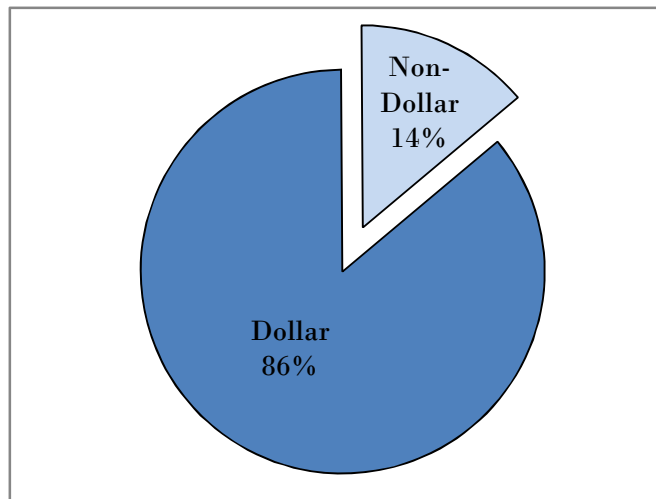
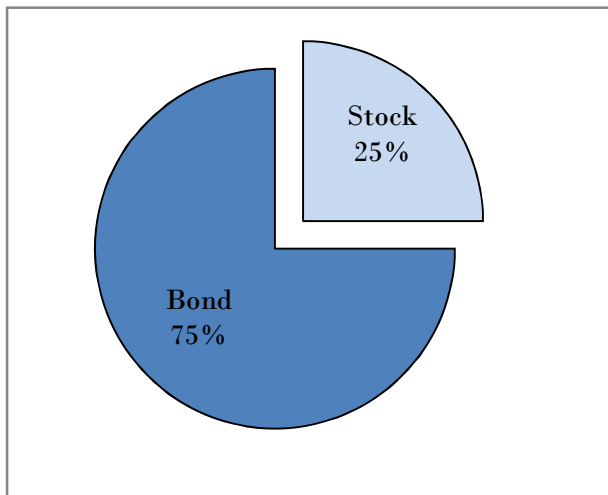




Pre-Optimized Sample 'Stress Test' Portfolio - Average Risk

Ticker	Description	Determined Range	Weight	Yield
SHY	iShares 1-3 Year Treasury Bond	24% to 31%	optimized*	1.85%
IEI	iShares 3-7 Year Treasury Bond	8% to 14%	optimized*	2.37%
MUB	iShares National Municipal Bond Fund	17% to 32%	optimized*	3.81%
TIP	iShares TIPS Bond	9% to 17%	optimized*	N/A
WIP	SPDR DB Intl Govt Inflation Protected Bond	2% to 4%	optimized*	N/A
DIA	DIAMONDS Trust Series 1	7% to 9%	optimized*	2.81%
VTV	Vanguard Value ETF	6% to 8%	optimized*	4.97%
CWI	SPDR MSCI ACWI (ex-US)	4% to 7%	optimized*	2.45%
VWO	Vanguard Emerging Markets Stock ETF	2% to 4%	optimized*	4.85%
Total Portfolio Yield:				2.53%



Indicated Yield source: Bloomberg 3/23/09

*based on individual circumstances

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The foregoing data represents the performance of sample portfolios developed by Osbon Capital Management, LLC (“Osbon”), but does not reflect the results of an actual client account. The returns shown herein are based on yields presented by an independent third party, and do not reflect actual or historical performance. The foregoing returns are to be used for illustrative purposes only.

The Osbon sample portfolios described herein are allocated in a range of investments according to Osbon’s proprietary investment strategies. Osbon’s proprietary investment strategies are allocated amongst individual bonds, mutual funds, exchange traded funds and other instruments managed with a view towards capital preservation.

Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will be profitable.