

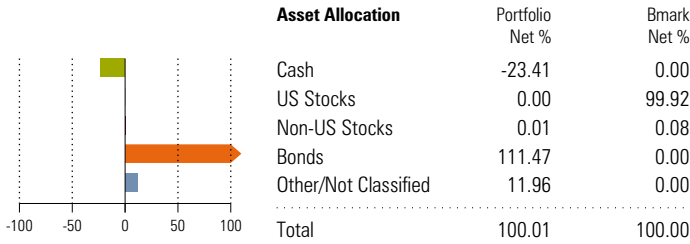
# 401k: 401k - 100 Percent Bonds

## Portfolio Snapshot

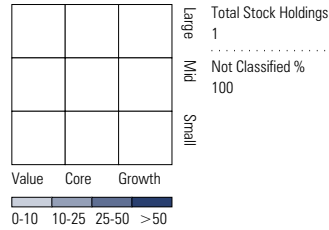
**Portfolio Value**  
\$100.00

**Benchmark**  
S&P 500 TR

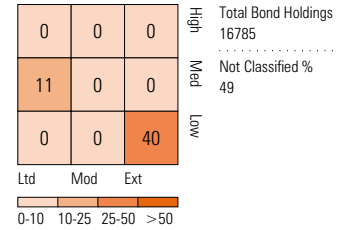
**Analysis** 12-31-2011



**Morningstar Equity Style Box %**

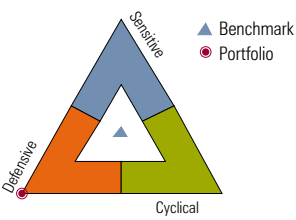


**Morningstar Fixed Income Style Box %**

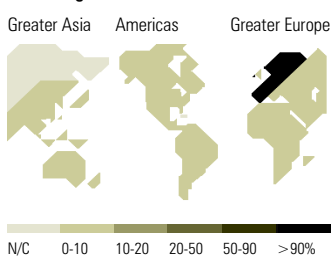


**Stock Analysis** 12-31-2011

**Stock Sectors**



**Stock Regions**

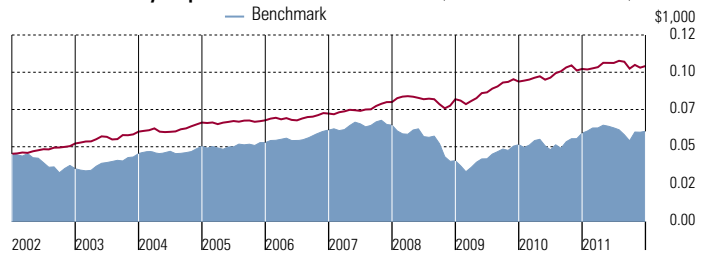


% of Stocks	Portfolio %	Bmark %
<b>Cyclical</b>	<b>0.00</b>	<b>26.81</b>
Basic Materials	0.00	3.17
Consumer Cyc	0.00	9.34
Financial Services	0.00	12.43
Real Estate	0.00	1.86
<b>Sensitive</b>	<b>0.00</b>	<b>45.60</b>
Comm Services	0.00	4.30
Energy	0.00	12.15
Industrial	0.00	11.68
Technology	0.00	17.47
<b>Defensive</b>	<b>100.00</b>	<b>27.59</b>
Consumer Def	100.00	12.14
Healthcare	0.00	11.67
Utilities	0.00	3.79
Not Classified	0.00	0.00

% of Stocks	Portfolio %	Bmark %
<b>Americas</b>	<b>0.00</b>	<b>99.91</b>
North America	0.00	99.91
Latin America	0.00	0.00
<b>Greater Europe</b>	<b>100.00</b>	<b>0.08</b>
United Kingdom	0.00	0.00
Europe-Developed	100.00	0.08
Europe-Emerging	0.00	0.00
Africa/Middle East	0.00	0.00
<b>Greater Asia</b>	<b>0.00</b>	<b>0.00</b>
Japan	0.00	0.00
Australasia	0.00	0.00
Asia-Developed	0.00	0.00
Asia-Emerging	0.00	0.00
Not Classified	0.00	0.01

**Performance** 12-31-2011

**Investment Activity Graph**



Trailing Returns	3Mo	1Yr	3Yr	5Yr	10Yr
Pre-Tax Portfolio Return	1.69	1.89	8.35	7.59	8.69
Benchmark Return	11.82	2.11	14.11	-0.25	2.92
+/- Benchmark Return	-10.13	-0.22	-5.76	7.84	5.77

Time Period Return	Best %	Worst %
3 Months	9.40 (03-09/05-09)	-7.86 (08-08/10-08)
1 Year	23.39 (11-08/10-09)	-6.04 (03-08/02-09)
3 Years	13.52 (01-02/12-04)	4.22 (03-06/02-09)

Portfolio Yield	Yield %
Trailing 12 Month	4.74

**Performance Disclosure**

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See Disclosure Page for Standardized Returns.

**Holdings** 12-31-2011

**Top 4 holdings out of 4**

Holdings	Ticker	Type	Holding Value \$	% Assets
Oppenheimer International Bond A	OIBAX	MF	40.00	40.00
PIMCO Total Return D	PTTDX	MF	40.00	40.00
PIMCO Investment Grade Corp Bd Admin	PGCAX	MF	10.00	10.00
Templeton Global Bond A Load Waived	TPINX.LW	MF	10.00	10.00

# 401k: 401k - 100 Percent Bonds

## Portfolio Snapshot

**Portfolio Value**  
\$100.00**Benchmark**  
S&P 500 TR

### Non-Load Adjusted Returns

Total 4 holdings as of 12-31-2011	Type	Holdings Date	% of Assets	Holding Value \$	7-day Yield	1Yr Ret %	3Yr Ret %	5Yr Ret %	10Yr Ret %	Since Inception	Inception Date	Max Front Load %	Max Back Load %
Oppenheimer International-OIBAX	MF	11-11	40.00	40	—	-0.28	6.74	6.53	10.47	9.08	06-95	4.75	NA
PIMCO Total Return D-PTTDX	MF	09-11	40.00	40	—	3.86	8.56	7.76	6.47	6.69	04-98	NA	NA
PIMCO Investment Grade Co-PGCAX	MF	09-11	10.00	10	—	6.60	12.06	8.85	7.67	7.65	09-02	NA	NA
Templeton Global Bond -TPINX.LW	MF	09-11	10.00	10	—	-2.37	9.35	9.03	10.96	8.20	09-86	4.25	NA

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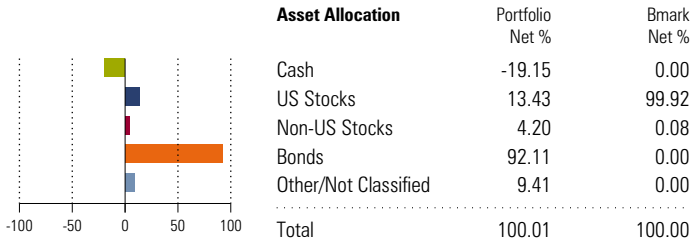
# 401k: 401k - 20 Percent Stocks 80 Percent Bonds

## Portfolio Snapshot

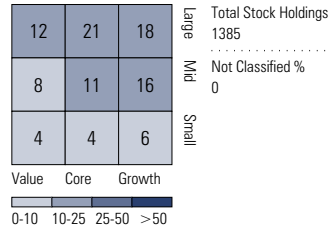
**Portfolio Value**  
\$100.00

**Benchmark**  
S&P 500 TR

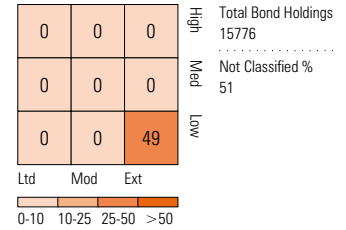
### Analysis 12-31-2011



### Morningstar Equity Style Box %

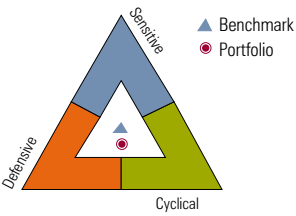


### Morningstar Fixed Income Style Box %

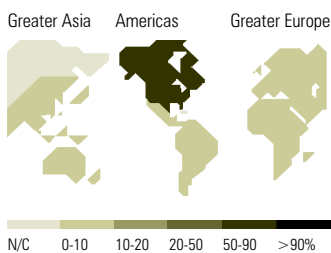


### Stock Analysis 12-31-2011

#### Stock Sectors



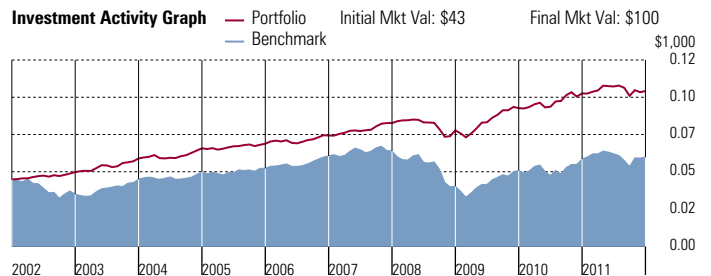
#### Stock Regions



% of Stocks	Portfolio %	Bmk %
<b>Cyclical</b>	<b>29.04</b>	<b>26.81</b>
Basic Materials	4.62	3.17
Consumer Cyc	13.80	9.34
Financial Services	8.38	12.43
Real Estate	2.23	1.86
<b>Sensitive</b>	<b>41.16</b>	<b>45.60</b>
Comm Services	2.98	4.30
Energy	4.97	12.15
Industrial	14.26	11.68
Technology	18.94	17.47
<b>Defensive</b>	<b>29.80</b>	<b>27.59</b>
Consumer Def	13.44	12.14
Healthcare	13.27	11.67
Utilities	3.09	3.79
Not Classified	0.00	0.00

% of Stocks	Portfolio %	Bmk %
<b>Americas</b>	<b>80.19</b>	<b>99.91</b>
North America	78.84	99.91
Latin America	1.35	0.00
<b>Greater Europe</b>	<b>12.81</b>	<b>0.08</b>
United Kingdom	2.77	0.00
Europe-Developed	8.98	0.08
Europe-Emerging	0.11	0.00
Africa/Middle East	0.94	0.00
<b>Greater Asia</b>	<b>6.98</b>	<b>0.00</b>
Japan	3.27	0.00
Australasia	0.24	0.00
Asia-Developed	1.61	0.00
Asia-Emerging	1.86	0.00
Not Classified	0.03	0.01

### Performance 12-31-2011



Trailing Returns	3Mo	1Yr	3Yr	5Yr	10Yr
Pre-Tax Portfolio Return	3.20	1.57	10.25	6.98	8.79
Benchmark Return	11.82	2.11	14.11	-0.25	2.92
+/- Benchmark Return	-8.62	-0.54	-3.86	7.23	5.87

Time Period Return	Best %	Worst %
3 Months	13.43 (03-09/05-09)	-11.54 (08-08/10-08)
1 Year	27.82 (03-09/02-10)	-13.46 (03-08/02-09)
3 Years	13.58 (01-02/12-04)	1.04 (03-06/02-09)

Portfolio Yield	Yield %
Trailing 12 Month	3.76

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See Disclosure Page for Standardized Returns.

### Holdings 12-31-2011

#### Top 10 holdings out of 12

Holdings	Ticker	Type	Holding Value \$	% Assets
Oppenheimer International Bond A	OIBAX	MF	40.00	40.00
PIMCO Total Return D	PTTDX	MF	40.00	40.00
Invesco Equally-Wtd S&P 500 Y	VADDX	MF	2.50	2.50
Yacktman Focused	YAFFX	MF	2.50	2.50
Amana Trust Growth	AMAGX	MF	2.50	2.50
Westport R	WPFXX	MF	2.00	2.00
Invesco Small Companies A	ATIAX	MF	2.00	2.00
Scout Mid Cap	UMBMX	MF	2.00	2.00
Janus Triton T	JATTX	MF	2.00	2.00
First Eagle Global A	SGENX	MF	1.50	1.50

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**401k: 401k - 20 Percent Stocks 80 Percent Bonds**

## Portfolio Snapshot

Portfolio Value  
\$100.00Benchmark  
S&P 500 TR**Non-Load Adjusted Returns**

Total 12 holdings as of 12-31-2011	Type	Holdings Date	% of Assets	Holding Value \$	7-day Yield	1Yr Ret %	3Yr Ret %	5Yr Ret %	10Yr Ret %	Since Inception	Inception Date	Max Front Load %	Max Back Load %
Oppenheimer International-OIBAX	MF	11-11	40.00	40	—	-0.28	6.74	6.53	10.47	9.08	06-95	4.75	NA
PIMCO Total Return D-PTTDX	MF	09-11	40.00	40	—	3.86	8.56	7.76	6.47	6.69	04-98	NA	NA
Invesco Equally-Wtd S&P 5-VADDX	MF	09-11	2.50	2	—	-0.39	20.55	1.23	5.94	6.63	07-97	NA	NA
Yacktman Focused-YAFFX	MF	09-11	2.50	2	—	7.41	25.04	9.13	11.39	8.82	04-97	NA	NA
Amana Trust Growth-AMAGX	MF	11-11	2.50	2	—	-1.86	14.63	3.52	7.36	9.85	02-94	NA	NA
Westport R-WPFRX	MF	09-11	2.00	2	—	3.24	17.89	5.37	7.51	10.05	12-97	NA	NA
Invesco Small Companies A-ATIAX	MF	09-11	2.00	2	—	8.19	29.94	6.16	—	10.28	11-03	5.50	NA
Scout Mid Cap-UMBXM	MF	09-11	2.00	2	—	0.32	23.60	8.36	—	8.50	10-06	NA	NA
Janus Triton T-JATTX	MF	09-11	2.00	2	—	2.60	26.45	7.73	—	10.56	02-05	NA	NA
First Eagle Global A-SGENX	MF	10-11	1.50	1	—	-0.19	12.99	4.59	12.02	12.11	04-70	5.00	NA
American Funds EuroPacifi-AEGFX	MF	09-11	1.50	1	—	-13.60	9.55	-1.45	6.52	5.51	03-01	NA	NA
Manning & Napier Internat-EXITX	MF	09-11	1.50	1	—	-12.93	9.40	-0.25	7.00	8.02	08-92	NA	NA

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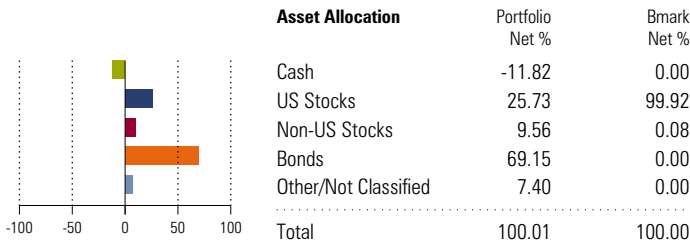
# 401k: 401k - 40 Percent Stocks 60 Percent Bonds

## Portfolio Snapshot

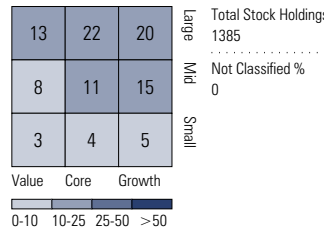
**Portfolio Value**  
\$100.00

**Benchmark**  
S&P 500 TR

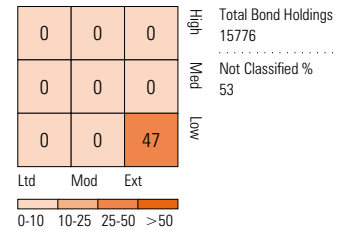
### Analysis 12-31-2011



### Morningstar Equity Style Box %

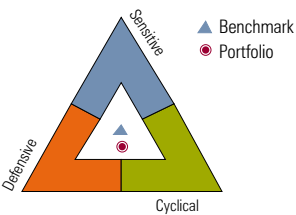


### Morningstar Fixed Income Style Box %

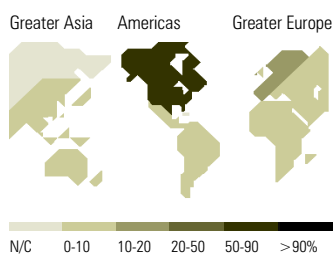


### Stock Analysis 12-31-2011

#### Stock Sectors



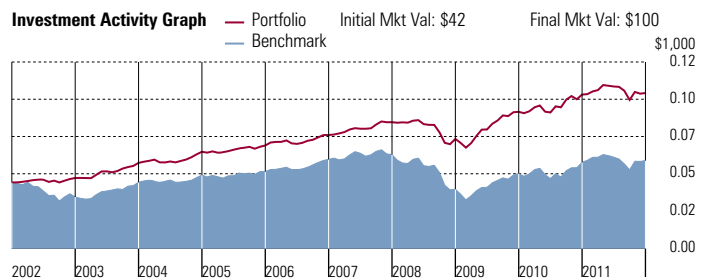
#### Stock Regions



% of Stocks	Portfolio %	Bmk %
<b>Cyclical</b>	<b>29.45</b>	<b>26.81</b>
Basic Materials	4.88	3.17
Consumer Cyc	13.53	9.34
Financial Services	8.90	12.43
Real Estate	2.14	1.86
<b>Sensitive</b>	<b>40.65</b>	<b>45.60</b>
Comm Services	3.21	4.30
Energy	5.06	12.15
Industrial	14.18	11.68
Technology	18.20	17.47
<b>Defensive</b>	<b>29.90</b>	<b>27.59</b>
Consumer Def	13.85	12.14
Healthcare	12.88	11.67
Utilities	3.16	3.79
Not Classified	0.00	0.00

% of Stocks	Portfolio %	Bmk %
<b>Americas</b>	<b>76.97</b>	<b>99.91</b>
North America	75.43	99.91
Latin America	1.54	0.00
<b>Greater Europe</b>	<b>14.51</b>	<b>0.08</b>
United Kingdom	3.10	0.00
Europe-Developed	10.20	0.08
Europe-Emerging	0.15	0.00
Africa/Middle East	1.07	0.00
<b>Greater Asia</b>	<b>8.49</b>	<b>0.00</b>
Japan	4.06	0.00
Australasia	0.28	0.00
Asia-Developed	1.94	0.00
Asia-Emerging	2.21	0.00
Not Classified	0.03	0.01

### Performance 12-31-2011



Trailing Returns	3Mo	1Yr	3Yr	5Yr	10Yr
Pre-Tax Portfolio Return	4.63	1.00	12.39	6.51	8.97
Benchmark Return	11.82	2.11	14.11	-0.25	2.92
+/- Benchmark Return	-7.19	-1.11	-1.72	6.76	6.05

Time Period Return	Best %	Worst %
3 Months	17.92 (03-09/05-09)	-15.60 (09-08/11-08)
1 Year	36.13 (03-09/02-10)	-20.10 (03-08/02-09)
3 Years	15.50 (10-02/09-05)	-1.83 (03-06/02-09)

Portfolio Yield	Yield %
Trailing 12 Month	3.03

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### Holdings 12-31-2011

#### Top 10 holdings out of 12

Holdings	Ticker	Type	Holding Value \$	% Assets
Oppenheimer International Bond A	OIBAX	MF	30.00	30.00
PIMCO Total Return D	PTTDX	MF	30.00	30.00
Amana Trust Growth	AMAGX	MF	5.00	5.00
Yacktman Focused	YAFFX	MF	5.00	5.00
Invesco Equally-Wtd S&P 500 Y	VADDX	MF	5.00	5.00
Westport R	WPFRX	MF	4.00	4.00
First Eagle Global A	SGENX	MF	4.00	4.00
Scout Mid Cap	UMBMX	MF	4.00	4.00
American Funds EuroPacific Gr F-1	AEGFX	MF	4.00	4.00
Manning & Napier International S	EXITX	MF	3.00	3.00

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**401k: 401k - 40 Percent Stocks 60 Percent Bonds**

## Portfolio Snapshot

Portfolio Value  
\$100.00Benchmark  
S&P 500 TR**Non-Load Adjusted Returns**

Total 12 holdings as of 12-31-2011	Type	Holdings Date	% of Assets	Holding Value \$	7-day Yield	1Yr Ret %	3Yr Ret %	5Yr Ret %	10Yr Ret %	Since Inception	Inception Date	Max Front Load %	Max Back Load %
Oppenheimer International-OIBAX	MF	11-11	30.00	30	—	-0.28	6.74	6.53	10.47	9.08	06-95	4.75	NA
PIMCO Total Return D-PTTDX	MF	09-11	30.00	30	—	3.86	8.56	7.76	6.47	6.69	04-98	NA	NA
Amana Trust Growth-AMAGX	MF	11-11	5.00	5	—	-1.86	14.63	3.52	7.36	9.85	02-94	NA	NA
Yacktman Focused-YAFFX	MF	09-11	5.00	5	—	7.41	25.04	9.13	11.39	8.82	04-97	NA	NA
Invesco Equally-Wtd S&P 5-VADDX	MF	09-11	5.00	5	—	-0.39	20.55	1.23	5.94	6.63	07-97	NA	NA
Westport R-WPFRX	MF	09-11	4.00	4	—	3.24	17.89	5.37	7.51	10.05	12-97	NA	NA
First Eagle Global A-SGENX	MF	10-11	4.00	4	—	-0.19	12.99	4.59	12.02	12.11	04-70	5.00	NA
Scout Mid Cap-UMBMX	MF	09-11	4.00	4	—	0.32	23.60	8.36	—	8.50	10-06	NA	NA
American Funds EuroPacifi-AEGFX	MF	09-11	4.00	4	—	-13.60	9.55	-1.45	6.52	5.51	03-01	NA	NA
Manning & Napier Internat-EXITX	MF	09-11	3.00	3	—	-12.93	9.40	-0.25	7.00	8.02	08-92	NA	NA
Invesco Small Companies A-ATIAX	MF	09-11	3.00	3	—	8.19	29.94	6.16	—	10.28	11-03	5.50	NA
Janus Triton T-JATTX	MF	09-11	3.00	3	—	2.60	26.45	7.73	—	10.56	02-05	NA	NA

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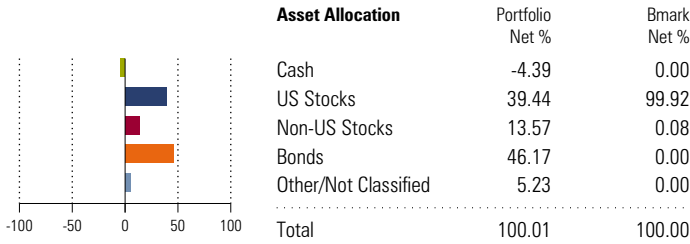
# 401k: 401k - 60 Percent Stocks 40 Percent Bonds

## Portfolio Snapshot

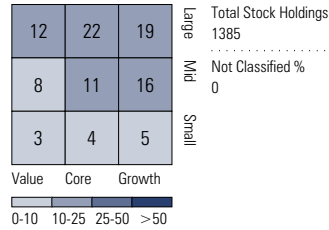
**Portfolio Value**  
\$100.00

**Benchmark**  
S&P 500 TR

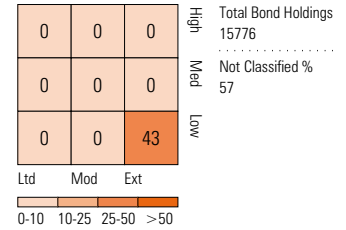
### Analysis 12-31-2011



### Morningstar Equity Style Box %

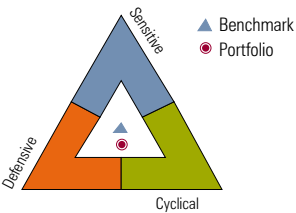


### Morningstar Fixed Income Style Box %

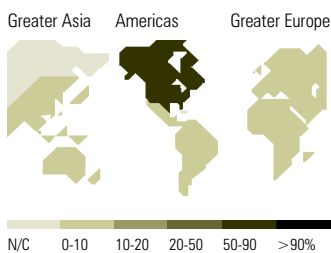


### Stock Analysis 12-31-2011

#### Stock Sectors



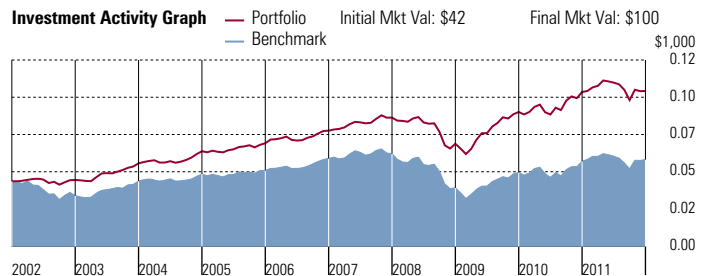
#### Stock Regions



% of Stocks	Portfolio %	Bmk %
<b>Cyclical</b>	<b>29.21</b>	<b>26.81</b>
Basic Materials	4.74	3.17
Consumer Cyc	13.63	9.34
Financial Services	8.65	12.43
Real Estate	2.18	1.86
<b>Sensitive</b>	<b>40.77</b>	<b>45.60</b>
Comm Services	3.12	4.30
Energy	5.00	12.15
Industrial	14.19	11.68
Technology	18.46	17.47
<b>Defensive</b>	<b>30.02</b>	<b>27.59</b>
Consumer Def	13.78	12.14
Healthcare	13.08	11.67
Utilities	3.16	3.79
Not Classified	0.00	0.00

% of Stocks	Portfolio %	Bmk %
<b>Americas</b>	<b>78.40</b>	<b>99.91</b>
North America	76.93	99.91
Latin America	1.46	0.00
<b>Greater Europe</b>	<b>13.92</b>	<b>0.08</b>
United Kingdom	3.04	0.00
Europe-Developed	9.75	0.08
Europe-Emerging	0.12	0.00
Africa/Middle East	1.01	0.00
<b>Greater Asia</b>	<b>7.65</b>	<b>0.00</b>
Japan	3.59	0.00
Australasia	0.25	0.00
Asia-Developed	1.78	0.00
Asia-Emerging	2.04	0.00
Not Classified	0.03	0.01

### Performance 12-31-2011



Trailing Returns	3Mo	1Yr	3Yr	5Yr	10Yr
Pre-Tax Portfolio Return	6.21	0.64	14.85	6.08	9.09
Benchmark Return	11.82	2.11	14.11	-0.25	2.92
+/- Benchmark Return	-5.61	-1.47	0.74	6.33	6.17

Time Period Return	Best %	Worst %
3 Months	22.65 (03-09/05-09)	-20.45 (09-08/11-08)
1 Year	45.61 (03-09/02-10)	-26.46 (03-08/02-09)
3 Years	18.40 (04-03/03-06)	-4.86 (03-06/02-09)

Portfolio Yield	Yield %
Trailing 12 Month	2.26

#### Performance Disclosure

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See Disclosure Page for Standardized Returns.

### Holdings 12-31-2011

#### Top 10 holdings out of 12

Holdings	Ticker	Type	Holding Value \$	% Assets
Oppenheimer International Bond A	OIBAX	MF	20.00	20.00
PIMCO Total Return D	PTTDX	MF	20.00	20.00
Yacktman Focused	YAFFX	MF	7.50	7.50
Invesco Equally-Wtd S&P 500 Y	VADDX	MF	7.50	7.50
Amana Trust Growth	AMAGX	MF	7.50	7.50
Westport R	WPFRX	MF	6.25	6.25
Scout Mid Cap	UMBMX	MF	6.25	6.25
Janus Triton T	JATTX	MF	5.00	5.00
Invesco Small Companies A	ATIAX	MF	5.00	5.00
Manning & Napier International S	EXITX	MF	5.00	5.00

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**401k: 401k - 60 Percent Stocks 40 Percent Bonds**

## Portfolio Snapshot

Portfolio Value  
\$100.00Benchmark  
S&P 500 TR**Non-Load Adjusted Returns**

Total 12 holdings as of 12-31-2011	Type	Holdings Date	% of Assets	Holding Value \$	7-day Yield	1Yr Ret %	3Yr Ret %	5Yr Ret %	10Yr Ret %	Since Inception	Inception Date	Max Front Load %	Max Back Load %
Oppenheimer International-OIBAX	MF	11-11	20.00	20	—	-0.28	6.74	6.53	10.47	9.08	06-95	4.75	NA
PIMCO Total Return D-PTTDX	MF	09-11	20.00	20	—	3.86	8.56	7.76	6.47	6.69	04-98	NA	NA
Yacktman Focused-YAFFX	MF	09-11	7.50	7	—	7.41	25.04	9.13	11.39	8.82	04-97	NA	NA
Invesco Equally-Wtd S&P 5-VADDX	MF	09-11	7.50	7	—	-0.39	20.55	1.23	5.94	6.63	07-97	NA	NA
Amana Trust Growth-AMAGX	MF	11-11	7.50	7	—	-1.86	14.63	3.52	7.36	9.85	02-94	NA	NA
Westport R-WPFRX	MF	09-11	6.25	6	—	3.24	17.89	5.37	7.51	10.05	12-97	NA	NA
Scout Mid Cap-UMBXM	MF	09-11	6.25	6	—	0.32	23.60	8.36	—	8.50	10-06	NA	NA
Janus Triton T-JATTX	MF	09-11	5.00	5	—	2.60	26.45	7.73	—	10.56	02-05	NA	NA
Invesco Small Companies A-ATIAX	MF	09-11	5.00	5	—	8.19	29.94	6.16	—	10.28	11-03	5.50	NA
Manning & Napier Internat-EXITX	MF	09-11	5.00	5	—	-12.93	9.40	-0.25	7.00	8.02	08-92	NA	NA
First Eagle Global A-SGENX	MF	10-11	5.00	5	—	-0.19	12.99	4.59	12.02	12.11	04-70	5.00	NA
American Funds EuroPacifi-AEGFX	MF	09-11	5.00	5	—	-13.60	9.55	-1.45	6.52	5.51	03-01	NA	NA

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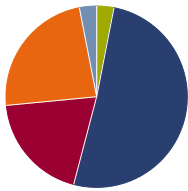
# 401k: 401k - 80 Percent Stocks 20 Percent Bonds

## Portfolio Snapshot

**Portfolio Value**  
\$100.00

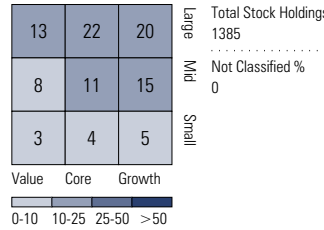
**Benchmark**  
S&P 500 TR

**Analysis** 12-31-2011

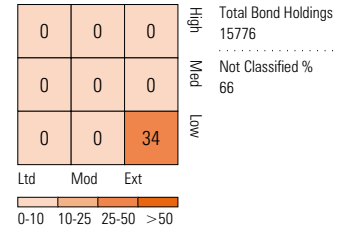


Asset Allocation	Portfolio Net %	Bmk Net %
Cash	3.08	0.00
US Stocks	50.75	99.92
Non-US Stocks	19.76	0.08
Bonds	23.20	0.00
Other/Not Classified	3.21	0.00
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

**Morningstar Equity Style Box %**

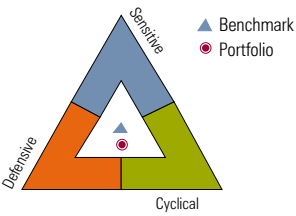


**Morningstar Fixed Income Style Box %**

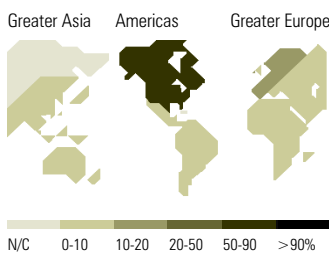


**Stock Analysis** 12-31-2011

**Stock Sectors**



**Stock Regions**

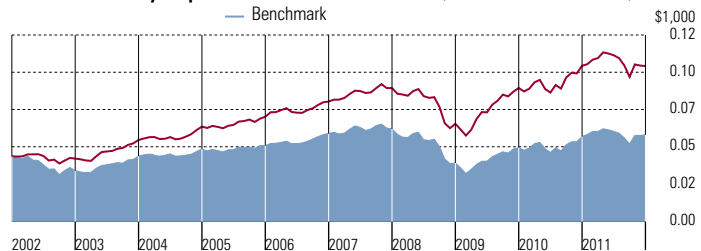


% of Stocks	Portfolio %	Bmk %
<b>Cyclical</b>	<b>29.35</b>	<b>26.81</b>
Basic Materials	4.78	3.17
Consumer Cyc	13.62	9.34
Financial Services	8.80	12.43
Real Estate	2.15	1.86
<b>Sensitive</b>	<b>40.67</b>	<b>45.60</b>
Comm Services	3.34	4.30
Energy	5.00	12.15
Industrial	14.23	11.68
Technology	18.11	17.47
<b>Defensive</b>	<b>29.98</b>	<b>27.59</b>
Consumer Def	13.89	12.14
Healthcare	12.98	11.67
Utilities	3.11	3.79
Not Classified	0.00	0.00

% of Stocks	Portfolio %	Bmk %
<b>Americas</b>	<b>76.11</b>	<b>99.91</b>
North America	74.49	99.91
Latin America	1.62	0.00
<b>Greater Europe</b>	<b>15.32</b>	<b>0.08</b>
United Kingdom	3.33	0.00
Europe-Developed	10.85	0.08
Europe-Emerging	0.14	0.00
Africa/Middle East	1.00	0.00
<b>Greater Asia</b>	<b>8.54</b>	<b>0.00</b>
Japan	4.02	0.00
Australasia	0.27	0.00
Asia-Developed	1.99	0.00
Asia-Emerging	2.27	0.00
Not Classified	0.03	0.01

**Performance** 12-31-2011

**Investment Activity Graph**



Trailing Returns	3Mo	1Yr	3Yr	5Yr	10Yr
Pre-Tax Portfolio Return	7.52	-0.17	16.80	5.33	9.11
Benchmark Return	11.82	2.11	14.11	-0.25	2.92
+/- Benchmark Return	-4.30	-2.28	2.69	5.58	6.19

Time Period Return	Best %	Worst %
3 Months	27.37 (03-09/05-09)	-24.95 (09-08/11-08)
1 Year	54.71 (03-09/02-10)	-32.40 (03-08/02-09)
3 Years	22.53 (04-03/03-06)	-7.75 (03-06/02-09)

Portfolio Yield	Yield %
Trailing 12 Month	1.54

**Performance Disclosure**

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See Disclosure Page for Standardized Returns.

**Holdings** 12-31-2011

**Top 10 holdings out of 12**

Holdings	Ticker	Type	Holding Value \$	% Assets
Yacktman Focused	YAFFX	MF	10.00	10.00
Invesco Equally-Wtd S&P 500 Y	VADDX	MF	10.00	10.00
PIMCO Total Return D	PTTDX	MF	10.00	10.00
Oppenheimer International Bond A	OIBAX	MF	10.00	10.00
Amana Trust Growth	AMAGX	MF	10.00	10.00
First Eagle Global A	SGENX	MF	7.50	7.50
Scout Mid Cap	UMBMX	MF	7.50	7.50
Westport R	WPFRX	MF	7.50	7.50
Manning & Napier International S	EXITX	MF	7.50	7.50
American Funds EuroPacific Gr F-1	AEGFX	MF	7.50	7.50

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# 401k: 401k - 80 Percent Stocks 20 Percent Bonds

## Portfolio Snapshot

**Portfolio Value**  
\$100.00

**Benchmark**  
S&P 500 TR

### Non-Load Adjusted Returns

Total 12 holdings as of 12-31-2011	Type	Holdings Date	% of Assets	Holding Value \$	7-day Yield	1Yr Ret %	3Yr Ret %	5Yr Ret %	10Yr Ret %	Since Inception	Inception Date	Max Front Load %	Max Back Load %
Yacktman Focused-YAFFX	MF	09-11	10.00	10	—	7.41	25.04	9.13	11.39	8.82	04-97	NA	NA
Invesco Equally-Wtd S&P 5-VADDX	MF	09-11	10.00	10	—	-0.39	20.55	1.23	5.94	6.63	07-97	NA	NA
PIMCO Total Return D-PTTDX	MF	09-11	10.00	10	—	3.86	8.56	7.76	6.47	6.69	04-98	NA	NA
Oppenheimer International-OIBAX	MF	11-11	10.00	10	—	-0.28	6.74	6.53	10.47	9.08	06-95	4.75	NA
Amana Trust Growth-AMAGX	MF	11-11	10.00	10	—	-1.86	14.63	3.52	7.36	9.85	02-94	NA	NA
First Eagle Global A-SGENX	MF	10-11	7.50	7	—	-0.19	12.99	4.59	12.02	12.11	04-70	5.00	NA
Scout Mid Cap-UMBXM	MF	09-11	7.50	7	—	0.32	23.60	8.36	—	8.50	10-06	NA	NA
Westport R-WPFRX	MF	09-11	7.50	7	—	3.24	17.89	5.37	7.51	10.05	12-97	NA	NA
Manning & Napier Internat-EXITX	MF	09-11	7.50	7	—	-12.93	9.40	-0.25	7.00	8.02	08-92	NA	NA
American Funds EuroPacifi-AEGFX	MF	09-11	7.50	7	—	-13.60	9.55	-1.45	6.52	5.51	03-01	NA	NA
Janus Triton T-JATTX	MF	09-11	6.25	6	—	2.60	26.45	7.73	—	10.56	02-05	NA	NA
Invesco Small Companies A-ATIAX	MF	09-11	6.25	6	—	8.19	29.94	6.16	—	10.28	11-03	5.50	NA

### Performance Disclosure

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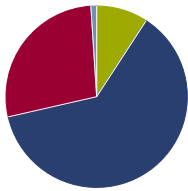
# 401k: 401k - 100 Percent Stocks

## Portfolio Snapshot

**Portfolio Value**  
\$100.00

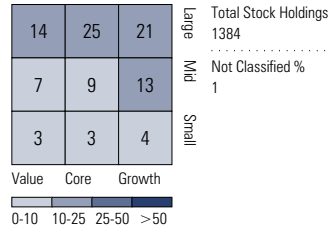
**Benchmark**  
S&P 500 TR

**Analysis** 12-31-2011

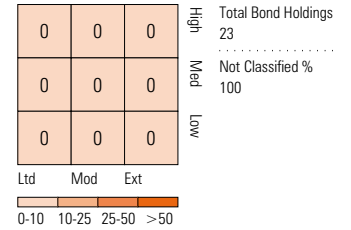


Asset Allocation	Portfolio Net %	Bmk Net %
Cash	9.91	0.00
US Stocks	61.59	99.92
Non-US Stocks	27.17	0.08
Bonds	0.21	0.00
Other/Not Classified	1.13	0.00
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

**Morningstar Equity Style Box %**

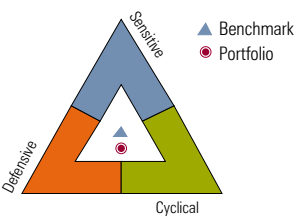


**Morningstar Fixed Income Style Box %**

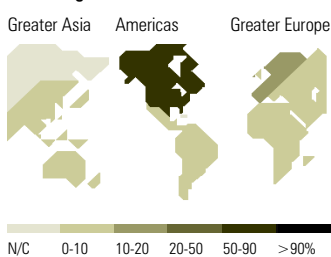


**Stock Analysis** 12-31-2011

**Stock Sectors**



**Stock Regions**

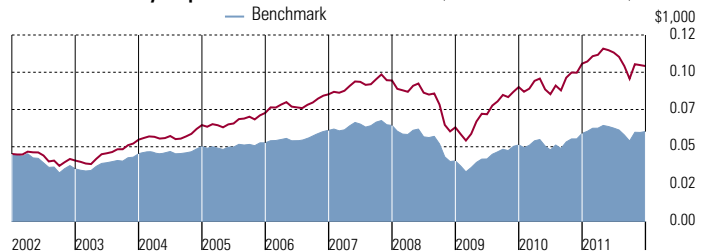


% of Stocks	Portfolio %	Bmk %
<b>Cyclical</b>	<b>28.81</b>	<b>26.81</b>
Basic Materials	4.53	3.17
Consumer Cyc	13.57	9.34
Financial Services	8.91	12.43
Real Estate	1.79	1.86
<b>Sensitive</b>	<b>40.95</b>	<b>45.60</b>
Comm Services	3.68	4.30
Energy	5.29	12.15
Industrial	13.76	11.68
Technology	18.22	17.47
<b>Defensive</b>	<b>30.24</b>	<b>27.59</b>
Consumer Def	14.47	12.14
Healthcare	12.96	11.67
Utilities	2.82	3.79
Not Classified	0.00	0.00

% of Stocks	Portfolio %	Bmk %
<b>Americas</b>	<b>73.64</b>	<b>99.91</b>
North America	71.94	99.91
Latin America	1.70	0.00
<b>Greater Europe</b>	<b>16.45</b>	<b>0.08</b>
United Kingdom	3.55	0.00
Europe-Developed	11.70	0.08
Europe-Emerging	0.22	0.00
Africa/Middle East	0.99	0.00
<b>Greater Asia</b>	<b>9.87</b>	<b>0.00</b>
Japan	4.21	0.00
Australasia	0.35	0.00
Asia-Developed	2.47	0.00
Asia-Emerging	2.84	0.00
Not Classified	0.03	0.01

**Performance** 12-31-2011

**Investment Activity Graph**



Trailing Returns	3Mo	1Yr	3Yr	5Yr	10Yr
Pre-Tax Portfolio Return	8.91	-1.52	18.24	4.10	8.72
Benchmark Return	11.82	2.11	14.11	-0.25	2.92
+/- Benchmark Return	-2.91	-3.63	4.13	4.35	5.80

Time Period Return	Best %	Worst %
3 Months	33.14 (03-09/05-09)	-29.66 (09-08/11-08)
1 Year	64.24 (03-09/02-10)	-38.37 (03-08/02-09)
3 Years	26.83 (04-03/03-06)	-10.79 (03-06/02-09)

Portfolio Yield	Yield %
Trailing 12 Month	0.88

**Performance Disclosure**

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See Disclosure Page for Standardized Returns.

**Holdings** 12-31-2011

**Top 10 holdings out of 10**

Holdings	Ticker	Type	Holding Value \$	% Assets
Yacktman Focused	YAFFX	MF	15.00	15.00
American Funds EuroPacific Gr F-1	AEGFX	MF	15.00	15.00
Invesco Equally-Wtd S&P 500 Y	VADDX	MF	15.00	15.00
Amana Trust Growth	AMAGX	MF	15.00	15.00
First Eagle Global A	SGENX	MF	7.50	7.50
Westport R	WPRFX	MF	7.50	7.50
Janus Triton T	JATTX	MF	7.50	7.50
Manning & Napier International S	EXITX	MF	7.50	7.50
Invesco Small Companies A	ATIAX	MF	5.00	5.00
Scout Mid Cap	UMBMX	MF	5.00	5.00

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# 401k: 401k - 100 Percent Stocks

## Portfolio Snapshot

**Portfolio Value**  
\$100.00**Benchmark**  
S&P 500 TR

### Non-Load Adjusted Returns

Total 10 holdings as of 12-31-2011	Type	Holdings Date	% of Assets	Holding Value \$	7-day Yield	1Yr Ret %	3Yr Ret %	5Yr Ret %	10Yr Ret %	Since Inception	Inception Date	Max Front Load %	Max Back Load %
Yacktman Focused-YAFFX	MF	09-11	15.00	15	—	7.41	25.04	9.13	11.39	8.82	04-97	NA	NA
American Funds EuroPacifi-AEGFX	MF	09-11	15.00	15	—	-13.60	9.55	-1.45	6.52	5.51	03-01	NA	NA
Invesco Equally-Wtd S&P 5-VADDX	MF	09-11	15.00	15	—	-0.39	20.55	1.23	5.94	6.63	07-97	NA	NA
Amana Trust Growth-AMAGX	MF	11-11	15.00	15	—	-1.86	14.63	3.52	7.36	9.85	02-94	NA	NA
First Eagle Global A-SGENX	MF	10-11	7.50	7	—	-0.19	12.99	4.59	12.02	12.11	04-70	5.00	NA
Westport R-WPFRX	MF	09-11	7.50	7	—	3.24	17.89	5.37	7.51	10.05	12-97	NA	NA
Janus Triton T-JATTX	MF	09-11	7.50	7	—	2.60	26.45	7.73	—	10.56	02-05	NA	NA
Manning & Napier Internat-EXITX	MF	09-11	7.50	7	—	-12.93	9.40	-0.25	7.00	8.02	08-92	NA	NA
Invesco Small Companies A-ATIAX	MF	09-11	5.00	5	—	8.19	29.94	6.16	—	10.28	11-03	5.50	NA
Scout Mid Cap-UMBXM	MF	09-11	5.00	5	—	0.32	23.60	8.36	—	8.50	10-06	NA	NA

### 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 <http://advisor.morningstar.com/familyinfo.asp>.

### See Disclosure Page for Standardized Returns.

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