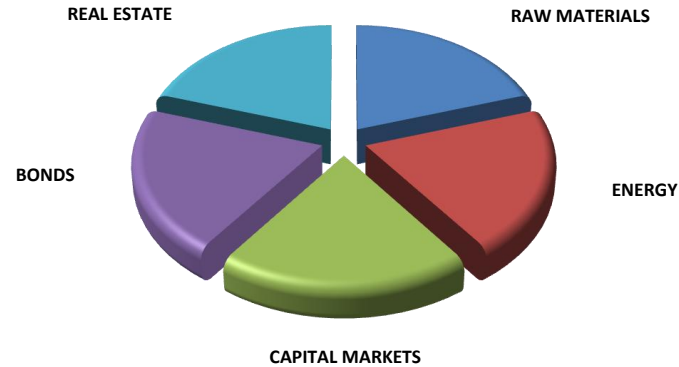
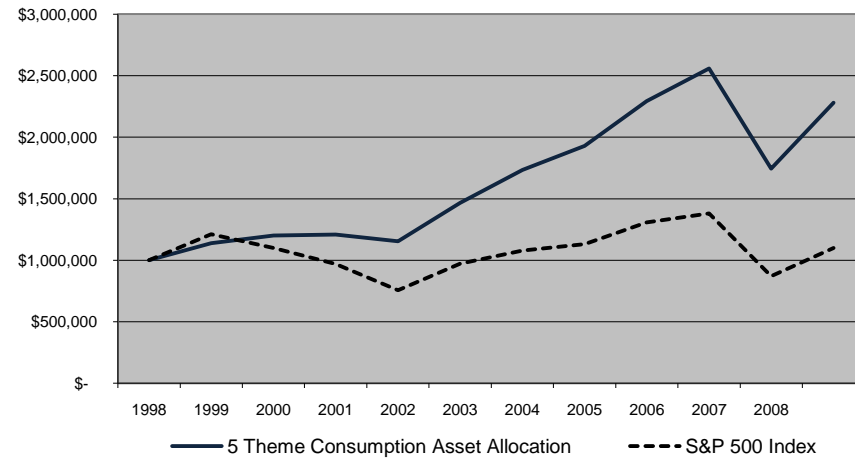


CONSUMPTION-BASED ASSET ALLOCATION • 10-YEAR STUDY

This study uses 5 stock, bond and REIT indexes representing 5 major consumption themes and annually rebalances each equally.*
This is a hypothetical study and does not represent an actual portfolio or mutual fund.



Performance Comparison



Hypothetical \$1,000,000 Invested for 10-Years*

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
5 Theme Consumption Asset Allocation	13.79%	5.52%	0.73%	-4.48%	27.01%	18.21%	11.24%	18.82%	11.59%	-31.84%	30.75%
\$ 1,000,000	\$ 1,137,920	\$ 1,200,756	\$ 1,209,473	\$ 1,155,265	\$ 1,467,325	\$ 1,734,554	\$ 1,929,518	\$ 2,292,731	\$ 2,558,412	\$ 1,743,865	\$ 2,280,068
S&P 500 Index	21.04%	-9.10%	-11.89%	-22.10%	28.69%	10.88%	4.91%	15.79%	5.49%	-37.00%	26.46%
\$ 1,000,000	\$ 1,210,400	\$ 1,100,254	\$ 969,433	\$ 755,189	\$ 971,852	\$ 1,077,590	\$ 1,130,499	\$ 1,309,005	\$ 1,380,870	\$ 869,948	\$ 1,100,136

CONCLUSION:

During the 10-year period ending 12/31/2008, this 5 theme consumption-based asset allocation outperformed the S&P 500 Index with less volatility.



*Hypothetical \$1,000,000 invested into the S&P 500 Index for 10-years with no fees. Hypothetical \$1,000,000 invested equally into the following 5 indexes and rebalanced annually (no fees or trading costs were factored): S&P Global Energy Index, Russell 3000 Index, Dow Jones Basic Materials Index, Dow Jones Wilshire REIT Index, Barclays Capital US Aggregate Bond Index. Not FDIC Insured. No Bank Guarantee. May Lose Value. Past performance is no indicator or guarantee of future performance. Equity securities are more volatile and carry more risk than other forms of investment, including investments in high grade fixed income securities. Fixed income securities are subject to interest rate risks. Investments concentrated in one economic sector, such as, Energy, Raw Materials and Real Estate, experience greater volatility than more broadly based investments. International investing is subject to greater volatility due to such factors as changes in currency rates, foreign taxation, differences in auditing and other financial standards, and political and economic instability. The data provided has been taken from trade and statistical services and other sources we deem reliable. However, we do not represent that it is accurate or complete and it should not be relied upon as such. Sources: UMB Financial Services, iShares, Morningstar, The Willis Group.