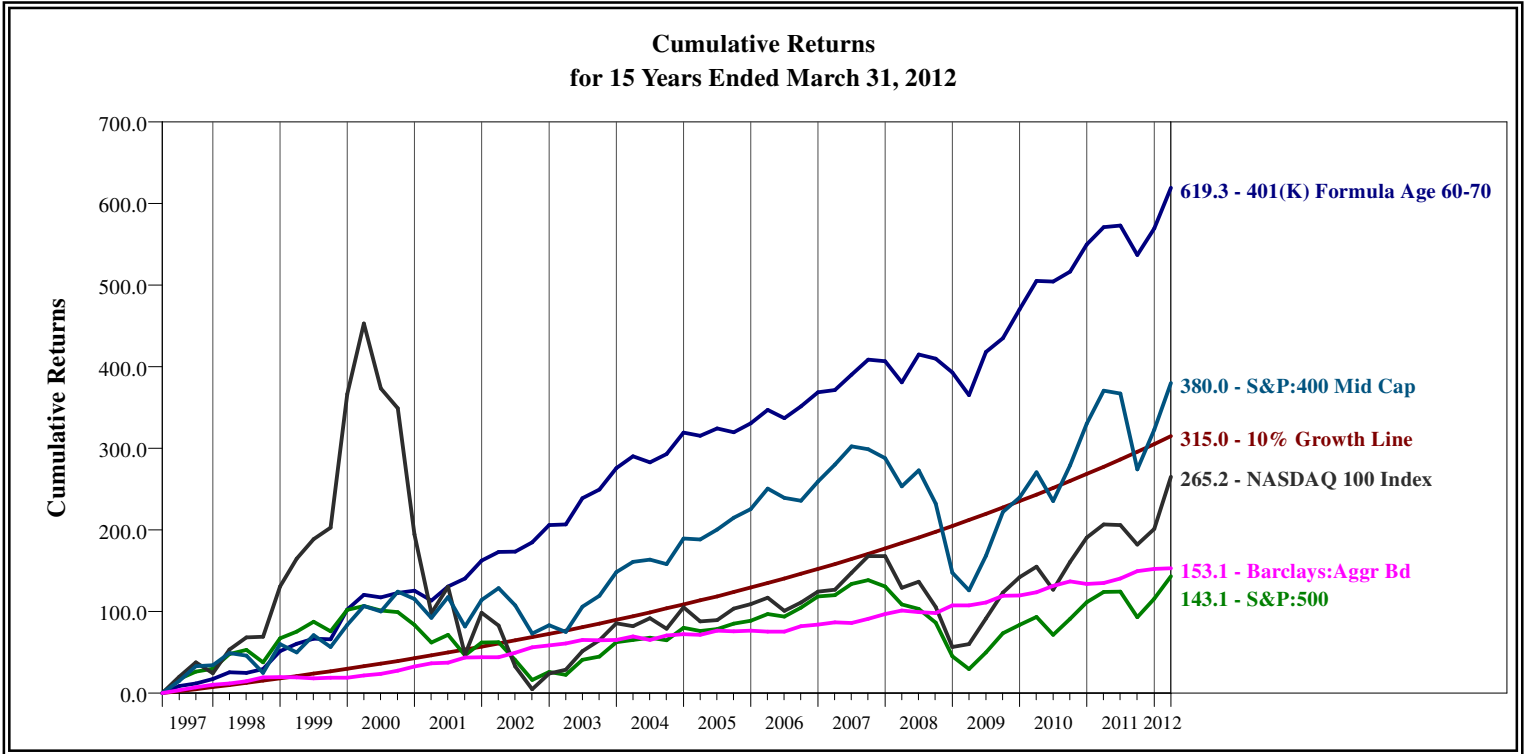


401(K) WealthEngine

Investment Model Performance Age 60-70 Asset Allocation: 40% Bonds, 60% The 401(K) Formula™

Investment vehicles used in the model: S&P 500 Index, S&P MidCap 400 Index, NASDAQ 100 Index, Barclays Capital Aggregate Bond Index



**Annual Returns for Calendar Years
15 1/4 Years Ended March 31, 2012**

	1 Qtr:	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
401(K) Formula Age 60-70	7.40	3.03	13.94	15.72	-2.71	8.08	8.91	2.64	11.56	22.83	16.65	16.22	11.54	33.59	29.18	15.36	
S&P:500	12.59	2.11	15.06	26.47	-37.00	5.49	15.79	4.91	10.88	28.68	-22.10	-11.89	-9.11	21.04	28.58	33.36	
S&P:400 Mid Cap	13.50	-1.73	26.64	37.38	-36.23	7.98	10.31	12.56	16.48	35.62	-14.51	-0.60	17.50	14.73	19.11	32.25	
NASDAQ 100 Index	21.22	3.71	20.15	54.57	-41.56	19.23	7.30	1.90	10.74	49.48	-37.52	-32.61	-36.82	102.09	85.47	20.77	
Barclays:Aggr Bd	0.30	7.84	6.54	5.93	5.24	6.97	4.33	2.43	4.34	4.10	10.26	8.43	11.63	-0.82	8.70	9.64	

**Compound Annual Returns
for Periods Ended March 31, 2012**

	Last Year	Last 2 Years	Last 3 Years	Last 4 Years	Last 5 Years	Last 6 Years	Last 7 Years	Last 8 Years	Last 9 Years	Last 10 Years	Last 11 Years	Last 12 Years	Last 13 Years	Last 14 Years	Last 15 Years
401(K) Formula Age 60-70	7.21	9.01	15.65	10.59	8.81	8.24	8.15	7.95	9.94	10.18	11.68	10.36	12.25	13.28	14.06
S&P:500	8.54	12.04	23.42	3.87	2.01	3.59	4.71	4.96	7.95	4.12	3.76	1.36	2.54	3.61	6.10
S&P:400 Mid Cap	1.98	13.78	28.55	7.94	4.78	5.38	7.56	7.91	11.86	7.70	8.67	7.27	9.38	8.71	11.02
NASDAQ 100 Index	19.03	19.69	31.66	12.37	10.00	9.07	9.95	9.11	12.31	7.16	5.72	-3.40	2.50	6.40	9.02
Barclays:Aggr Bd	7.71	6.41	6.83	5.90	6.25	6.30	5.72	5.13	5.16	5.80	5.76	6.31	5.96	6.00	6.39

Disclosure: The 401(K) Formula™ is a precise asset allocation strategy applied over time using equity indexes and bond funds as components. The equity indexes are the S&P 500, NASDAQ 100, and the S&P MidCap 400. The bond fund is the Barclays Capital Aggregate Bond Index. All data illustrating The 401(K) Formula™ is presented net of a 2% annual charge for fees and expenses. The model is rebalanced annually. The 401(K) Formula™ is not an actual investment. It is a recipe detailing the allocation of indexes and bond funds over time. As such, it is, like an index, not investable. A managed account based on The 401(K) Formula™ may use funds which deviate from the indexes in the illustration. The illustration is hypothetical and should be approached with caution. Backtested strategies are created with the benefit of hindsight and do not reflect how the actual employment of the strategy is affected by material economic and market conditions. All strategies involve manager risk. The illustration covers a period of rising and falling markets. Past performance is not a guarantee of future performance.