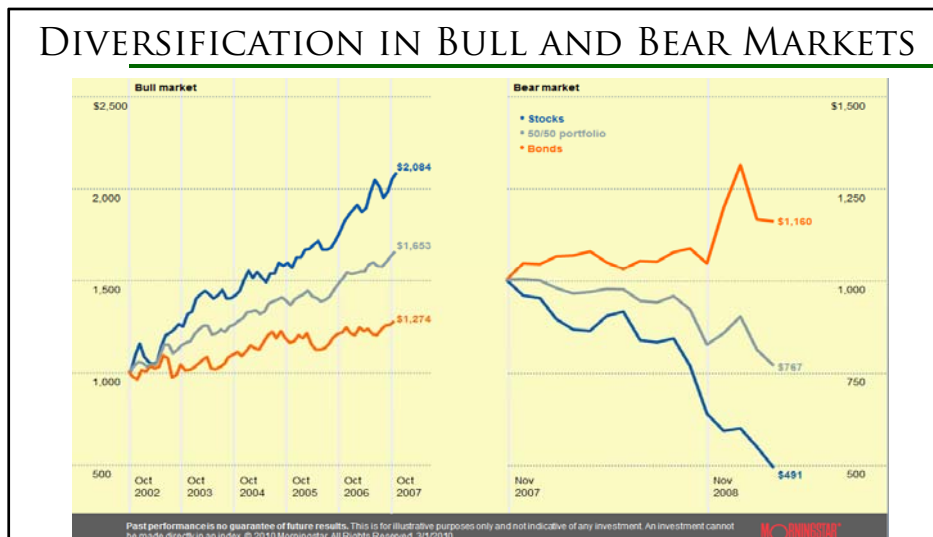
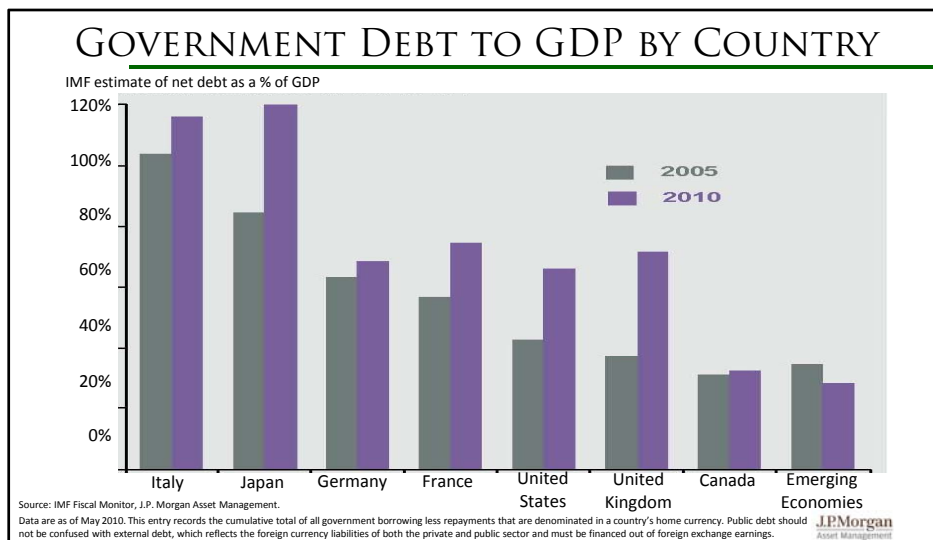


401(k) Retirement Plan Quarterly Flash Report

What does the looming debt crisis mean for your 401k?

With the current debt crisis looming and Washington seemingly at an impasse, our financial markets face unprecedented challenges. In the absence of political fortitude, little progress has been made on the debt ceiling issue. We believe the probability of the major credit rating agencies reducing the credit rating of U.S. government securities is increasing daily. In this event, the resultant disruption in the capital markets may be significant. Due to these uncertainties, we feel it is imperative to be proactive in managing assets to mitigate the risks that these events could potentially impose.



SOLTIS

Investment Advisors

401(k) Retirement Plan Quarterly Flash Report

Is your 401(k) allocation optimal for this market?

While it is impossible to predict exactly how markets will react in untested waters, we have taken the following steps to try and mitigate the risks posed by current market conditions. If you currently are utilizing the Lifestyle portfolios in your plan. We are in the process of implementing this positioning on your behalf.

Significant Reduction of US Government Bonds and Treasuries –
Anticipate price decline of these instruments in the event of a credit downgrade

Significant Reduction to Duration of Bond Portfolios –
Mitigate risk of interest rate increases

Increased Exposure to Precious Metals, Natural Resources, and Dividend Producing Assets –
Provide protection in markets of high volatility

Theme	Manager
Reduce U.S. Gov't Bond & Treasuries – American Cent. Inflation Protection	JP Morgan Strategic Income (JSOAX)
Precious Metals	Oppenheimer Gold & Special Metals (OPGSX)
Natural Resources	RS Global Natural Resources (RSNRX)
Dividend Producing Assets	Cohen & Steers Realty (CSRSX)