

BALANCED MODERATE PORTFOLIO

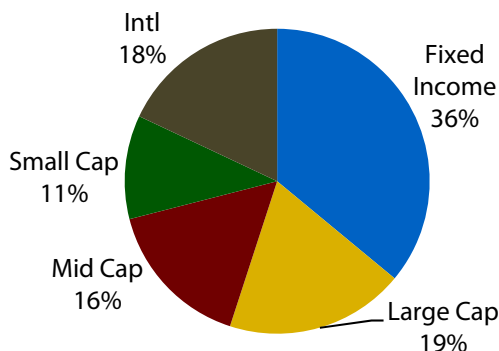
Portfolio Overview

Balanced Moderate Portfolio seeks to maximize total risk-adjusted return by strategically employing a dynamic mix of domestic and international fixed income and equity securities. This portfolio is invested in growth & value equity investments, while providing a significant bond component with short-term investments. This Portfolio is appropriate for investors who can tolerate significant swings in value and who have at least a five-year time horizon.

Current Manager Allocation

| Fixed Income | Ticker | Percentage |
|--------------------------------------|--------|------------|
| American Century Inflation Adj Bond | ACITX | 5.00% |
| PIMCO Total Return Admin | PTRAX | 18.00% |
| JPMorgan Strategic Income | JSOAX | 13.00% |
| Domestic Large Cap | | |
| Mainstay ICAP Select Equity CI I | ICSLX | 6.00% |
| American Funds Growht Fund R4 | RGAEX | 6.00% |
| Oakmark Fund | OAKMX | 7.00% |
| Domestic Mid Cap | | |
| Hartford Mid Cap R4 | HFMSX | 2.00% |
| Perkins Mid Cap Value | JMCVX | 2.00% |
| RS Global Natural Resources | RSNRX | 4.00% |
| Oppenheimer Gold & Special Minerals | OPGSX | 4.00% |
| Cohen & Steers Realty Shares | CSRSX | 4.00% |
| Domestic Small Cap | | |
| Wasatch Small Cap Growth | WAAEX | 3.00% |
| Wells Fargo Adv. Small Cap Value | SMVAX | 3.00% |
| Wasatch Global Opportunities | WAGOX | 5.00% |
| International | | |
| Harbor International | HIINX | 2.00% |
| William Blair International Growth N | WBIGX | 4.00% |
| Matthews Asia Small Companies | MSMLX | 4.00% |
| Matthews Asia Dividend | MAPIX | 4.00% |
| Wasatch Emerging Mkts Small Cap | WAEMX | 4.00% |

Asset Allocation (ages 41-50)



As of 6/30/11
 Weighted Expense Ratio: 1.10%
 Soltis LifeStyle Portfolio Fee: 0.25%