

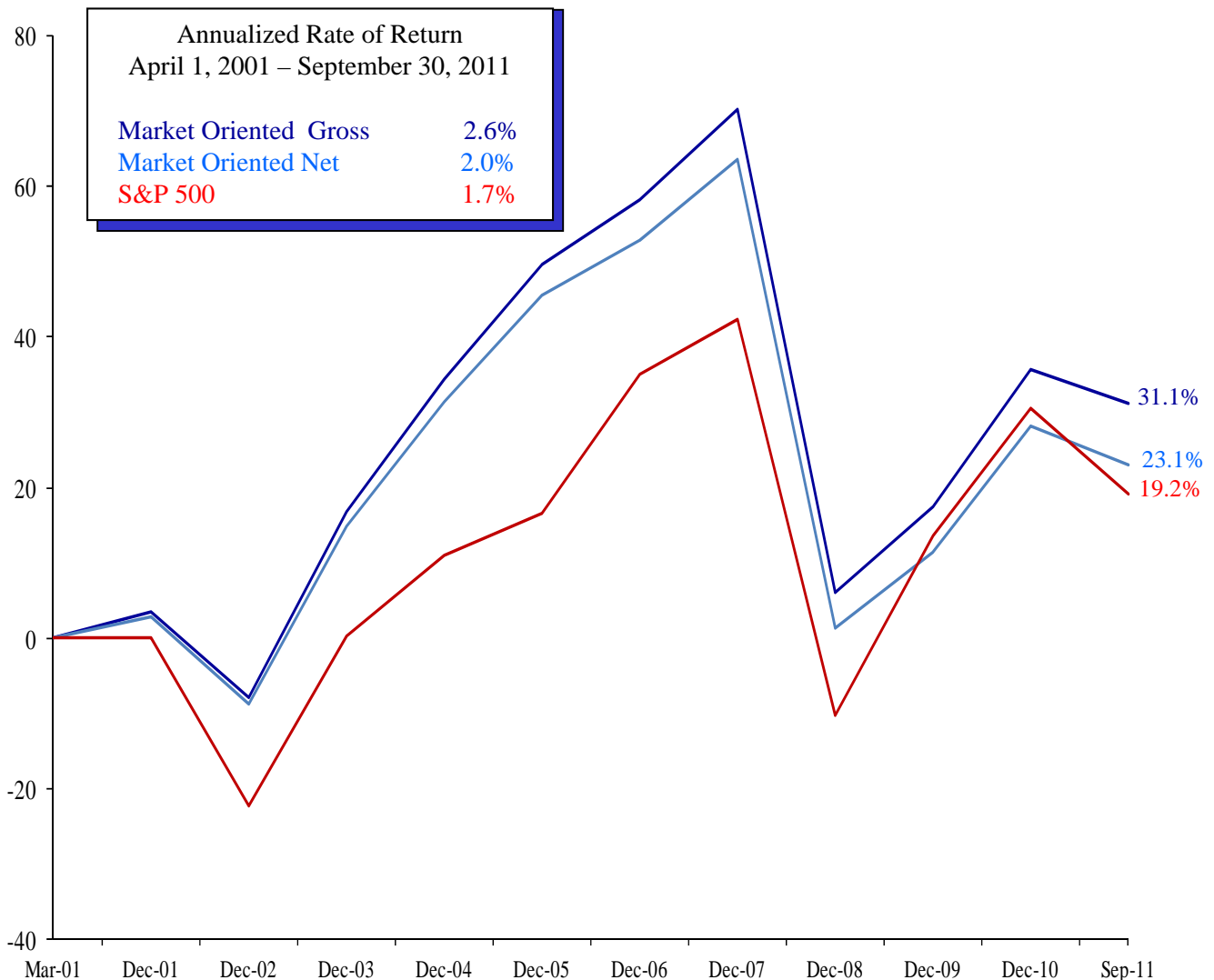


MARKET ORIENTED DOMESTIC EQUITY PRODUCT

OBJECTIVE: To outperform the S&P 500 Index utilizing a Market Oriented investment process with low correlation to Growth and Value returns.

MARKET ORIENTED PRODUCT vs. S&P 500

Cumulative Returns
April 1, 2001 – September 30, 2011



Past performance does not guarantee future results and the individual account results may vary. The Market Oriented *Gross* Return does not reflect deduction for investment advisory fees and expenses, but assumes reinvestment of income or dividends. The Market Oriented *Net* Return does reflect the deduction of advisory fees and expenses and assumes reinvestment of income or dividends. The performance reflected represents performance of all accounts under management in this strategy since April 1, 2001. The S&P 500 index is unmanaged, assumes reinvestment of income, does not represent the performance of an actual account and may have volatility, credit or other material characteristics that differ from the investment strategy (such as the number or type of securities).