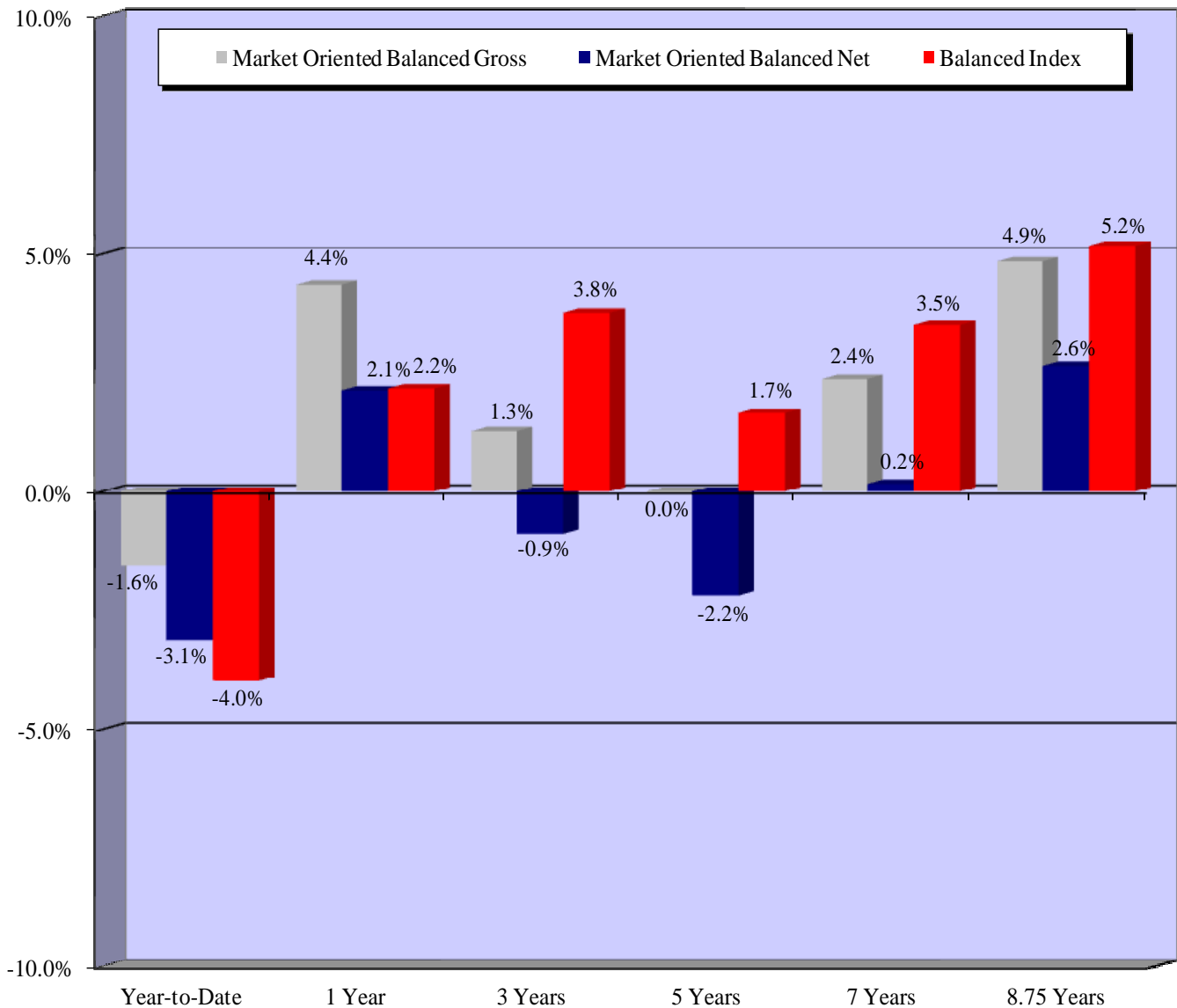




MARKET ORIENTED BALANCED DOMESTIC BALANCED PRODUCT

OBJECTIVE: To outperform the Balanced Index utilizing a Market Oriented Balanced investment process.

Market Oriented Balanced Product vs. Balanced Index Annualized Returns For Periods Ending September 30, 2011



Past performance does not guarantee future results; individual account results may vary. The Market Oriented Balanced *Gross* Return does not reflect deduction for investment advisory fees and expenses; but assumes investment of income or dividends. The Market Oriented Balanced *Net* Return does reflect the deduction for investment advisory fees and expenses and assumes the investment of income or dividends. The performance reflected represents performance of all accounts under management in the Strategy since January 1, 2003. The Balanced Index is a custom index comprised of 65% S&P 500 and 35% Barclays Intermediate Govt/Credit Index. One cannot invest directly in this index.