



## Multi-Manager Account

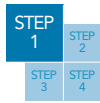
Our Multi-Manager Account combines the investment expertise of two or more globally prominent asset managers into a single portfolio. This investment strategy delivers the benefits of a traditional separately managed account in a single fully-diversified portfolio for as little as \$250,000.

- **Professional Asset Management** – Access to the knowledge and expertise of leading institutional asset managers. If accessed directly, many of these firms are only available for accounts of \$25 million or more.
- **Diversification** – One lead portfolio manager keeps the portfolio in balance with your asset allocation strategy, helping to avoid unintended overlap in styles or positions.
- **Simplified Account Paperwork** – Each portfolio is held in a single custodial account which simplifies new account processing and eliminates the hassle of multiple statements.
- **Comprehensive Performance Reporting** – Since the managers are held within a single account, performance reporting is focused on the combined portfolio, not the individual managers.



# The Investment Process

Through the Multi-Manager Account, you will have access to the knowledge, resources and experience of professional investment managers while receiving the ongoing guidance of your financial advisor. Your advisor will lead you through a four-step managed account investment process designed to help you achieve your long-term goals:



## Identify goals and objectives

Your financial advisor will help you define your tolerance for risk, time frame for your investments and outlook for future financial needs.



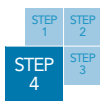
## Determine asset allocation policy

The weighting of the various asset categories that make up a portfolio is one of the most important factors in the successful implementation of any investment strategy. We offer a number of different asset allocation strategies intended to provide you with a level of return consistent with your long-term goals while controlling the risk you assume.



## Implement portfolio strategy

With a thorough assessment of your needs and with the asset allocation strategy in place, we carefully integrate asset managers that control risk while maximizing the potential for return. In essence, we weave the asset allocation policy we create for you with the premier asset managers. We attempt to spread out across styles and managers to create a blend that suits your needs.



## Continuous portfolio and manager monitoring

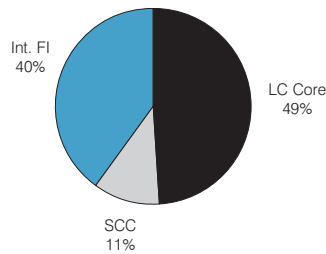
To make sure the portfolio stays on track to meet your stated objectives, we monitor progress on an ongoing basis. Market conditions, contributions to the account and other factors may cause the allocations to fall outside the targets originally set for the portfolio. If this happens, we rebalance the portfolio to bring allocations back within the desired range.



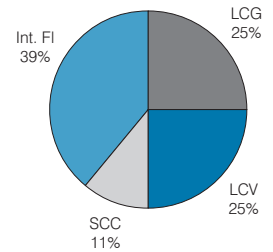
# The Portfolios

Moderate (60% equity / 40% fixed income)

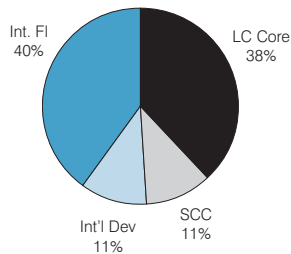
## Domestic Concentrated



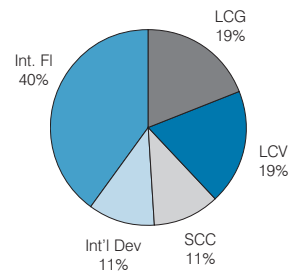
## Domestic Diversified



## Global Concentrated



## Global Diversified

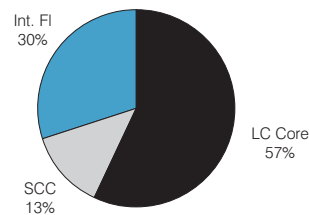


## Asset Managers

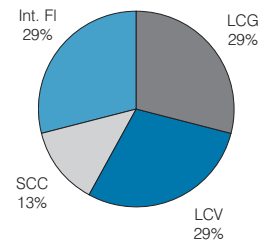
- Dana Investment Advisors**  
Large Cap Core
- Transamerica Investment Mgmt**  
Large Cap Growth
- Lotsoff Capital Management**  
Small Cap Core
- Dreman Value Management**  
Large Cap Value
- Lehman Aggregate IShare (AGG)**  
Fixed Income
- Johnson Asset Management**  
International /Dev. Mkts

Moderate Growth (70% equity / 30% fixed income)

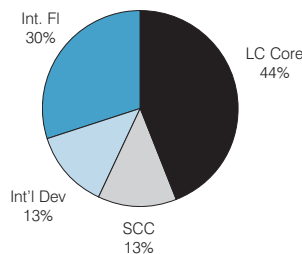
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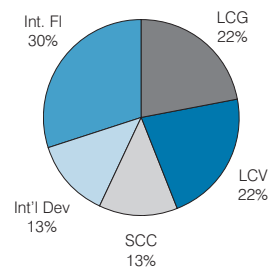
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## Global Concentrated



## Global Diversified

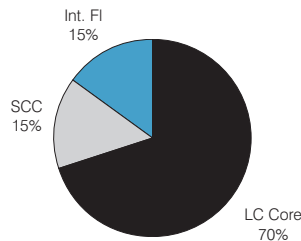




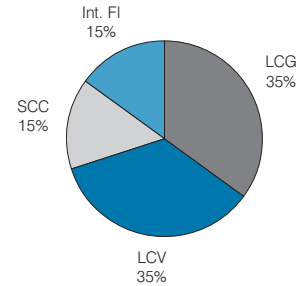
# The Portfolios (continued)

## Growth (85% equity / 15% fixed income)

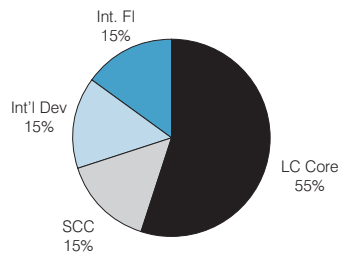
### Domestic Concentrated



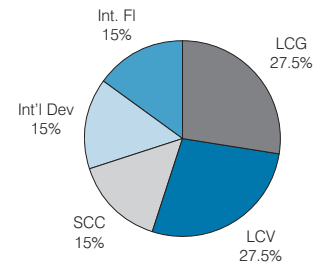
### Domestic Diversified



### Global Concentrated



### Global Diversified

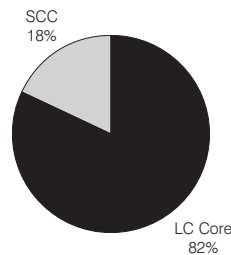


## Asset Managers

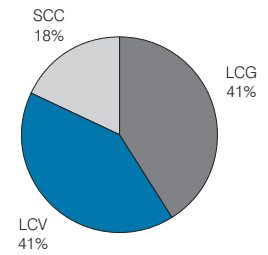
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## Aggressive Growth (100% equity)

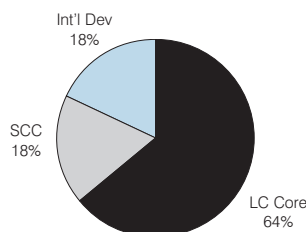
### Domestic Concentrated



### Domestic Diversified



### Global Concentrated



### Global Diversified

