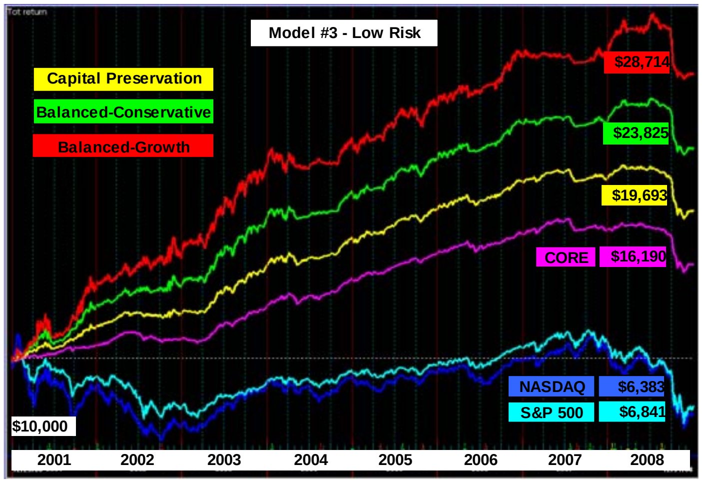
Model 3 - Rydex: Mutual Funds - Core-Plus™

Low Risk - Annual Details:

Investment Objective: Moderate Capital Gains with below-market risk and volatility.
(Long: Non-Leveraged / Short: 50% Non-Leveraged Inverse & 50% Money Market)



RETURN (1)						
YEAR	CapPres	BalCons	BalGrw	S&P 500	NASDAQ	# OF TRADES
2001	+20.40	+32.75	+45.94	-13.24	-21.35	5
2002	+7.27	+10.60	+13.94	-23.37	-31.53	4
2003	+24.79	+31.10	+37.59	+26.38	+50.01	4
2004	+11.58	+9.54	+7.50	+8.99	+8.59	2
2005	+9.89	+9.32	+8.74	+3.00	+1.37	4
2006	+9.89	+11.09	+12.45	+13.68	+9.56	3
2007	+1.04	+0.47	+0.31	+3.54	+9.85	5
2008	-9.92	-6.90	-4.19	-38.37	-40.42	7
8-Year*	+8.86	+11.49	+14.13	-4.65	-5.47	Avg. 4.25

STANDARD DEVIATION (2)						
YEAR	CapPres	BalCons	BalGrw	S&P 500	NASDAQ	# OF TRADES
2001	2.41	4.58	6.73	6.22	12.57	5
2002	1.69	2.87	4.23	7.51	9.95	4
2003	2.23	3.26	4.35	4.93	6.43	4
2004	1.34	1.76	2.33	3.20	4.89	2
2005	1.25	1.67	2.16	2.97	3.61	4
2006	1.13	1.48	1.94	2.90	4.10	3
2007	0.81	0.81	1.07	4.61	5.03	5
2008	1.63	1.71	2.07	11.83	11.83	7
8-Year*	1.65	2.54	3.56	6.21	8.03	Avg. 4.25

MAXIMUM DRAWDOWN (3)						
YEAR	CapPres	BalCons	BalGrw	S&P 500	NASDAQ	# OF TRADES
2001	-3.99	-8.33	-12.28	-29.70	-50.22	5
2002	-3.29	-5.27	-7.99	-33.75	-45.90	4
2003	-3.37	-4.18	-5.35	-14.05	-12.97	4
2004	-4.57	-4.28	-6.81	-8.16	-18.63	2
2005	-2.74	-3.68	-4.79	-7.17	-12.47	4
2006	-3.08	-2.44	-2.86	-7.70	-14.78	3
2007	-3.81	-2.90	-3.09	-10.09	-11.13	5
2008	-15.47	-14.03	-13.30	-48.76	-50.38	7
8-Year*	-15.47	-14.03	-13.30	-51.93	-61.03	Avg. 4.25

ULCER INDEX (4)						
YEAR	CapPres	BalCons	BalGrw	S&P 500	NASDAQ	# OF TRADES
2001	1.45	3.49	5.52	14.49	30.60	5
2002	1.38	1.70	2.59	18.05	28.01	4
2003	1.06	1.38	1.82	4.61	4.63	4
2004	1.75	2.19	3.69	3.35	8.96	2
2005	0.80	1.14	1.54	2.78	5.46	4
2006	1.02	1.03	1.00	2.68	6.29	3
2007	1.76	1.27	1.72	3.77	4.20	5
2008	6.58	6.20	6.23	21.34	22.58	7
8-Year*	2.67	2.85	3.55	19.75	31.56	Avg. 4.25

Low Risk = Moderate Capital Gains with below-market risk and volatility.
CapPres = Capital Preservation
BalCons = Balanced Conservative
BalGrw = Balanced Growth
S&P 500 = S&P 500 Index
NASDAQ = NASDAQ Composite Index
TRADES = Average number of times the Active portion of the portfolio changed from Long, Short, or Cash per year.

(1) Annualized Return. Hypothetical Returns prior to November, 2005; thereafter Live Returns Version I; Version II beginning 10/17/2007. See Service Explanation page under "Backtesting" http://activeportfoliocoach.com/service.aspx for explanation and history of Backtesting, Version I and II.

(2) Standard Deviation (SD):
Within Core-Plus™, Standard Deviation is measured monthly.
For example, when you see SD = 4.0%, this means that most of the time (8 out of 12 months) the portfolio has gains or losses of no more than 4.0% in a month. This monthly SD can be converted (approximately) to Morningstar's annual SD by multiplying the SD= value by 3.4 (the square root of 12).

(3) Maximum Drawdown (MD):
The maximum percentage loss from the highest point to the lowest point shows the worst case drawdown during the given period of time.

(4) Ulcer Index (UI):
Ulcer Index measures the ability of a portfolio to regain its value from a previous high. It is calculated as the root-mean-square of the areas between highs and the time it takes for the portfolio to reach those highs again. It provides a measure of the magnitude of all of a portfolio's losses. Ulcer Index shown represents the worst case event for the given period of time.