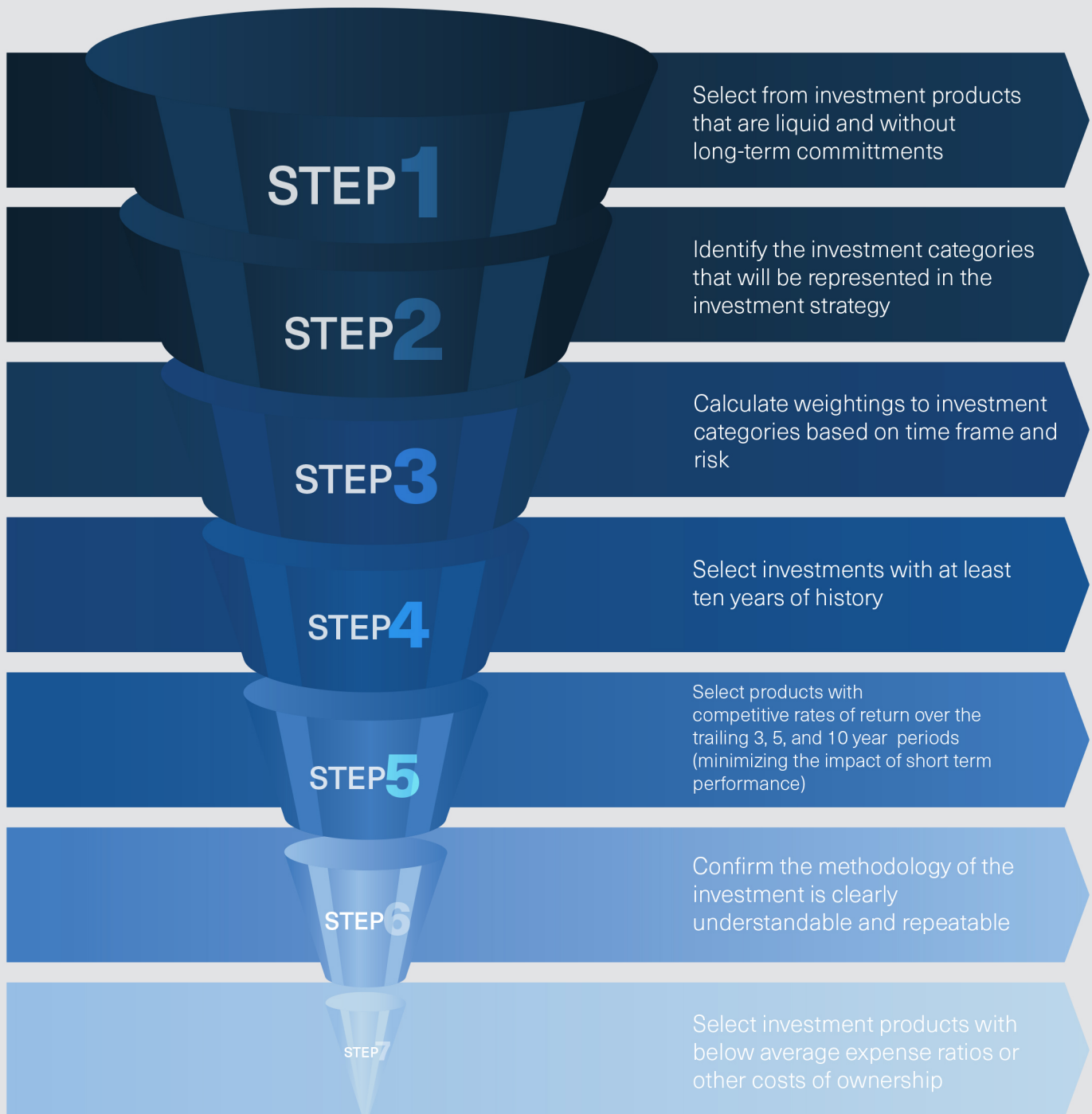


Our Investment Selection Process



Past performance may not be indicative of future results. Investing involves risk and investors may incur a profit or a loss regardless of strategy selected, including asset allocation and diversification. Keep in mind that there is no assurance that any strategy will ultimately be successful or profitable nor protect against loss. This document is for illustrative purposes only. Individual cases will vary. Investors should consult their investment professional prior to making an investment decision.