

**Existing Clients : Segment Weightings**

Updated:

4/21/2009

Reason for update:

Hedge Levels Raised

Segment	Regular Equity	Equity with ETFs	Aggressive Equity w/ETFs	Balanced Max 60	Balanced Max 60 w/ETFs	Balanced Max 45		Balanced Max 20		
						Model	Actual	Model	Actual	
<b>Long Equity</b>										
Large Growth	5.3%	5.7%	2.1%	3.2%	3.4%	2.4%	4.7%	1.1%	0.9%	
Large Blend	13.5%	14.4%	0.0%	8.1%	8.6%	6.1%	7.0%	2.7%	3.5%	
Large Value	8.3%	8.6%	8.7%	5.0%	5.2%	3.8%	4.6%	1.7%	2.0%	
Mid Value	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Mid Growth	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.9%	
Energy	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
ETFs	0.0%	11.2%	4.4%	0.0%	6.7%	0.0%	0.0%	0.0%	0.0%	
<b>Invested Long Equity</b>	<b>27.2%</b>	<b>39.9%</b>	<b>15.2%</b>	<b>16.3%</b>	<b>24.0%</b>	<b>12.2%</b>	<b>16.2%</b>	<b>5.4%</b>	<b>9.2%</b>	
Cash % of Equity	72.8%	60.1%	84.8%	72.8%	60.1%	72.8%	64.1%	72.8%	54.1%	
<b>Short Equity</b>										
Mutual Funds	25.6%	0.0%	0.0%	15.4%	0.0%	11.5%	7.2%	5.1%	2.8%	
ETFs	0.0%	16.0%	13.2%	0.0%	9.6%	0.0%	0.0%	0.0%	0.0%	
<b>Total Short Equity</b>	<b>25.6%</b>	<b>16.0%</b>	<b>13.2%</b>	<b>15.4%</b>	<b>9.6%</b>	<b>11.5%</b>	<b>7.2%</b>	<b>5.1%</b>	<b>2.8%</b>	
as % of Long Equity*	94.2%	80.1%	173.2%	94.2%	80.1%	94.2%	44.3%	94.2%	30.4%	
<b>Fixed</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>40.0%</b>	<b>40.0%</b>	<b>55.0%</b>	<b>55.1%</b>	<b>80.0%</b>	<b>76.4%</b>	
<b>Cash - total</b>	<b>47.2%</b>	<b>44.1%</b>	<b>71.6%</b>	<b>28.3%</b>	<b>26.4%</b>	<b>21.3%</b>	<b>21.5%</b>	<b>9.4%</b>	<b>11.6%</b>	
<b>ETFs - total</b>	<b>0.0%</b>	<b>27.2%</b>	<b>17.6%</b>	<b>0.0%</b>	<b>16.3%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	

New/Sold positions shown in *Italic*

<u>Equity Model</u>			<u>Equity With ETF Model</u>			<u>Aggressive Equity Model with ETFs</u>		
<b>Large Growth</b>			<b>Hedge Levels Raised</b>					
GFAFX	American Funds - Growth	3.5%	GFAFX	American Funds - Growth	3.7%	GFAFX	American Funds - Growth	0.0%
FCNTX	Fidelity Contrafund	1.8%	FCNTX	Fidelity Contrafund	1.9%	FCNTX	Fidelity Contrafund	2.1%
		<b>5.3%</b>			<b>5.7%</b>			<b>2.1%</b>
<b>Large Blend</b>			<b>Large Blend</b>			<b>Large Blend</b>		
FDGIX	Fidelity Adv Dividend Growth	6.7%	FDGIX	Fidelity Adv Dividend Growth	7.1%	FDGIX	Fidelity Adv Dividend Growth	0.0%
FSMKX	Fidelity Spar 500	6.9%	FSMKX	Fidelity Spar 500	7.3%	FSMKX	Fidelity Spar 500	0.0%
		<b>13.5%</b>			<b>14.4%</b>			<b>0.0%</b>
<b>Large Value</b>			<b>Large Value</b>			<b>Large Value</b>		
TWADX	AmCent Value	3.8%	TWADX	AmCent Value	4.0%	TWADX	AmCent Value	4.3%
GSLIX	GS LC Value	4.5%	GSLIX	GS LC Value	4.6%	GSLIX	GS LC Value	4.4%
		<b>8.3%</b>			<b>8.6%</b>			<b>8.7%</b>
<b>Mid Cap Growth</b>			<b>Mid Cap Growth</b>			<b>Mid Cap Growth</b>		
CVGRX	Calamos Growth	0.0%	CVGRX	Calamos Growth	0.0%	CVGRX	Calamos Growth	0.0%
FMCSX	Fidelity Mid Cap	0.03%	FMCSX	Fidelity Mid Cap	0.03%	FMCSX	Fidelity Mid Cap	0.03%
		<b>0.0%</b>			<b>0.0%</b>			<b>0.0%</b>
			<b>ETFs</b>			<b>ETFs</b>		
			PHO	Powershares Water Portfolio	1.5%	PHO	Powershares Water Portfolio	0.0%
			PIO	Powershares Global Water	1.4%	PIO	Powershares Global Water	0.0%
			KRE	SPDR KBW Regional Banks	4.6%	KRE	SPDR KBW Regional Banks	4.4%
			EWJ	iShares Japan	2.0%	EWJ	iShares Japan	0.0%
			EWZ	iShares MSCI Brazil	1.7%	EWZ	iShares MSCI Brazil	0.0%
					<b>11.2%</b>			<b>4.4%</b>
<b>Total Long Equity</b>			<b>Total Long Equity</b>			<b>Total Long Equity</b>		
		<b>27.2%</b>			<b>39.9%</b>			<b>15.2%</b>
<b>Short Equity</b>			<b>Short Equity</b>			<b>Short Equity</b>		
RYURX	<i>Rydex Inverse S&amp;P 500</i>	25.6%	RYURX	<i>Rydex Inverse S&amp;P 500</i>	0.0%	RYURX	<i>Rydex Inverse S&amp;P 500</i>	0.0%
			DXD	<i>ProShares Ultra Short Dow 30</i>	9.2%	DXD	<i>ProShares Ultra Short Dow 30</i>	7.0%
			SDS	<i>ProShares Ultra Short S&amp;P 500</i>	6.8%	SDS	<i>ProShares Ultra Short S&amp;P 500</i>	6.1%
<b>Total Short Equity</b>			<b>Total Short Equity</b>			<b>Total Short Equity</b>		
		<b>25.6%</b>			<b>16.0%</b>			<b>13.2%</b>
<b>Fixed Inc Fund</b>			<b>Fixed Inc Fund</b>			<b>Fixed Inc Fund</b>		
FTHR X	Fidelity Intermediate Bond	0.0%	FTHR X	Fidelity Intermediate Bond	0.0%	FTHR X	Fidelity Intermediate Bond	0.0%
<b>Cash</b>			<b>Cash</b>			<b>Cash</b>		
		<b>47.3%</b>			<b>44.1%</b>			<b>71.7%</b>

**Fixed Income Model**

FSGIX	Federated 1-3	10.0%
IBFFX	Amer. Funds - Interm. Bd Fd	7.5%
FTHR X	Fidelity Intermediate Bond	16.5%
FSHBX	Fidelity Short Term Bond	16.5%
FBIDX	Fid. US Bond Index	16.5%
PTTDX	Pimco Total Return D	16.5%
BFAFX	Bond Fund of Amer. Class F	16.5%
<b>Total Fixed</b>		<b>100.0%</b>
<b>Cash</b>		<b>0.0%</b>

<b>Regular Balanced:</b>		<b>60%</b>
<b>Large Growth</b>		
GFAFX	American Funds - Growth	2.2%
FCNTX	Fidelity Contrafund	1.2%
		<b>3.2%</b>
<b>Large Blend</b>		
FDGIX	Fidelity Adv Dividend Growth	4.3%
FSMKX	Fidelity Spar 500	4.4%
		<b>8.6%</b>
<b>Large Value</b>		
TWADX	AmCent Value	2.4%
GSLIX	GS LC Value	2.8%
		<b>5.2%</b>
<b>Mid Cap Growth</b>		
CVGRX	Calamos Growth	0.0%
FMCSX	Fidelity Mid Cap	0.0%
		<b>0.0%</b>

**Total Long Equity 17.0%**

<b>Short Equity</b>		
RYURX	Rydex Inverse S&P 500	15.3%

**Total Short Equity 15.3%**

**Fixed Income**

FSGIX	Federated 1-3	4.0%
IBFFX	Amer. Funds - Interm. Bd Fd	3.0%
FTHRX	Fidelity Intermediate Bond	6.6%
FSHBX	Fidelity Short Term Bond	6.6%
FBIDX	Fid. US Bond Index	6.6%
PTTDX	Pimco Total Return D	6.6%
BFAFX	Bond Fund of Amer. Class F	6.6%
		<b>40.0%</b>

**Cash 27.7%**

<b>Regular Balanced with ETFs:</b>		<b>60%</b>
<b>Large Growth</b>		
GFAFX	American Funds - Growth	2.2%
FCNTX	Fidelity Contrafund	1.2%
		<b>3.4%</b>
<b>Large Blend</b>		
FDGIX	Fidelity Adv Dividend Growth	4.3%
FSMKX	Fidelity Spar 500	4.4%
		<b>8.6%</b>
<b>Large Value</b>		
TWADX	AmCent Value	2.4%
GSLIX	GS LC Value	2.8%
		<b>5.2%</b>
<b>Mid Cap Growth</b>		
CVGRX	Calamos Growth	0.0%
FMCSX	Fidelity Mid Cap	0.0%
		<b>0.0%</b>

<b>ETFs</b>		
PHO	Powershares Water Portfolio	0.9%
PIO	Powershares Global Water	0.8%
KRE	SPDR KBW Regional Banks	2.7%
EWJ	iShares Japan	1.2%
EWZ	iShares MSCI Brazil	1.0%
		<b>6.7%</b>

**Total Long Equity 24.0%**

<b>Short Equity</b>		
RYURX	Rydex Inverse S&P 500	0.0%
DXD	ProShares Ultra Short Dow 30	5.5%
SDS	ProShares Ultra Short S&P 500	4.1%

**Total Short Equity 9.6%**

**Fixed Income**

FSGIX	Federated 1-3	4.0%
IBFFX	Amer. Funds - Interm. Bd Fd	3.0%
FTHRX	Fidelity Intermediate Bond	6.6%
FSHBX	Fidelity Short Term Bond	6.6%
FBIDX	Fid. US Bond Index	6.6%
PTTDX	Pimco Total Return D	6.6%
BFAFX	Bond Fund of Amer. Class F	6.6%
		<b>40.0%</b>

**Cash 26.4%**