

Income With Capital Preservation Portfolio Profile

Emphasis is placed on generation of current income with minimal risk of capital loss. Lowering the risk generally means lowering the potential income and overall return.

Model Portfolios

The PRB portfolios are designed to combine strategies incorporating capital growth, diversification, income, and lower volatility to maximize the risk-adjusted returns.

Committee Driven

The Investment Committee sets forth the investment objectives, guidelines, strategy, and short-term technical approach. The committee continually reviews both quantitative and qualitative data points to insure the portfolios and their underlying investment options are performing as expected.

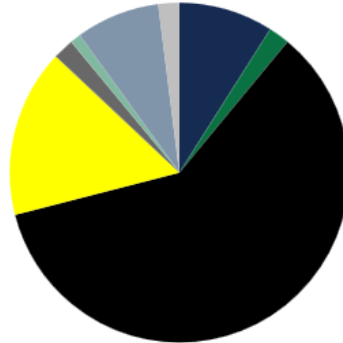
Strategy Based Allocation

The Investment Committee structures the components of portfolios into strategies, which are designed to provide a framework for portfolios to receive efficient asset exposure while coupling it with strategies that have a higher probability of the manager providing outperformance.

Investment Options

The Investment Committee recognizes there is a tradeoff between risk management and portfolio performance relative to a broad market benchmark. The Investment Committee evaluates the underlying investment options, both active and passively managed, in a manner appropriate to their desired outcomes.

Strategy Allocation



	%
PRB - Domestic Large Cap	9.0
PRB - Active Developed International Equity	2.0
PRB - Multi Sector Fixed Income	60.0
PRB - Non Traditional	16.0
PRB - Active Domestic SMID Cap	2.0
PRB - Active Emerging Markets Equity	1.0
PRB - Tactical Alpha	8.0
PRB - Money Market	2.0

Domestic Large Cap - Provide exposure to domestic equity markets, in larger market capitalizations, across various styles and sectors.

Multi Sector Fixed Income - Seeks income by diversifying assets among several fixed income sectors. These sectors can include US government obligations, US corporate bonds, foreign bonds, US municipal bonds, and high-yield bonds.

Active Developed International Equity - A strategy that provides active management exposure to international equity markets, in both developed and emerging market countries.

Tactical Alpha - Seeks to provide excess returns from active or passive equity sectors perceived as being in favor or having the best opportunities for excess return over a full market cycle.

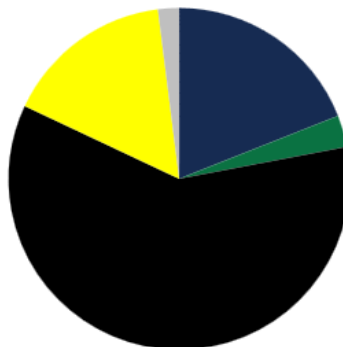
Active Domestic SMID Cap - Provide active management exposure to domestic equity markets, in smaller market capitalizations, across various styles and sectors.

Active Emerging Markets Equity - A strategy that seeks to provide long-term growth of capital by actively investing primarily in equity securities of emerging market companies across all market caps.

Non Traditional - Seek positive, stable returns independent of broad based global equity and bond markets.

Money Market Funds - An open ended mutual fund that invests in short-term debt securities such as US Treasury and commercial paper.*

Asset Allocation



	%
US Equities	19.0
Non-US Equities	3.0
Fixed Income	60.0
Non Traditional / Alternatives	16.0
Cash	2.0

PRB Wealth Management

PRB Wealth Management has earned its reputation as a leader in Financial Planning, Risk Management, and Corporate Benefits by creating financial strategies that seeks results through a forward thinking approach. Our Private Client Group empowers high-net worth clients to pursue financial confidence by establishing a foundation for success by providing coordinated access to financial professionals who can offer advice and implement strategies across the spectrum of wealth management.

Because of their narrow focus, sector investing will be subject to greater volatility than investing more broadly across many sectors and companies. International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors. These risks are often heightened for investments in emerging markets. The prices of small cap stocks are generally more volatile than large cap stocks.

*Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price. International debt securities involve special additional risks. These risks include, but are not limited to, currency risk, geopolitical and regulatory risk, and risk associated with varying settlement standards. These risks are often heightened for investments in emerging markets. Alternative investments may not be suitable for all investors and should be considered as an investment for the risk capital portion of the investor's portfolio. The strategies employed in the management of alternative investments may accelerate the velocity of potential losses. *An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.*

Investments in securities do not offer a fixed rate of return. Principal, yield, and / or share price will fluctuate with changes in market conditions and, when sold or redeemed, you may receive more or less than originally invested. No system or financial planning strategy can guarantee future results. Therefore, no current or prospective client should assume that future performance or any specific investment, investment strategy or product will be profitable. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.