

## Important Performance Disclosure

Certain monthly and annual rates of return shown in this presentation, and the resulting performance statistics, are hypothetical performance. Hypothetical performance does not represent the profit or loss resulting from actual trades. Rather, this hypothetical performance was generated by applying the ProfitScore investment allocation algorithm to various real-time performance return streams that have historically been produced by the multiple investment managers who manage an allocation within one or more of ProfitScore's portfolios. ProfitScore allocation methodology was used to generate monthly performance data from January 2002 to February 2007 using certain assumptions that are further described below. Hypothetical performance results have many inherent limitations, some of which are described below. No representation is made that any account will or is likely to achieve profits or losses similar to those shown. In fact, there are frequently sharp differences between hypothetical performance results and any results and the actual results subsequently achieved by any particular trading program.

One of the limitations of hypothetical performance is that it is generally prepared with the benefit of hindsight. In addition, hypothetical trading does not involve financial risk and no hypothetical trading record can completely account for the impact of financial risk in actual trading. For example, the ability to withstand losses or to adhere to a particular trading program in spite of trading losses are material points that can adversely affect actual trading results. There are numerous other factors related to the markets in general or to the implementation of any specific trading program that cannot be fully accounted for in the preparation of hypothetical performance results and all of which can adversely affect actual trading results.

Due to these differences limitation and because the adviser's management of the ProfitScore strategy (including, without limitation, instruments employed) may change from time to time, there are significant inherent limitations in the hypothetical performance information presented herein. Accordingly, customers should be particularly wary of placing any reliance on these results.

For The Expedition portfolio, the performance data assumes the re-investment of dividends and other earnings and reflects the deduction of a model investment management fee of 1.00% and a performance fee of 20%. For The Harmony, The Guardian, and Income Builder portfolios the performance data assumes the re-investment of dividends and other earnings and reflects the deduction of a model investment management fee of 3.00%. To be conservative, fees deducted represent the highest fee charged by ProfitScore for our respective portfolios, and the separate fees assessed directly by each unaffiliated mutual fund holding that comprised each portfolio. All calculations were based on information obtained from sources we believe to be accurate, but we cannot guarantee the accuracy of such information. ProfitScore reserves the right to change managers and asset allocations for all of the ProfitScore portfolios in its sole discretion.

To be conservative, ProfitScore calculates our real-time performance by subtracting the highest fees we charge for our services. This conservative calculation method prevents us from using industry standard performance calculation methods of GIPS, AMIR, or other industry specific performance standards. Our real-time calculation methods involve taking

the performance of three average size ProfitScore accounts and subtracting actual management fees charged from those accounts. Once the gross of fee performance has been determined for those accounts, we then subtract the maximum monthly fee ProfitScore charges. Once ProfitScore's highest fee has been subtracted from the performance of these accounts, we then calculate the average performance for those three accounts to determine our net of maximum fee performance for the investment strategy. Because calculations are based on a small sample of client accounts and not all accounts that ProfitScore manages in a particular strategy, the calculated average performance of our calculation methodology may be more or less than the average of all accounts in a particular strategy. All real-time performance figures in this presentation are net of an assumed maximum management and or performance fee as mentioned above, which is accrued monthly for performance presentation purposes but is charged to actual client accounts quarterly. Because of ProfitScore's real-time performance calculation methodology, the performance of client accounts may be more or less than the performance information shown in this report.

S&P 500 refers to the Standard and Poor's 500 Index which is a capitalization-weighted index of 500 stocks. The index is designed to measure performance of the broad domestic economy. This index is used for comparative purposes only. (Data is taken from Pertrac Data.)

Lehman Agg refers to the Lehman Brothers Aggregate Index. The index is designed to measure performance of the broad based investment-grade, fixed rate, taxable bond market. This index is used for comparative purposes only. (Data is taken from Pertrac Data.)

CSFB L/S refers to the Credit Suisse First Boston Long/Short Equity hedge fund index. The index is design to measure the performance of a specific group of hedge funds that manage assets using a methodology that may more closely represents the management style of this portfolio. (Data is taken from Pertrac Data.)

CSFB M-S, refers to the Credit Suisse First Boston Multi-Strategy hedge fund index. The index is design to measure the performance of a specific group of hedge funds that manage assets using a methodology that may more closely represents the management style of this portfolio. This index is used for comparative purposes only. (Data is taken from Pertrac Data.)