Inv:Str G
FlexFunds: Tot R
Drey/Founders:MC
Mutuals.com:Vtco
BE&T:String Cap
Find Funds
Done
Internet
100%

1300

FIG. 13

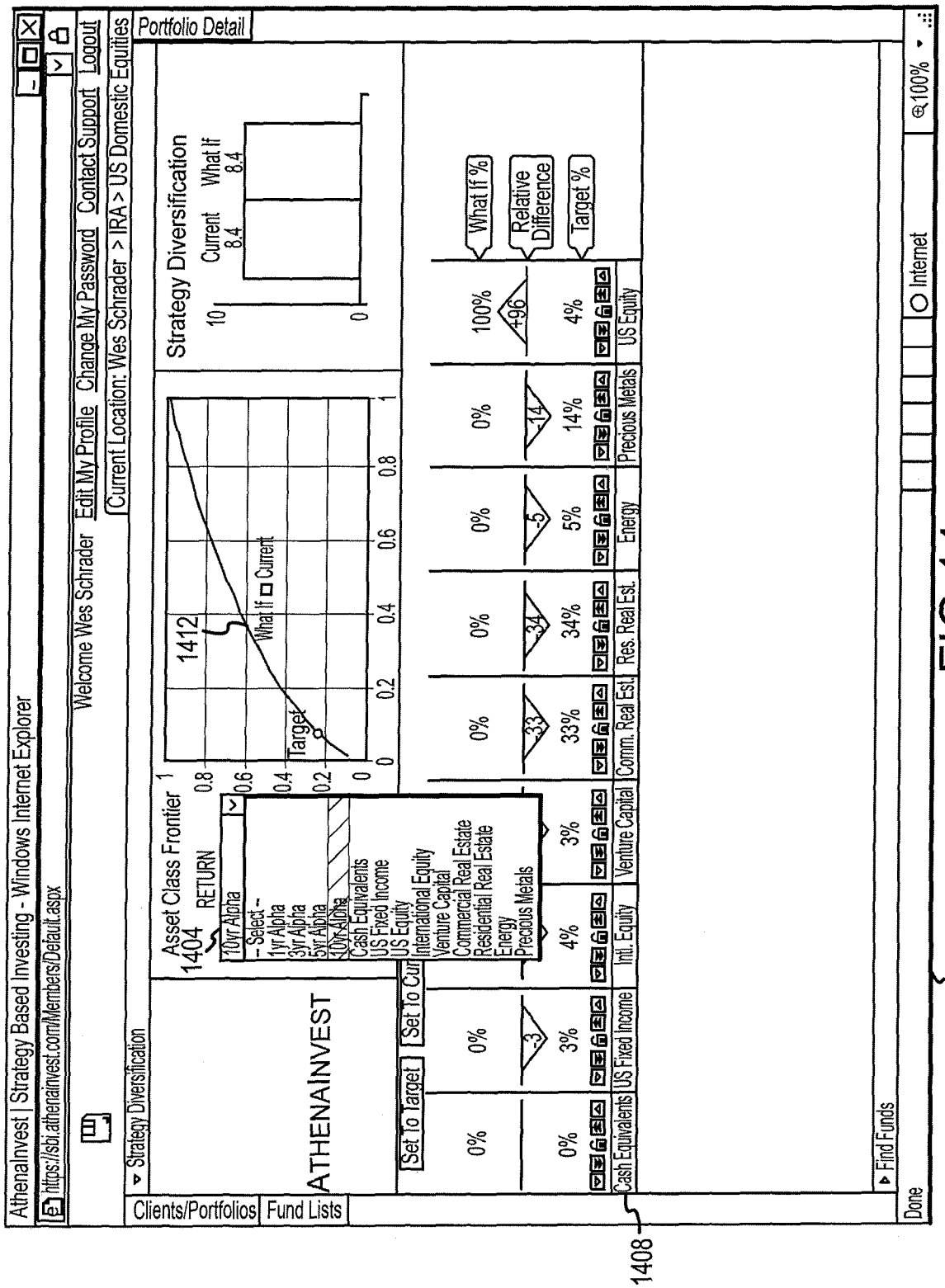

AthenaInvest | Strategy Based Investing - Windows Internet Explorer
https://sbi.athenainvest.com/Members/Default.aspx
Welcome Wes Schrader Edit My Profile Change My Password Contact Support Logout
Current Location: Wes Schrader > IRA > US Domestic Equities
Portfolio Detail
Strategy Diversification
ATHENAINVEST
Clients/Portfolios
Fund Lists
Asset Class Frontier
RETURN
10yr Alpha
-- Select --
1yr Alpha
3yr Alpha
5yr Alpha
10yr Alpha
Cash Equivalents
US Fixed Income
US Equity
International Equity
Venture Capital
Commercial Real Estate
Residential Real Estate
Energy
Precious Metals
Strategy Diversification
Current What If
8.4 8.4
10
0
1412
What If
Current
Target
0 0.2 0.4 0.6 0.8 1
0 0.2 0.4 0.6 0.8
Set To Target
Set To Cur
0% 0% 0% 0% 0% 0% 0% 0% 0% 0%
3 33 34 -5 -14 496
3% 33% 34% 5% 14% 4%
What If %
Relative Difference
Target %
100%
Cash Equivalents
US Fixed Income
Intl. Equity
Venture Capital
Comm. Real Est.
Res. Real Est.
Energy
Precious Metals
US Equity
Find Funds
Done
Internet
100%
1400
1408
1404

FIG.14

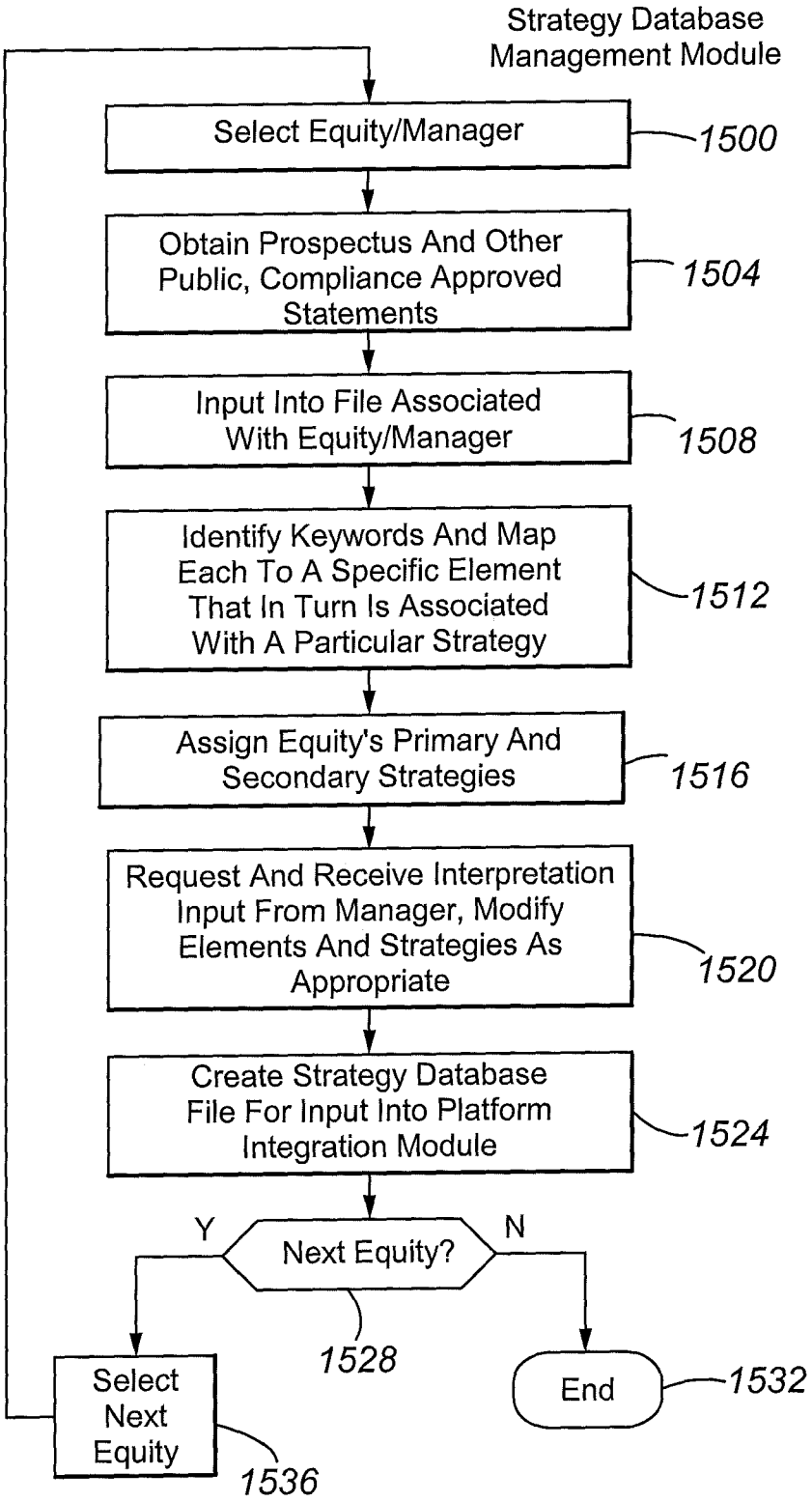

Strategy Database Management Module
Select Equity/Manager
1500
Obtain Prospectus And Other Public, Compliance Approved Statements
1504
Input Into File Associated With Equity/Manager
1508
Identify Keywords And Map Each To A Specific Element That In Turn Is Associated With A Particular Strategy
1512
Assign Equity's Primary And Secondary Strategies
1516
Request And Receive Interpretation Input From Manager, Modify Elements And Strategies As Appropriate
1520
Create Strategy Database File For Input Into Platform Integration Module
1524
Y
Next Equity?
N
1528
Select Next Equity
1536
End
1532

FIG. 15

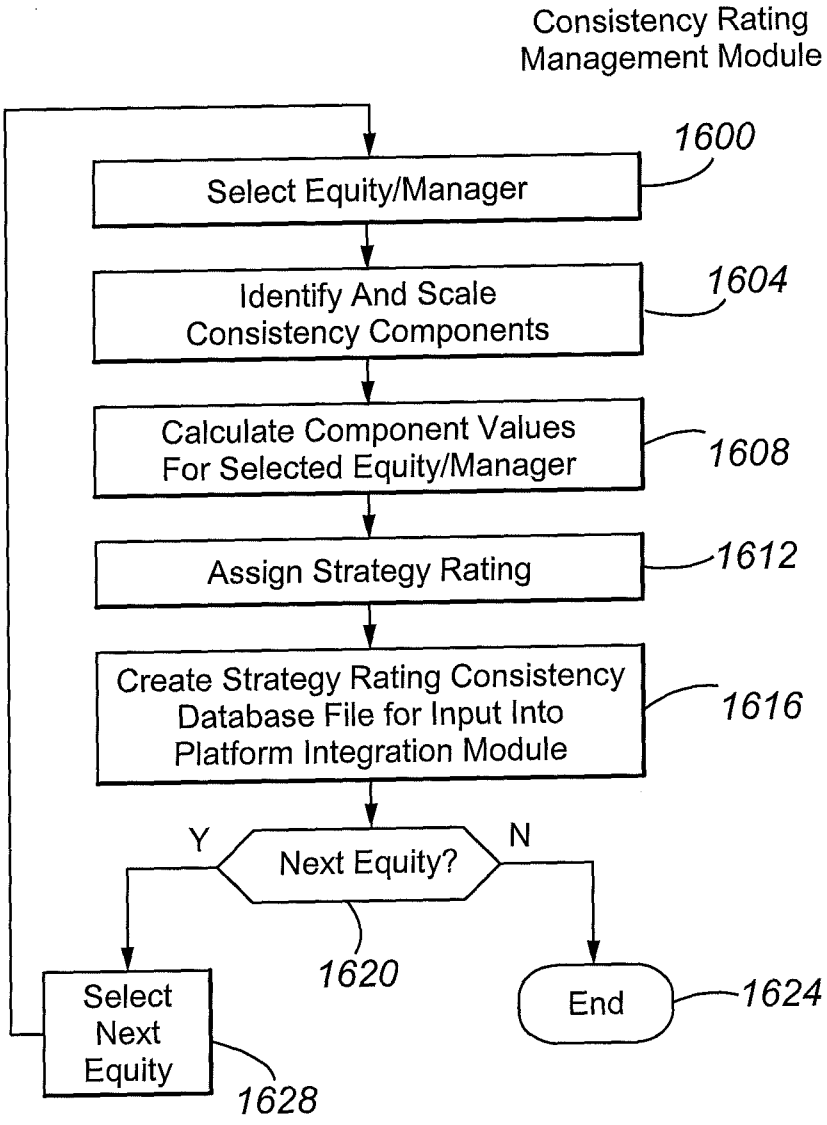

Consistency Rating Management Module
Select Equity/Manager
1600
Identify And Scale Consistency Components
1604
Calculate Component Values For Selected Equity/Manager
1608
Assign Strategy Rating
1612
Create Strategy Rating Consistency Database File for Input Into Platform Integration Module
1616
Y
Next Equity?
N
1620
Select Next Equity
1628
End
1624

FIG. 16

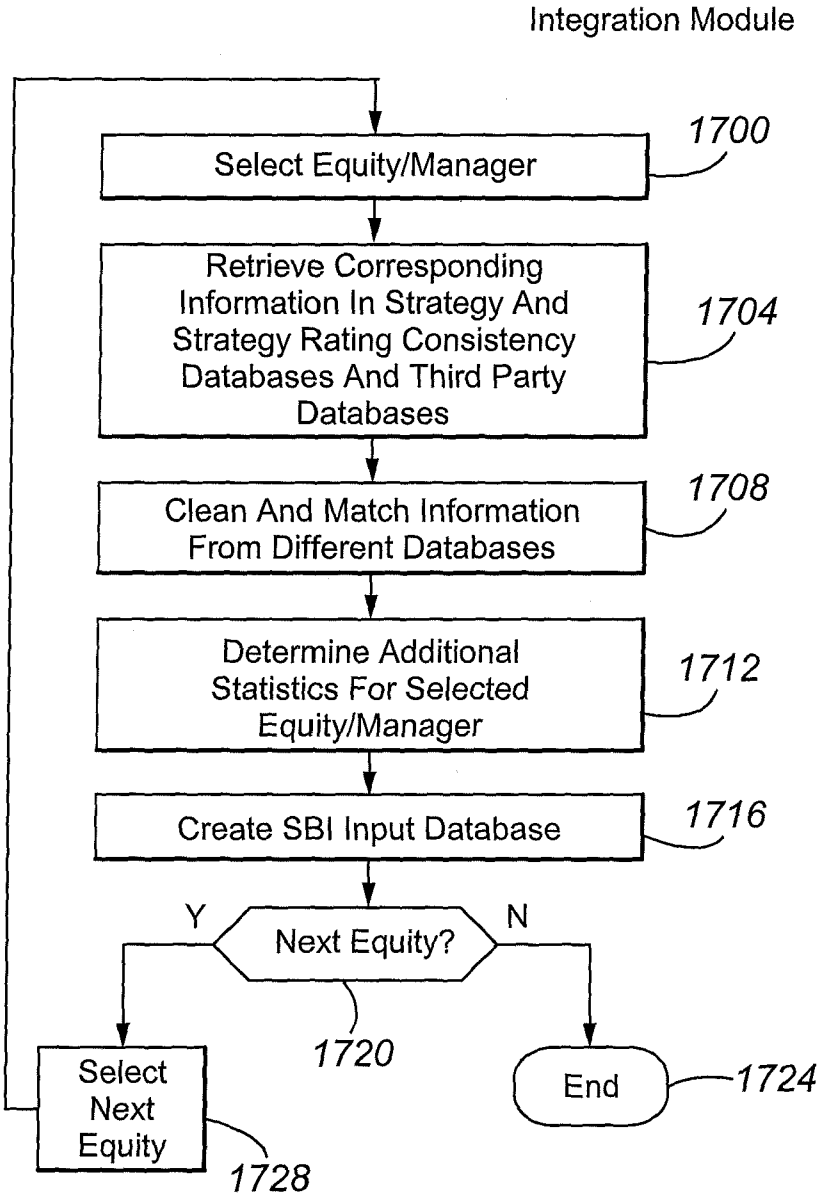

Integration Module
Select Equity/Manager
1700
Retrieve Corresponding Information In Strategy And Strategy Rating Consistency Databases And Third Party Databases
1704
Clean And Match Information From Different Databases
1708
Determine Additional Statistics For Selected Equity/Manager
1712
Create SBI Input Database
1716
Y
Next Equity?
N
1720
Select Next Equity
1728
End
1724

FIG. 17

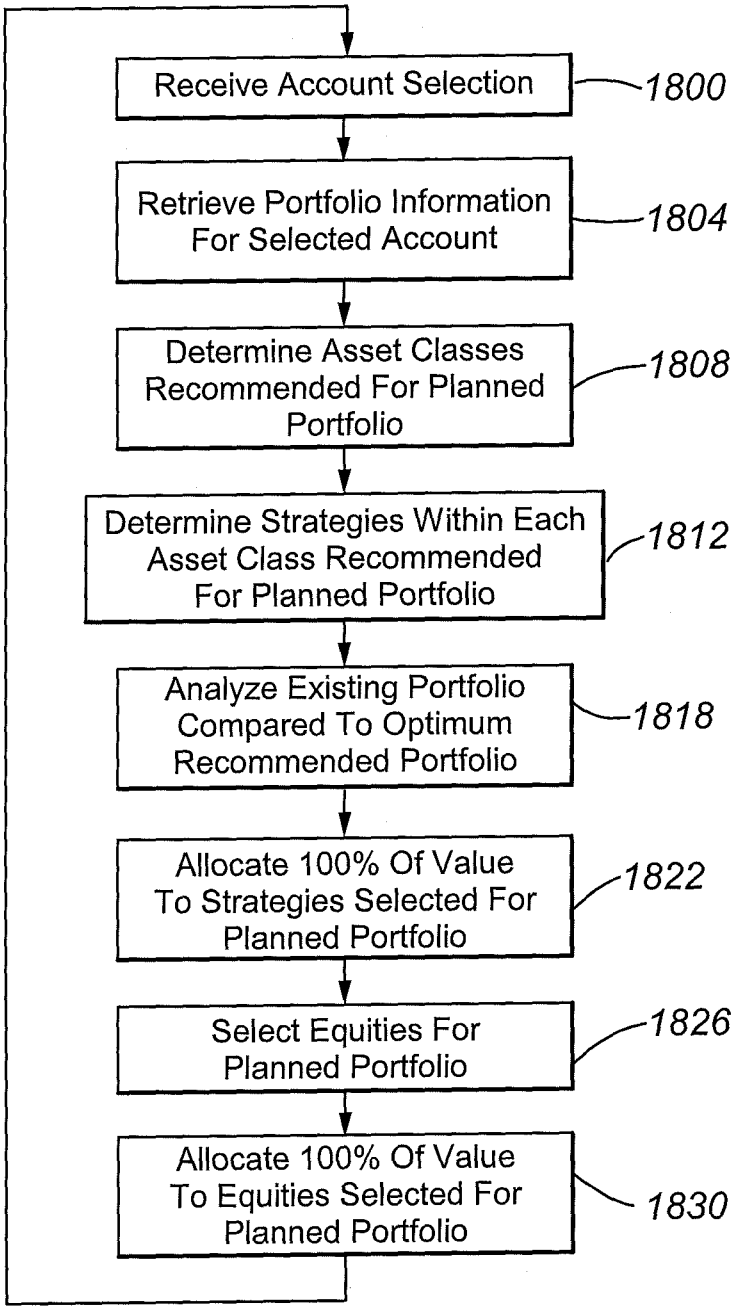

Receive Account Selection
1800
Retrieve Portfolio Information For Selected Account
1804
Determine Asset Classes Recommended For Planned Portfolio
1808
Determine Strategies Within Each Asset Class Recommended For Planned Portfolio
1812
Analyze Existing Portfolio Compared To Optimum Recommended Portfolio
1818
Allocate 100% Of Value To Strategies Selected For Planned Portfolio
1822
Select Equities For Planned Portfolio
1826
Allocate 100% Of Value To Equities Selected For Planned Portfolio
1830

FIG. 18

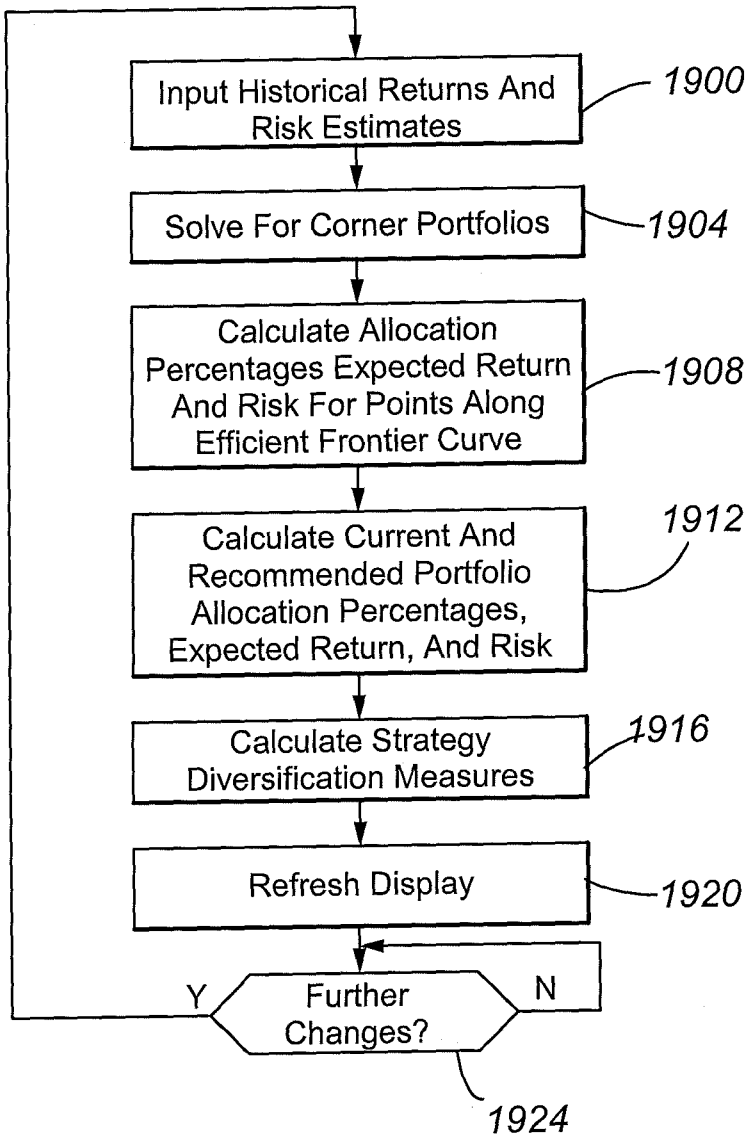

Input Historical Returns And Risk Estimates
1900
Solve For Corner Portfolios
1904
Calculate Allocation Percentages Expected Return And Risk For Points Along Efficient Frontier Curve
1908
Calculate Current And Recommended Portfolio Allocation Percentages, Expected Return, And Risk
1912
Calculate Strategy Diversification Measures
1916
Refresh Display
1920
Y
Further Changes?
N
1924

FIG. 19

| Primary Strategy | Secondary Strategy | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Quant | Risk | Opportunity | Valuation | Economic Conditions | Market Conditions | Competitive Position | Profitability | Social Considerations | Future Growth |
| Valuation | 24 | 14 | 33 | | 40 | 50 | 211 | 24 | 3 | 87 |
| Market Conditions | 5 | 2 | 1 | 9 | 5 | | 11 | 2 | 2 | 6 |
| Quantative | | 7 | | 6 | 10 | 4 | 12 | 1 | 1 | 4 |
| Risk | 3 | | 3 | 8 | 2 | 2 | 5 | | | 3 |
| Social Considerations | 1 | 1 | | 10 | 2 | 5 | 9 | | | 7 |
| Complete Position | 12 | 11 | 12 | 131 | 128 | 28 | | 37 | 3 | 172 |
| Economic Conditions | 5 | 7 | | 7 | | 15 | 33 | 3 | 5 | 20 |
| Profitability | 1 | 1 | 3 | 7 | 7 | 3 | 8 | | 1 | 6 |
| Opportunity | 7 | 5 | | 12 | 5 | 1 | 4 | 2 | | 3 |
| Future Growth | 12 | 9 | 6 | 71 | 28 | 24 | 143 | 17 | 3 | |

FIG. 20

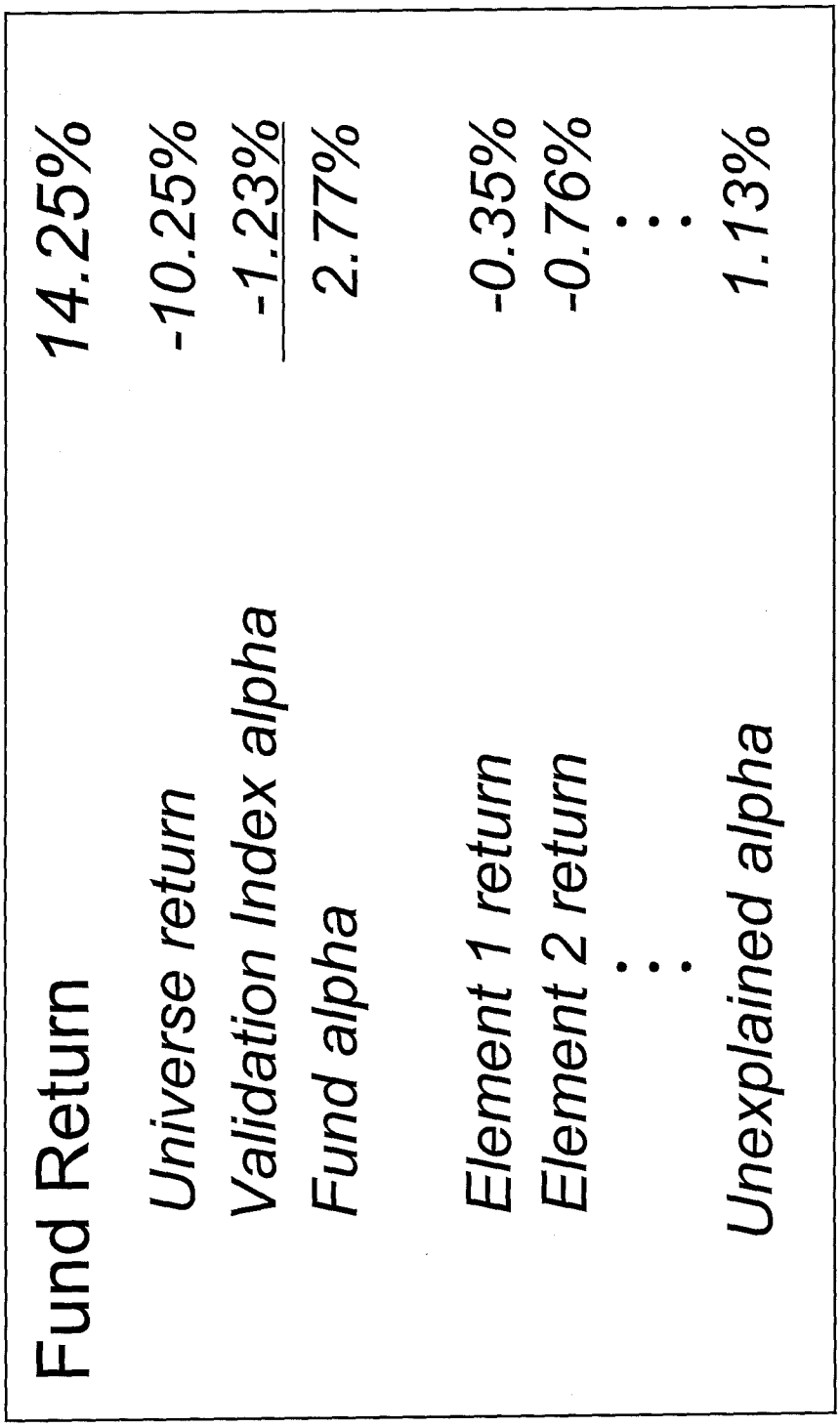

Fund Return 14.25%
Universe return -10.25%
Validation Index alpha -1.23%
Fund alpha 2.77%
Element 1 return -0.35%
Element 2 return -0.76%
Unexplained alpha 1.13%

FIG. 21