



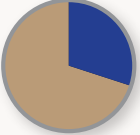


CUSTOM INVESTMENT MODELS

Velekei Giles Financial Advisors has developed Custom Investment Models that provide diversified portfolios suitable for a wide variety of investment objectives and risk tolerances. All of the model allocations below capitalize on the collective experience of selected managers who have a proven track record of providing active investment management.

Model Allocations					
	Aggressive	Growth	Balanced	Moderate	Conservative
					
Stocks	85 %	70 %	58 %	43 %	30 %
Bonds & Cash	15 %	30 %	42 %	57 %	70 %
US Stocks	55 %	47 %	43 %	33 %	25 %
Foreign Stocks	30 %	23 %	15 %	10 %	5 %
Bonds	13 %	28 %	40 %	52 %	65 %
Cash	2 %	2 %	2 %	5 %	5 %
Standard Deviation	14.49	12.89	9.11	7.54	5.68

The criteria used in selecting mutual fund managers is as follows:

- Manager experience
- Assets managed
- Industry reputation
- Concentration of holdings
- Risk management
- Expense ratio
- Relative performance
- Historical volatility
- Manager specialty
- Tax efficiency

Velekei Giles Financial Advisors has chosen **Charles Schwab** to act as an independent custodian, who retains custody of the investment holdings and tracks all transactions within clients' accounts. Charles Schwab provides monthly statements and online account access directly to clients.