



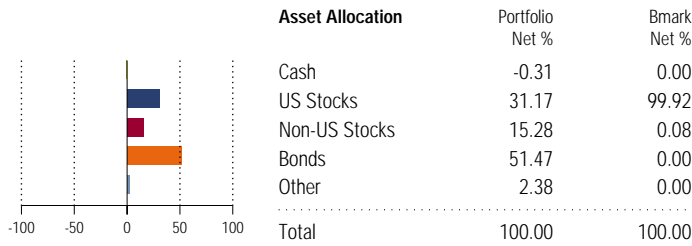
# Sample Client: Recommendation for Existing Portfolio

## Portfolio Snapshot

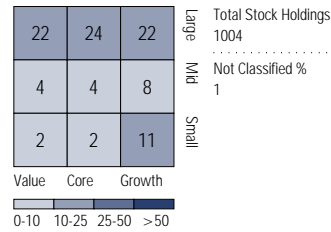
**Portfolio Value**  
\$100.00

**Benchmark**  
S&P 500 TR

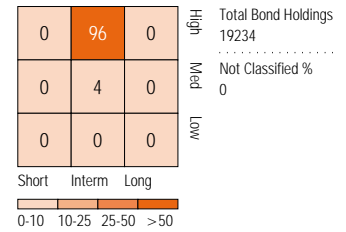
### Analysis 03-31-2009



### Morningstar Equity Style Box %

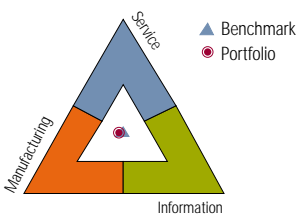


### Morningstar Fixed Income Style Box %

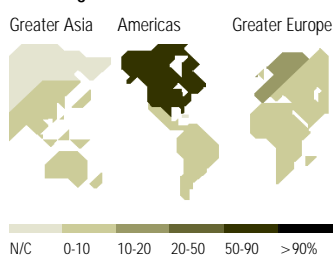


### Stock Analysis 03-31-2009

#### Stock Sectors



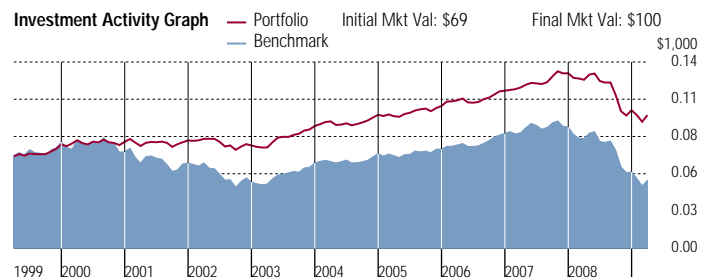
#### Stock Regions



% of Stocks	Portfolio %	Bmark %
<b>Information</b>	<b>17.73</b>	<b>21.64</b>
Software	3.57	4.38
Hardware	8.21	10.75
Media	1.55	2.54
Telecom	4.41	3.97
<b>Service Economy</b>	<b>45.85</b>	<b>40.07</b>
Healthcare	16.49	15.28
Consumer Svcs	8.62	8.87
Business Svcs	6.51	5.16
Financial Svcs	14.23	10.76
<b>Mfg Economy</b>	<b>36.36</b>	<b>38.23</b>
Consumer Goods	9.16	10.16
Industrial Mtrls	13.22	10.75
Energy	9.99	13.14
Utilities	3.99	4.18
Not Classified	0.06	0.06

% of Stocks	Portfolio %	Bmark %
<b>Americas</b>	<b>70.58</b>	<b>99.99</b>
North America	67.54	99.92
Latin America	3.04	0.07
<b>Greater Europe</b>	<b>18.86</b>	<b>0.00</b>
United Kingdom	2.05	0.00
Europe-Developed	13.74	0.00
Europe-Emerging	1.45	0.00
Africa/Middle East	1.63	0.00
<b>Greater Asia</b>	<b>10.54</b>	<b>0.00</b>
Japan	2.24	0.00
Australasia	0.13	0.00
Asia-Developed	4.17	0.00
Asia-Emerging	3.99	0.00
Not Classified	0.03	0.01

### Performance 03-31-2009



Trailing Returns	3Mo	1Yr	3Yr	5Yr	10Yr
Pre-Tax Portfolio Return	-3.62	-21.05	-3.47	0.95	3.75
Benchmark Return	-11.01	-38.09	-13.06	-4.76	-3.00
+/- Benchmark Return	7.39	17.04	9.59	5.71	6.75

Time Period Return	Best %	Worst %
3 Months	10.55 (04-03/06-03)	-19.93 (09-08/11-08)
1 Year	25.86 (04-03/03-04)	-25.45 (03-08/02-09)
3 Years	13.63 (04-03/03-06)	-4.87 (03-06/02-09)

Portfolio Yield	Yield %
Trailing 12 Month	3.65

#### Performance Disclosure

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 lower or higher than return data quoted herein. For performance data current to the most recent month-end, please visit data <http://advisor.morningstar.com/familyinfo.asp>.

See Disclosure Page for Standardized Returns.

### Holdings 03-31-2009

#### Top 6 holdings out of 6

Holdings	Ticker	Type	Holding Value \$	% Assets
PIMCO Total Return Admin	PTRAX	MF	50.00	50.00
Vanguard 500 Index Investor	VFINX	MF	20.00	20.00
Artisan International Inv	ARTIX	MF	10.00	10.00
Harbor Small Cap Growth Instl	HASGX	MF	10.00	10.00
SSgA Emerging Markets	SSEMX	MF	5.00	5.00
AIM Basic Balanced Inst	BBLIX	MF	5.00	5.00

# Portfolio Comparison Report

The following pages take a detailed look at the differences in the stock and bond exposures between investments in the selected portfolios. This report uses the benchmark shown as a point of comparison between the portfolios in the U.S. Stock Sector Analysis, Regional Exposure, Historical Returns and Portfolio Statistics sections.

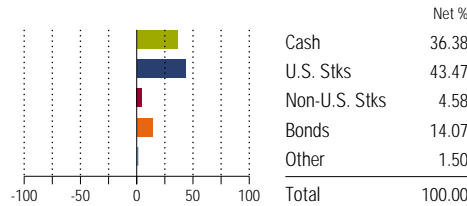
Portfolio A: Existing Portfolio  
Benchmark: S&P 500 TR

Portfolio B: Recommendation  
Benchmark: S&P 500 TR

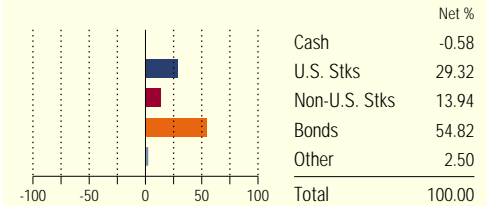
## Asset Mix Comparison

The Asset Mix bar chart and table show how assets in each portfolio are allocated among broad asset classes.

### Asset Mix



### Asset Mix



## Morningstar Style Box™ Analysis

The Equity Style box shows how the investments are classified in terms of the size of the companies (large, medium, and small) and their price characteristics (value, core, and growth). The Fixed-Income Style box shows how bond holdings are classified in terms of their credit quality (high, medium, and low) and the duration of the bonds (short, intermediate, and long).

### Equity Style

Style			Large Size
Value	Core	Growth	
28	26	22	Large Size
7	9	4	Medium
1	0	2	Small

### Fixed-Income Style

Maturity			High Quality
Short	Interm	Long	
0	19	0	High Quality
0	81	0	Medium
0	0	0	Low

### Equity Style

Style			Large Size
Value	Core	Growth	
22	24	22	Large Size
4	4	8	Medium
2	2	12	Small

### Fixed-Income Style

Maturity			High Quality
Short	Interm	Long	
0	97	0	High Quality
0	3	0	Medium
0	0	0	Low

## U.S. Stock Sector Analysis

Drilling down past the fund level, the Sector Analysis summarizes the domestic stock allocation of the investments across sectors.

### Sector Weightings

% of Stocks	Portfolio%	Bmark%
<b>Information</b>	<b>20.76</b>	<b>21.64</b>
Software	4.19	4.38
Hardware	11.49	10.75
Media	2.93	2.54
Telecommunication	2.15	3.97
<b>Service</b>	<b>49.71</b>	<b>40.07</b>
Healthcare Services	15.86	15.28
Consumer Services	9.78	8.87
Business Services	7.04	5.16
Financial Services	17.03	10.76
<b>Manufacturing</b>	<b>29.48</b>	<b>38.23</b>
Consumer Goods	8.32	10.16
Industrial Goods	10.00	10.75
Energy	8.96	13.14
Utilities	2.21	4.18
Not Classified	0.06	0.06

### Sector Weightings

% of Stocks	Portfolio%	Bmark%
<b>Information</b>	<b>17.70</b>	<b>21.64</b>
Software	3.60	4.38
Hardware	8.22	10.75
Media	1.55	2.54
Telecommunication	4.33	3.97
<b>Service</b>	<b>45.98</b>	<b>40.07</b>
Healthcare Services	16.65	15.28
Consumer Services	8.65	8.87
Business Services	6.54	5.16
Financial Services	14.14	10.76
<b>Manufacturing</b>	<b>36.27</b>	<b>38.23</b>
Consumer Goods	9.14	10.16
Industrial Goods	13.16	10.75
Energy	10.00	13.14
Utilities	3.96	4.18
Not Classified	0.06	0.06

## Portfolio Comparison Report continued...

	Portfolio A: Existing Portfolio Benchmark: S&P 500 TR	Portfolio B: Recommendation Benchmark: S&P 500 TR
<b>Regional Exposure</b>	<b>Regional Exposure</b>	<b>Regional Exposure</b>
Investing overseas can provide valuable diversification. The Regional Exposure table helps you review the general location of the geographical distribution of stocks in each portfolio.	% of Stocks	% of Stocks
	Portfolio%	Bmark%
	<b>Americas</b>	<b>71.11</b>
	North America	99.99
	Latin America	68.21
	<b>Greater Europe</b>	<b>18.61</b>
	United Kingdom	0.00
	Europe-Developed	2.04
	Europe-Emerging	13.66
	Africa/Middle East	1.38
	<b>Greater Asia</b>	<b>10.26</b>
	Japan	0.00
	Australasia	2.23
	Asia-Developed	0.13
	Asia-Emerging	4.00
	Not Classified	3.90
		0.03
		0.01

## Historical Returns

The Trailing Returns table shows the trailing returns of the portfolios over the periods shown. For comparison purposes, the return relative to the benchmark is shown as well.

## Trailing Returns

	Return % Through 03/31/2009				
	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Pre-Tax Port Ret	-5.6	-25.2	-7.6	-2.4	0.1
+/- Bmark Ret	5.4	12.9	5.5	2.3	3.1

## Trailing Returns

	Return % Through 03/31/2009				
	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Pre-Tax Port Ret	-3.3	-19.5	-2.8	1.2	3.9
+/- Bmark Ret	7.7	18.6	10.3	6.0	6.9

## Portfolio Statistics

The Risk and Return Statistics table shows the pre-tax return, standard deviation, and Sharpe ratio of each portfolio.

## Risk and Returns Statistics

	3 Yr		5 Yr		10 Yr	
	Port	Bmrk	Port	Bmrk	Port	Bmrk
Standard Dev	10.99	17.67	9.04	14.69	8.50	15.80
Mean	-7.56	-13.05	-2.42	-4.77	0.14	-3.00
Sharpe Ratio	-0.98	-0.90	-0.58	-0.47	-0.32	-0.32

## Risk and Returns Statistics

	3 Yr		5 Yr		10 Yr	
	Port	Bmrk	Port	Bmrk	Port	Bmrk
Standard Dev	10.24	17.67	8.56	14.69	7.94	15.80
Mean	-2.79	-13.05	1.20	-4.77	3.92	-3.00
Sharpe Ratio	-0.56	-0.90	-0.19	-0.47	0.12	-0.32

## Modern Portfolio Theory Statistics

The MPT Statistics table shows investment statistics for each portfolio.

## MPT Statistics

	3 Yr	5 Yr	10 Yr
	Port	Port	Port
Alpha	-1.03	-1.01	-0.10
Beta	0.61	0.60	0.52
R-squared	97.42	97.20	95.15

## MPT Statistics

	3 Yr	5 Yr	10 Yr
	Port	Port	Port
Alpha	2.74	2.11	3.19
Beta	0.54	0.53	0.45
R-squared	86.38	84.76	79.47

## Portfolio Holdings

The Holdings Table shows the current holdings in each portfolio.

## Holdings

	Type	Alloc %
AIM Basic Balanced Inst	MF	34.5
Fidelity Prime Capital Reserves	MM	33.6
Vanguard 500 Index Investor	MF	21.4
T. Rowe Price Balanced	MF	8.8
Harbor Small Cap Growth Instl	MF	1.7

## Holdings

	Type	Alloc %
PIMCO Total Return Admin	MF	53.5
Vanguard 500 Index Investor	MF	18.8
Harbor Small Cap Growth Instl	MF	9.5
Artisan International Inv	MF	9.3
AIM Basic Balanced Inst	MF	4.5

## Performance Disclosure

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## See Disclosure Page for Standardized Returns.