

Flat Fee 40/60 Portfolio

Tax Status: Non-Qualified

40% Equity/ 60% Fixed Income



STRATEGY OVERVIEW:

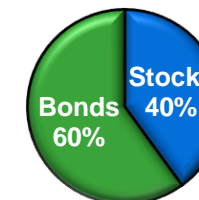
Investment Objective:

The Flat Fee 40/60 Portfolio is designed to achieve modest real returns over full market cycles with slightly below average volatility.

Investor Suitability:

This Moderately Conservative Portfolio may be appropriate for investors that have below average risk tolerance and/or short to intermediate investment horizons.

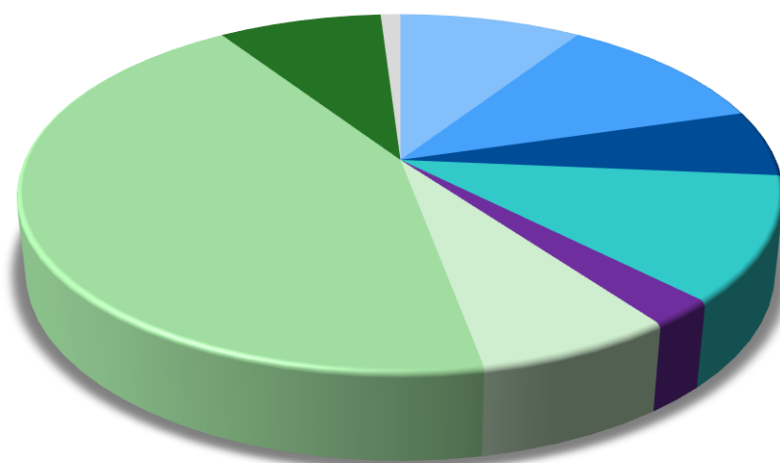
Risk Rating:



PORTFOLIO OVERVIEW:

Asset Allocation:

- Large Cap Stocks, 9.2%
- Mid Cap Stocks, 11.2%
- Small Cap Stocks, 6%
- International Stocks, 11.2%
- REITs, 2.4%
- TIPS, 7.1%
- Municipal Bonds, 43.7%
- U.S. Taxable Bonds, 0%
- International Bonds, 8.3%
- High Yield Bonds, 0%
- Cash, 1%



Quick Portfolio Facts:

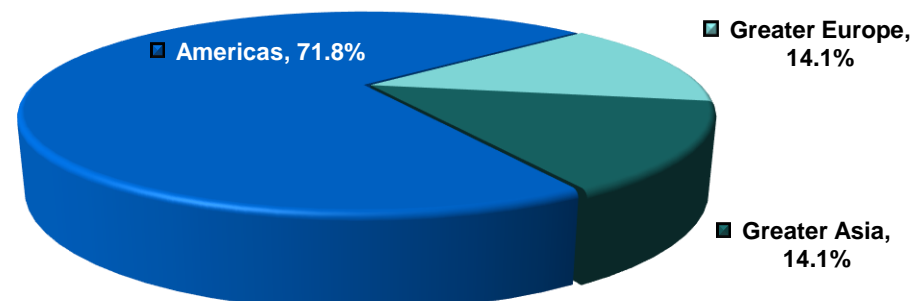
Total Fund/ETF Holdings:	12
Yield (12M Trailing)	1.4%
Expense Ratio:	0.25%

EQUITY OVERVIEW:

Equity Valuation:

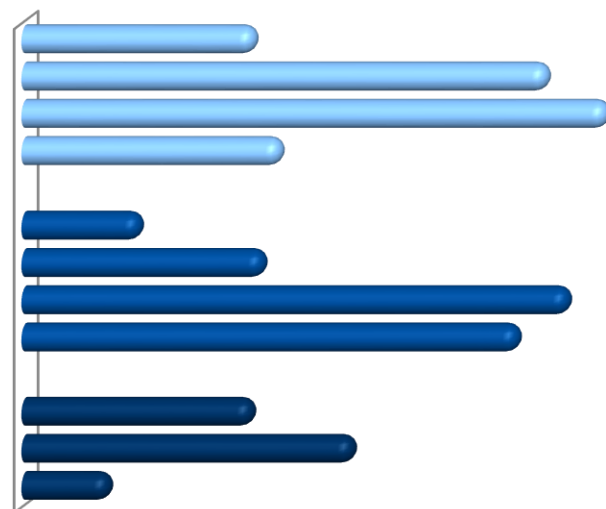
Market Cap (Geo Avg, \$MM)	\$9,457
P/E	17.8X
P/BV	2.0X
P/Cash	7.6X
Earnings Growth (LT)	10.9%
Dividend Yield	2.2%

Geographical Allocation (% of Stocks):



Sector Allocation (% of Stocks):

- Basic Materials, 6.4%
- Consumer Cyclical, 14.4%
- Financial Services, 16%
- Real Estate, 7.1%
- Communication Services, 3.2%
- Energy, 6.6%
- Industrials, 15%
- Technology, 13.6%
- Consumer Defensive, 6.3%
- Healthcare, 9.1%
- Utilities, 2.4%



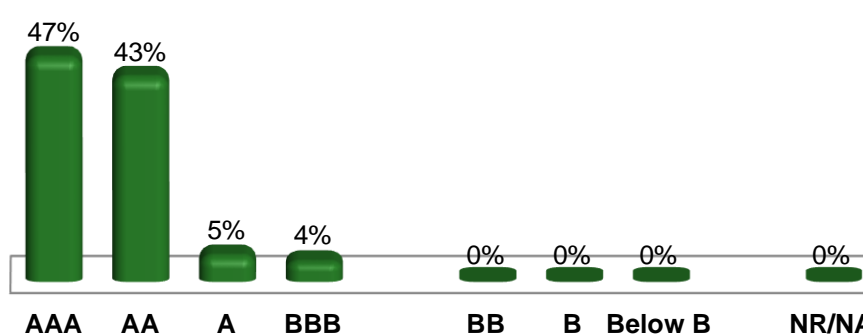
North America	70.5%
Latin America	1.3%
United Kingdom	4.5%
Europe - Developed	8.2%
Europe - Emerging	0.4%
Africa / Middle East	0.9%
Japan	5.2%
Australasia	1.8%
Asia - Developed	3.7%
Asia - Emerging	3.5%

FIXED INCOME OVERVIEW:

Fixed Income Statistics:

Effective Duration (Avg)	3.81
Coupon (Weighted Avg)	4.0%
Investment Grade %	100.0%
Below Investment Grade/Non-Rated %	0.0%

Credit Quality (% of Bonds):



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- Investment decisions should be based on an individual's own goals, time horizon, and tolerance for risk.
- Past performance is no guarantee of future results.
- Investing involves risk.
- Diversification does not ensure a profit or guarantee against loss.
- All indices are unmanaged and performance of the indices include reinvestment of dividends and interest income, unless otherwise noted, are not illustrative of any particular investment and an investment cannot be made in any index.
- Although bonds generally present less short-term risk and volatility than stocks, bonds do contain interest rate risk (as interest rate rise, bond prices usually fall and vice versa) and the risk of default, or the risk that an issuer will be unable to make income or principal payments.
- Additionally, bonds and short-term investments entail greater inflation risk, or the risk that the return of an investment will not keep up with increases in the prices of goods and services, than stocks.
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- Interest rate increases can cause the price of a debt security to decrease.
- Stock values fluctuate in response to the activities of individual companies and general market and economic conditions, domestically and abroad.