



Building Confidence in Your *Investing* Future...

You don't have to go it alone when it comes to managing your investments. We're here to help you with a dedicated team and a disciplined investment approach to achieving your long term goals.

And, we're not going it alone either. We've partnered with Genworth Financial Wealth Management, an investment management and consulting firm that works with more than 6,500 independent advisors nationwide.

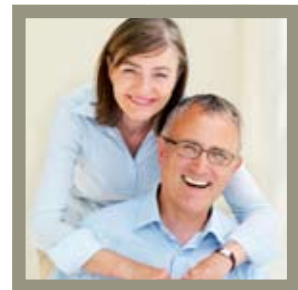
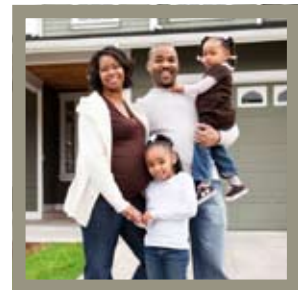
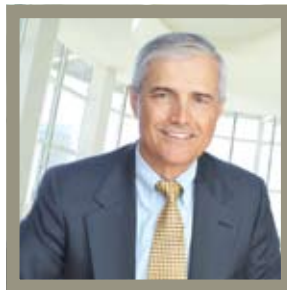
What does this mean for you and your investments?

You have ***access*** to top quality institutional portfolio strategist and investment management firms.

You have ***choice*** – with a wide range of investment strategies to meet your objectives and risk/return profile.

And, last but not least, you have ***flexibility***. We provide our services on a fee basis, so you pay as you go. We can also rebalance your portfolios when necessary and without additional fees.

Our team is ready to help you today!



INVEST IN YOUR FUTURE

In this Guide:

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A Disciplined Plan with a Long Term Perspective

As your Financial Advisor, our goal is to design an investment plan that incorporates a realistic long-term perspective and keeps you informed, up to date and on track. *Invest in Your Future* details step by step how our investment team will work on your behalf. We believe that the more you know, the better you will be able to maintain discipline throughout varying market environments.

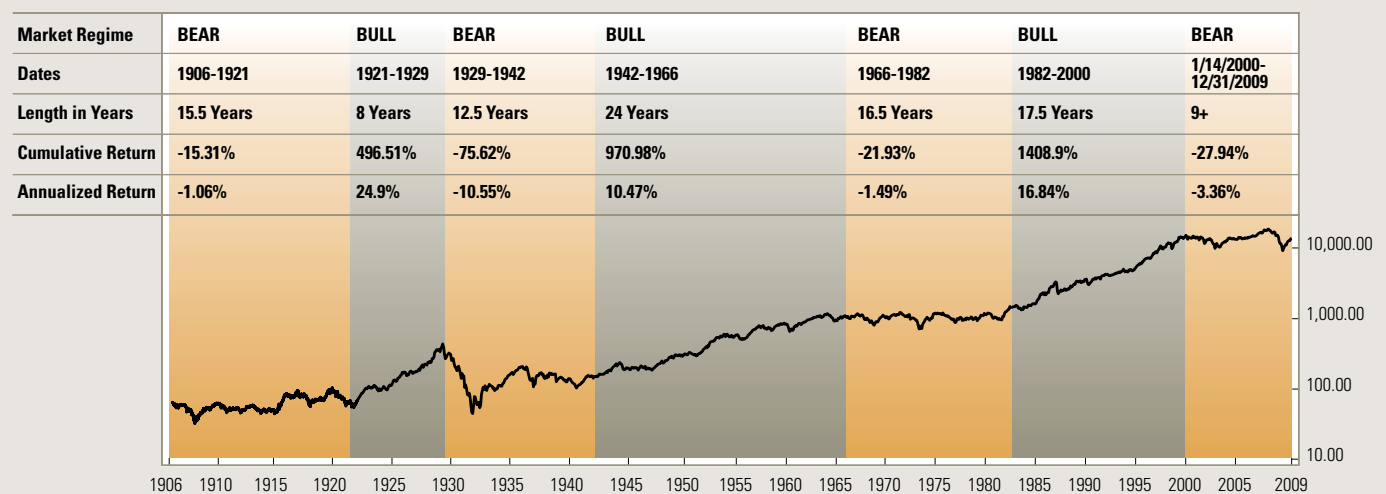
Our approach begins with an understanding that the market has historically moved through long-term secular bull and bear market cycles, as the chart on this page illustrates. Simply put, there have been “sailing” markets when the prevailing economic winds drove strong Bull Market returns, as well as

“rowing” markets when Bear Market headwinds and choppy financial waters required more active management.

Our goal is to take this into account along with your specific goals and risk tolerance. We typically combine asset allocation approaches and shift emphasis by overweighting approaches as your needs and the markets evolve. We will incorporate diverse perspectives and multiple managers as appropriate for you. The ongoing evaluation of market cycles, examining asset allocation approaches and diverse manager perspectives is a process that will continue throughout our relationship.

Alternating Secular Bear And Bull Markets

Dow Jones Industrial Average: 1906 - December 2009



Source: Ned Davis Research. The Dow Jones Industrial Average (a registered trademark of Dow Jones & Co., Inc) is an unmanaged index composed of 30 common stocks.

Past performance is no guarantee of future results. It is not possible to invest directly in an index. Returns shown above do not reflect the reinvestment of dividends or other distributions, and represent only the price appreciation of the index.

■ **Your Team: Assembled to Bring Great Capability to the Investment Process**



Our team of financial professionals will work together to help you meet your investment goals. Each member of the team plays an integral part, focusing on a defined role and area of responsibility. Together, the team brings substantial capability and expertise to each step in the process.

As your Financial Advisor, we are here to guide you through every step of the investment process. As part of this process, we will assemble a team of professionals with expertise in investment management and specific asset allocation approaches, including professionals not typically accessible to individual investors.

Together, we will work through our entire Six-Step Investment Process. This will provide us with a disciplined structure for implementing an investment strategy that is uniquely tailored for you.

■ Meet the Members of Your Team

FINANCIAL ADVISOR

- Assembles the investment management team
- Navigates you through every step of the Six-Step Investment Process
- Monitors your investment plan and communicates with you on a regular, ongoing basis

As your Financial Advisor, we will be your primary point of contact and interaction. We will work with you to analyze your current financial situation and assist in determining a suitable approach or combination of approaches based upon and your Risk/Return Profile. We will develop your Investment Policy Statement and monitor your asset allocation and portfolio strategit decisions on an ongoing basis. We will also monitor the performance of your account and suggest changes when, and if, your financial circumstances change.

PORTFOLIO STRATEGIST

- Determines asset class mix with their specific strategy
- Selects and monitors Investment Management Firms
- Reallocates and rebalances your portfolio

Your Portfolio Strategist has a carefully crafted mandate to create and manage your portfolio according to your specified approach to asset allocation. They select the asset classes and determine the right allocation of equities, fixed income, and cash for your portfolio. They also analyze and select individual Investment Management Firms according to both style and performance criteria and are responsible for continually reallocating and rebalancing portfolios.

INVESTMENT MANAGEMENT FIRMS

- Analyze and identify specific investment opportunities
- Maintain a disciplined investment process and consistent investment style

The Investment Management Firms are responsible for gathering and analyzing intelligence about the securities being considered for purchase or sale. They are carefully selected by Portfolio Strategists to implement their specific investment styles, such as large cap equities, small cap equities or investment grade bonds.

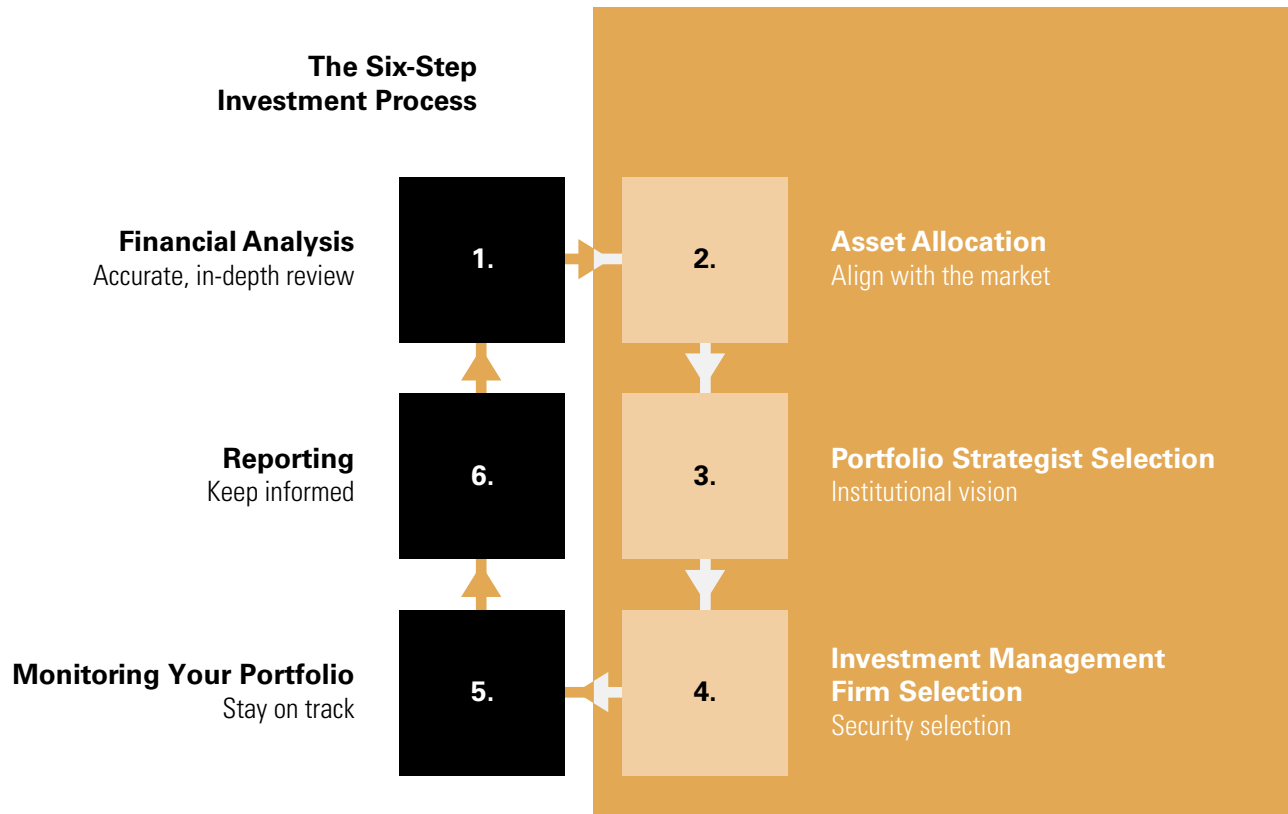
■ Our Six-Step Investment Process is Designed to Maximize Long-Term Success

The likelihood of achieving success in your investment strategy is greatly improved by adhering to a disciplined investment process.

Achieving all your life goals requires dedication, skill, and discipline. This is particularly true when it comes to attaining your financial objectives.

Our Six-Step Investment Process is an established framework for identifying, analyzing, and implementing investment opportunities. It allows

your team members to focus on their particular strengths and to deliver their best ideas. By following a disciplined investment process, we're able to make rational investment decisions, focused on long-range goals, which are designed to maximize long-term results.



Understanding Your Needs, Goals and Circumstances

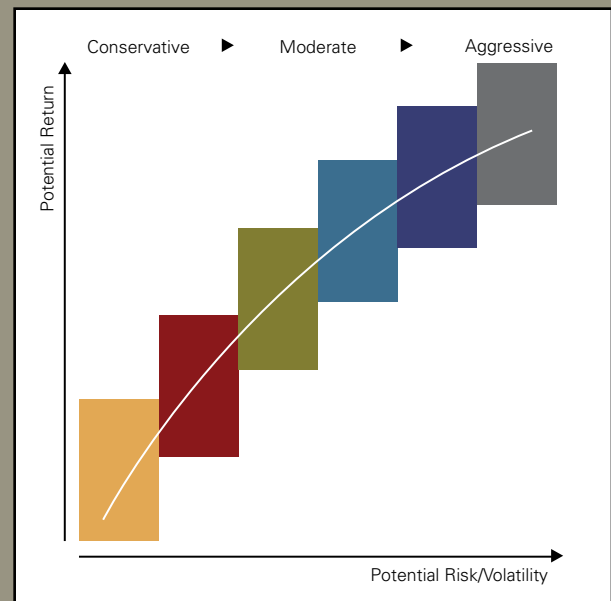
Before providing you with a recommendation, we need to fully understand your current financial situation.

Together, we will complete a comprehensive Discovery Workbook that gives a clear picture of your financial circumstances, challenges and objectives. In addition, we will discuss the following critical questions:

- What are your investment goals?
- What is your time horizon?
- What are your liquidity needs?
- What is your risk tolerance?
- What are your investable resources?
- What are your income needs?

Based on your answers to these and other questions, we will determine your appetite for risk. This financial intelligence is used to determine which of six Risk/Return Profiles match your unique situation. Determining where you are in terms of risk and return is the foundation for moving forward. It sets the framework for our recommendations regarding which Asset Allocation Approach, Portfolio Strategists and Investment Management Firms will work best for you.

Matching Your Financial Goals to One of Six Risk/Return Profiles



- Conservative
- Moderate Conservative
- Moderate
- Moderate Growth
- Growth
- Maximum Growth

How Should You Allocate Your Assets?

More than timing or the specific securities in which you invest, the way in which your assets are allocated in equities, fixed income, and cash and how they are rebalanced over time ultimately drive your returns.

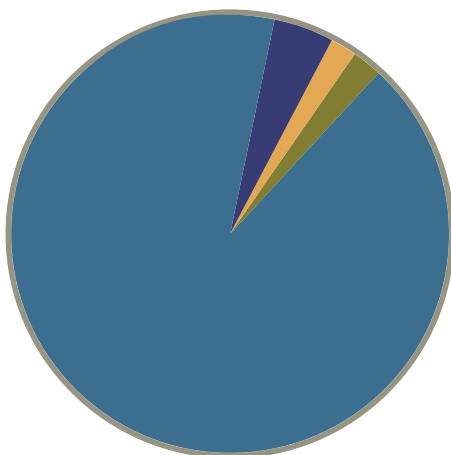
Most investors focus on individual security selection and often overlook the importance of asset allocation to their portfolios. Yet, according to several academic studies, 90% of portfolio variance is determined by how your assets are allocated among equity classes, fixed income securities and cash.

Various approaches may be suitable for different investment objectives, risk profiles, and market environments. They range from Strategic Asset

Allocation approaches that attempt to capture long-term market averages, to various Tactical Asset Allocation approaches that are able to respond to shorter term opportunities and risks.

Whichever approach to asset allocation we incorporate, the goal will be the same: to keep your portfolio aligned with your investment goals.

Asset allocation: the most important determinant of variance in portfolio performance



- 91.5% Asset Allocation
- 4.6% Securities Selection
- 1.8% Timing
- 2.1% Other Factors

There are four approaches to Asset Allocation suitable for various market environments:

Strategic Asset Allocation

Provides a mix of equities, fixed income, and cash that seeks to capture broad capital market returns while balancing risk and volatility.

Tactical ConstrainedSM Asset Allocation

Seeks to enhance broad market returns through moderate allocation shifts intended to take advantage of shorter term opportunities or mitigate risks.

Tactical UnconstrainedSM Asset Allocation

Removes the limits on the extent and frequency of allocation shifts, allowing the portfolio strategist to respond more aggressively to changes in their outlook.

Absolute Return Asset Allocations

Seeks modest returns pursued through highly active, extremely risk-sensitive management that may include alternative strategies.

Which Portfolio Strategist Meets Your Needs?

Because your asset allocation decision is one of the most important components of your investment plan, the expertise of your Portfolio Strategist(s) is critical. We adhere to rigorous criteria in selecting our Portfolio Strategists, who are charged with selecting the asset classes and deciding on the right mix of equities, fixed income, and cash for your portfolio. To be considered for selection, firms must:

- **Have considerable expertise in specific approaches to asset allocation**
- **Conduct substantial research across global capital markets**

- **Have an investment policy committee comprised of senior investment professionals**
- **Adhere to a defined and disciplined investment process**

As your Financial Advisor, we'll work with you to find, based on your investment objectives and risk tolerance, the appropriate Portfolio Strategist(s) for you.

Our Portfolio Strategists have expertise in one or more approaches to asset allocation.

Asset Allocation Approaches

STRATEGIC

**TACTICAL
CONSTRAINEDSM**

**TACTICAL
UNCONSTRAINEDSM**

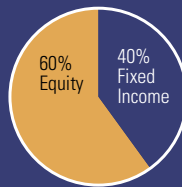
**ABSOLUTE
RETURN**

Portfolio Strategists: Different Approaches to the Same Market

With different mandates and their own unique analysis, Portfolio Strategists may respond very differently to the same market. For example, here are four different allocations that might be seen on the same day.

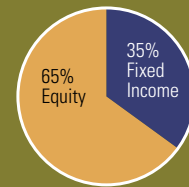
Portfolio Strategist 1: Strategic Asset Allocation

Based on long term capital market expectations, this strategist has a neutral outlook and has developed an optimized asset allocation consistent with target weights.



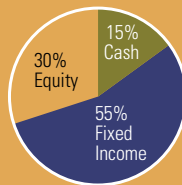
Portfolio Strategist 2: Tactical ConstrainedSM Asset Allocation

The Portfolio Strategist is optimistic about equities over the short to intermediate term. As a result the Portfolio Strategist has tilted away from the strategic baseline by increasing exposure to equities.



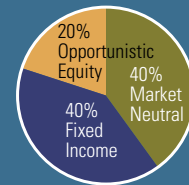
Portfolio Strategist 3: Tactical UnconstrainedSM Asset Allocation

The Portfolio Strategist has a pessimistic view over the short term and has added cash and fixed income exposure to the portfolio.



Portfolio Strategist 4: Absolute Return Asset Allocation

Absolute Return objectives seek modest returns while actively managing portfolio risk. Allocations will tend to be very conservatively positioned over the long term and will typically have exposure to non-correlated asset classes.



The pie charts shown are for illustrative purposes only and may not be indicative of any actual investment.

What's the Right Solution for You?

Investment Management Firms are responsible for selecting the individual securities that comprise your portfolio. The Investment Management Firms are carefully selected by your Portfolio Strategist(s) to implement their specific investment style, based on their performance relative to their peers and to asset class benchmarks.

Regardless of the investment approach we ultimately recommend for you – and it may include No-Load Mutual Funds or Exchange Traded Funds, Unified Managed Accounts or Privately Managed Accounts – you have the assurance that your Investment Management Firms are dedicated to helping you achieve your financial goals.

Working with us, you have a wide range of investment strategies, according to your objectives, investable assets and Risk/Return Profile.

Investment Implementation Options

No-Load
Mutual Funds

Exchange
Traded Funds

Unified Managed
Accounts

Privately
Managed Accounts

Fees and charges vary for these services. There may be additional fees and expenses separate from GFWM's fees or charges associated with the mutual funds & ETFs held in the various investment strategies. You can obtain the applicable Disclosure Brochure, (Schedule H or Form ADV Part II) for complete information on all applicable fees, from your Financial Advisor.

Keeping You Aligned With Your Goals

Asset allocations are not static. They continue to expand or contract at different rates. This can cause some asset classes to grow or shrink beyond what your Portfolio Strategists might have intended. Allocation shifts might be recommended to keep you aligned with your goals and risk profile.

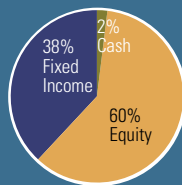
Rebalancing aims to return your asset allocation to its optimum policy mix. Reallocations intend to capture opportunities or minimize potential risks. We take great care in monitoring your ongoing allocation decisions and keeping you up to date on these changes.

THESE ILLUSTRATIONS SHOW HOW VARIOUS ALLOCATION CHANGES MAY BE ENACTED

Strategic asset allocation rebalancing normally occurs quarterly or annually and is designed to manage the risk exposure of your portfolio.

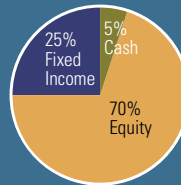
Target Asset Mix

This portfolio is initially targeted at 60% equities, 38% fixed income, and 2% cash.



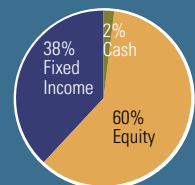
Change in Portfolio Over Time

As time passes and equities outperform cash and fixed income, the composition of the portfolio changes.



Rebalanced Portfolio

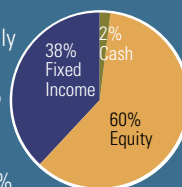
Periodically, the portfolio is rebalanced to the target mix.



Tactical ConstrainedSM asset allocation adjustments can be made at any time to capitalize on the global capital market outlook of the Portfolio Strategist.

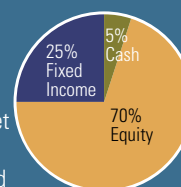
Target Asset Mix

This portfolio is also initially targeted at 60% equities, 38% fixed income, and 2% cash. When the Portfolio Strategist believes the market is fairly valued, 60% is invested in equities.



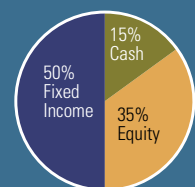
Stock Market Undervalued

In this portfolio, the Portfolio Strategist maintains a 35 - 70% target range for equities. When the stock market is deemed by the Portfolio Strategist to be undervalued, a full 70% might be invested in equities.



Stock Market Overvalued

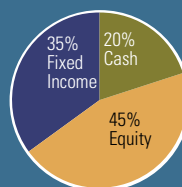
When the Portfolio Strategist believes the stock market is overvalued, exposure might be reduced to 35% equities – the lower limit of the range.



Tactical UnconstrainedSM allocations can adjust at any time without regard to preset asset class mixes in pursuit of their return.

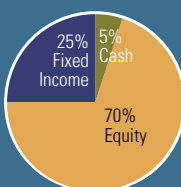
No Target Mix

Without a set target mix, the Portfolio Strategist can opportunistically position their portfolio based upon the market. In this case, a mix of 45% equities, 35% fixed income, and 20% cash is used.



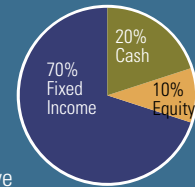
Stock Market Undervalued

The Portfolio Strategist believes that the stock market is greatly undervalued and presents limited risk. The portfolio is adjusted to 70% equities, 25% fixed income and 5% cash.



Stock Market Overvalued

After a long bull market, the Portfolio Strategist believes that equities are overvalued and that fixed income may offer attractive returns. The portfolio is adjusted to 10% equities, 70% fixed income and 20% cash.



You Need Knowledge, Not Just Information

Our goal is to engage you in the investment process by reporting – clearly, concisely and in a timely manner – everything you need to know about your accounts.

An important part of our job is to keep you well informed about your investment strategy and performance. Each quarter, we show you exactly where you stand in relation to your goals and objectives. We send you print and online portfolio information, via:

- **Custodial statements**
- **Quarterly Performance Reviews**
- **Year-end tax reports**

While some clients prefer quarterly written reports, others want around-the-clock online access to their financial information. When you work with us, we deliver both. Our secure, online client resource center provides:

- **Daily updated account information**
- **Market commentary**
- **Investment research**



Are You Ready to Invest in Your Future?

If you want to identify clear financial goals and make knowledgeable investment decisions, you have an important choice to make. You can go it alone or, you can choose to work with a team of financial professionals with a disciplined and rigorous decision-making process.

If you are ready to commit to having a team of the industry's most talented investment professionals back you up, we're ready to work with you. The next move is yours. Simply schedule an appointment to work with us to complete your Discovery Workbook. It's the first step to investing in your future.