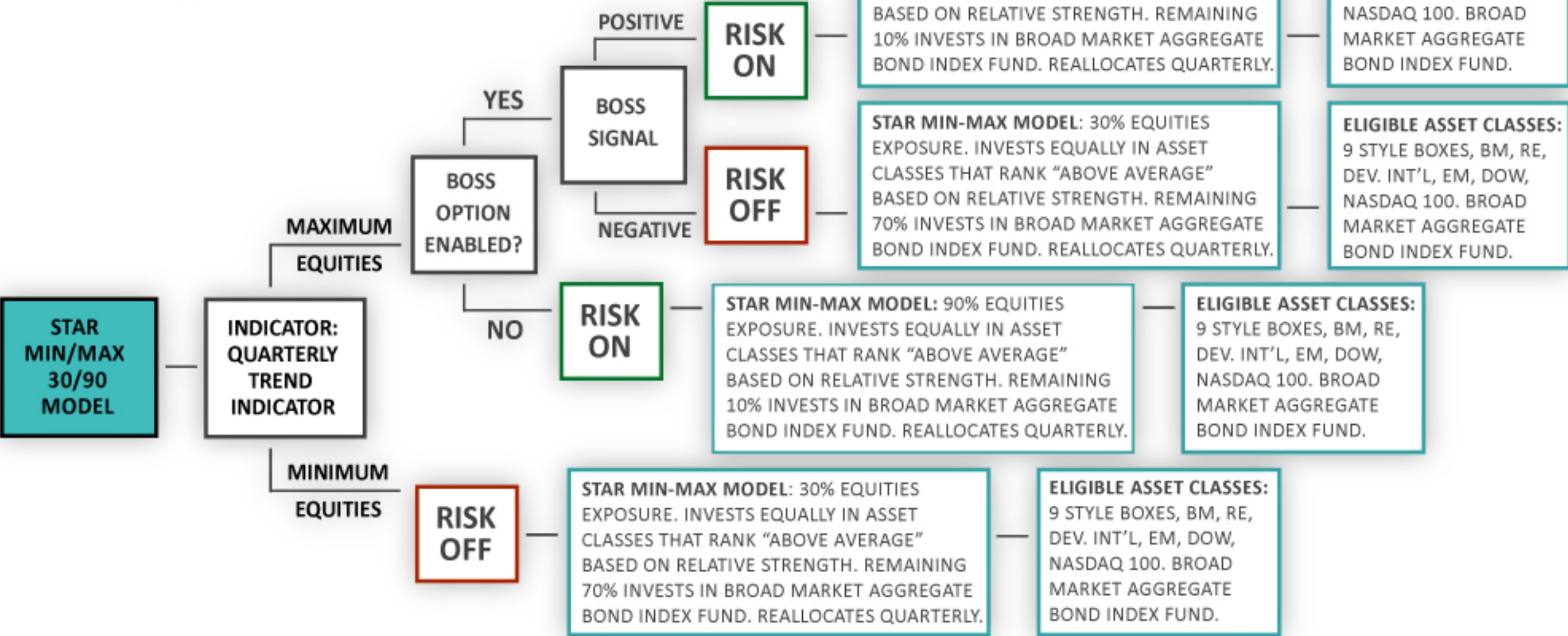


STAR Min/Max 30/90 Model



- Combines relative-strength rankings, current market trends and pre-determined minimum and maximum equities exposure.
- Uses "Quarterly Trend Indicator" to determine minimum or maximum equities exposure.
- Indicator changes quarterly only, and the model rebalances quarterly.
- Awarded Dalbar certification "QDIA" seal for exceeding ERISA requirements governing management of retirement accounts.

