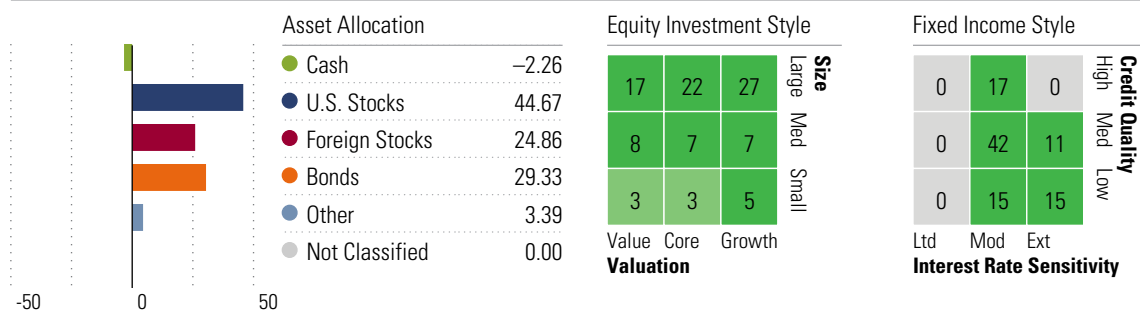


X-Ray Overview



Diagnostics

Asset Allocation

Your portfolio is aggressive. An asset mix such as yours normally generates high long-term returns but can be very volatile. Financial planners typically recommend these types of mixes for investors who have investment horizons longer than 10 years, need high returns, and are comfortable with a high level of risk.

Equity Investment Style

Your portfolio's stock exposure is spread evenly across the market and includes a good mix of small, medium, and large companies, as well as a fairly even mix of conservatively priced value stocks and high-flying growth stocks. For most investors, maintaining such broad-based market exposure is a prudent way to invest.

Sector Weighting

	% Net Assets		1-Mo Return %		Portfolio 1-Mo Return %				
	Portfolio	S&P 500	Portfolio	S&P 500	-41.58	-20.79	0	20.79	41.58
Cyclical	38.47	29.35	38.47	29.35					
Basic Materials	5.95	3.38	5.95	3.38					
Consumer Cyclical	13.84	9.42	13.84	9.42					
Financial Services	12.51	15.02	12.51	15.02					
Real Estate	6.16	1.53	6.16	1.53					
Sensitive	41.58	45.49	41.58	45.49					
Communication Services	3.96	4.21	3.96	4.21					
Energy	9.32	11.79	9.32	11.79					
Industrials	12.73	12.20	12.73	12.20					
Technology	15.58	17.29	15.58	17.29					
Defensive	19.96	25.16	19.96	25.16					
Consumer Defensive	6.96	11.20	6.96	11.20					
Healthcare	10.63	10.72	10.63	10.72					
Utilities	2.37	3.25	2.37	3.25					
Not Classified	0.00	0.00	0.00	0.00					

Sector Weighting

- ◆ Over Exposure
- ◇ Under Exposure

Fees & Expenses

The mutual funds in your portfolio tend to have very low expense ratios. This is good, because expense ratios have been shown to be a major factor in mutual-fund performance over the long term.

Regional Exposure

- ◆ Over Exposure
- ◇ Under Exposure

Stock Statistics

	Portfolio	Relative to S&P 500		Portfolio	Relative to S&P 500
Forward P/E Ratio	15.00	1.10	5-Yr Proj EPS Growth %	11.80	1.19
P/B Ratio	2.14	0.96	Dividend Yield %	2.23	1.34
ROA	6.90	0.82	Average Market Cap \$mil	15,529.51	0.32
ROE	17.05	0.82			

Fees & Expenses

Average Mutual Fund Expense Ratio %	0.66
Expense Ratio of Similarly Weighted Hypothetical Portfolio %	1.33
Estimated Mutual Fund Expense \$	83.03
Total Sales Charge Paid \$	0.00

Regional Exposure

	% of Stocks
U.S. & Canada	66.55
Europe	17.40
Japan	3.82
Latin America	2.99
Asia & Australia	◆ 6.79
Other	2.45
Not Classified	0.00