401k PRO
HELPING TO MAKE EVERY INVESTOR A PRO.

1318 Meetinghouse Road
Boothwyn, PA 19061
Phone: 610-485-1010
www.Your401kPro.com

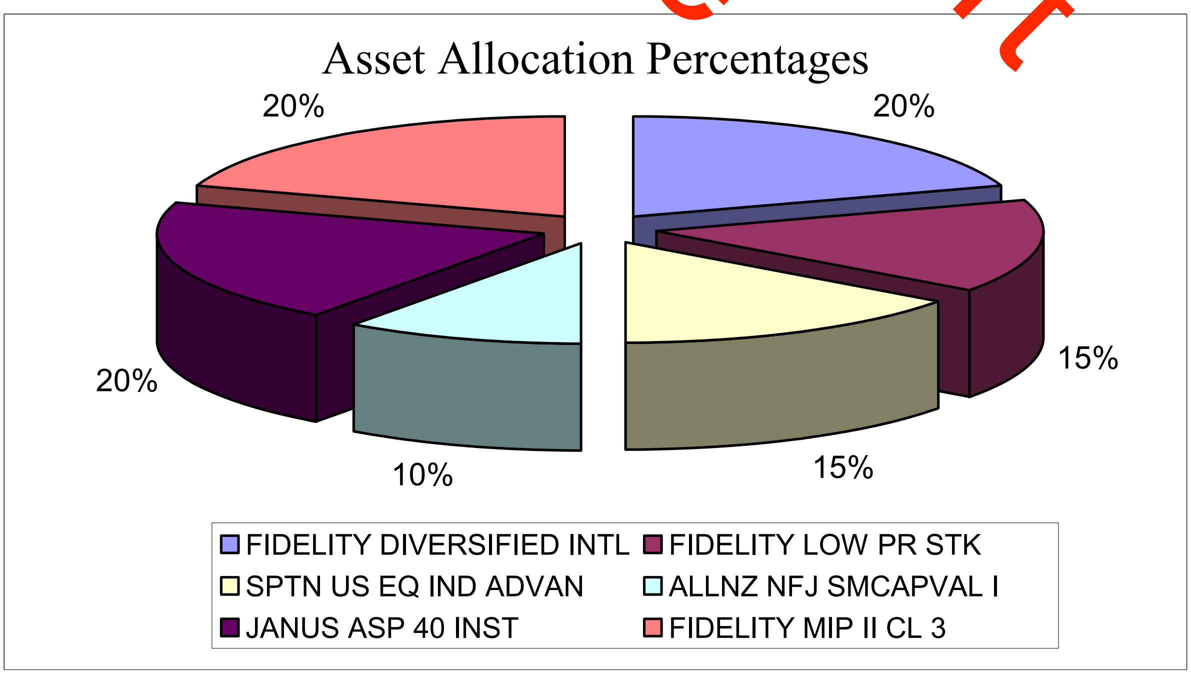
Putting An End To The Confusion

Client
Address
Address

Addressee:
This letter summarizes the results to make sure my recommendation is easy to understand. My analysis matches your risk tolerance while maximizing theoretical return. This is the theory of investing using Modern Portfolio Theory.

To implement my advice please log onto your 401(k) provider's web site and change your current and future allocations to:

20%	FIDELITY DIVERSIFIED INTL
15%	FIDELITY LOW PR STK
15%	SPTN US EQ IND ADVAN
10%	ALLNZ NFJ SMCAPVAL I
20%	JANUS ASP 40 INST
20%	FIDELITY MIP II CL 3
100%	



401kPro is a service provided by "Your Best Interest" Financial Services Inc.
Securities offered through Trustmont Financial / Advisory Group Inc., Greensburg, PA.
Member FINRA, SIPC. 724-468-5665

1). Please remember, we cannot make the changes in your account, nor will we be monitoring your account. You must make the above changes.
2). If you change employers within 1 year, we will prepare a complimentary report for your new 401(k) plan.
3). We recommend you re-allocate your account on a quarterly basis to the above percentages.
4). We recommend having 401kPro prepare a new analysis done at least on a yearly basis. The reason for this is: plans' risk tolerance, investment risk, investment return, and investment style change over time. To assure you have the best investments, frequent analysis is required.
5). If you refer a friend or co-worker to the program (not your spouse) you will receive a $25 discount on future 401(k) investment advice.

Thank you for engaging us for this program. Please call our office to schedule a telephone appointment to review this plan at 610-485-1010. Telephone or in person appointments can always be scheduled by speaking to any member of our team.

Sincerely,

Gregory S. Teal CFP®
Investment Advisor Representative

Asset Allocation Report

August 29, 2008

Prepared For

Sample Client

Prepared By

Greg Teal
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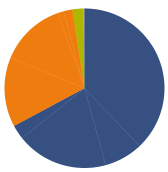
Asset Allocation Analysis

Sample Client

Determining an appropriate mix of asset classes is essential to create a well balanced investment strategy. The Efficient Frontier line represents portfolios with the highest possible return for each level of risk(as measured by standard deviation), given the capital market assumptions and the constraints being used.

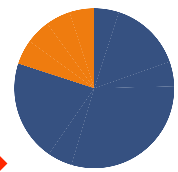
Asset Allocation

Current



Asset Class	%
Domestic Large Growth Stocks	37.91
Domestic Large Value Stocks	7.81
Domestic Mid-Cap Stocks	18.55
Domestic Small-Cap Stocks	0.00
Non-Domestic Developed Stocks	2.88
Developing Markets Stocks	0.00
Domestic Investment-Grade Bonds	14.11
Domestic High-Yield Bonds	13.3[illegible]
Domestic Inflation-Protected Bonds	[illegible].12
Non-Domestic Bonds	1.8[illegible]
Cash	2.25
Commodities	0.00
REITs	0.00
Unidentified	0.17

Target



Asset Class	%
Domestic Large Growth Stocks	5.00
Domestic Large Value Stocks	14.61
Domestic Mid-Cap Stocks	5.00
Domestic Small-Cap Stocks	30.00
Non-Domestic Developed Stocks	5.00
Developing Markets Stocks	20.39
Domestic Investment-Grade Bonds	5.00
Domestic High-Yield Bonds	5.00
Domestic Inflation-Protected Bonds	5.00
Non-Domestic Bonds	5.00
Cash	0.00
Commodities	0.00
REITs	0.00
Unidentified	0.00

Current Portfolios

Portfolio Name	Owner	Type	Amount$
Sample Portfolio	Client	Taxable	100,000.00

Assumptions

Client Profile

Name	Sample Client		
Current Age	38 yrs	Retirement Age	65 yrs
Gender	Male	Life Expectancy	90 yrs
Current Income $	0.00	Retirement Expense %	—
Expected Inflation Rate %	2.20	Retirement Expense $	—

Partner Profile

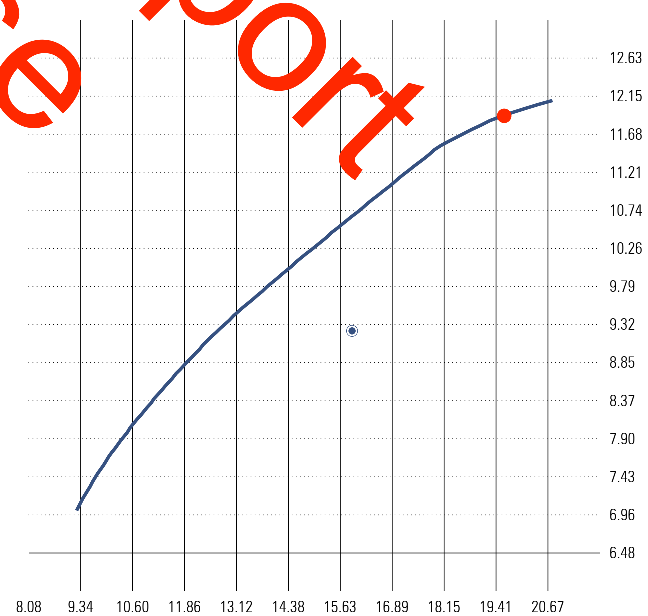
Name	—		
Current Age	—	Retirement Age	—
Gender	—	Life Expectancy	—
Current Income $	0.00	Retirement Expense %	—
Expected Inflation Rate %	2.20	Retirement Expense $	—

Risk Section

Risk Type	Growth

Efficient Frontier

Expected Return vs. Standard Deviation/Risk



Powered by Ibbotson Associates, a Morningstar company.

Risk and Performance Statistics	Current	Target
Expected Return	9.24	11.91
Risk	15.92	19.61
Yield	2.81	2.59

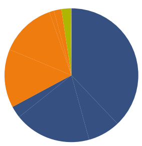
Action Plan

Sample Client

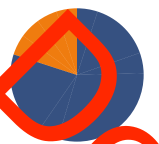
Here are the specific changes recommended for your current investments. The table includes both your current and/or proposed weightings of each holdings. Where applicable, we indicate when a recommendation involves an action to buy or sell the security.

Asset Allocation

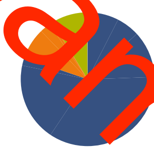
Current



Target



Proposed



Asset Classes	Current %	Target %	Proposed %	+/- %
Domestic Large Growth Stocks	37.91	5.00	7.53	2.53
Domestic Large Value Stocks	7.81	14.61	5.61	-9.00
Domestic Mid-Cap Stocks	18.55	5.00	11.33	6.33
Domestic Small-Cap Stocks	0.00	30.00	34.89	4.89
Non-Domestic Developed Stocks	2.88	5.00	18.94	13.94
Developing Markets Stocks	0.00	20.39	1.90	-18.49
Domestic Investment-Grade Bonds	14.11	5.00	7.57	2.57
Domestic High-Yield Bonds	13.39	5.00	2.53	-2.47
Domestic Inflation-Protected Bonds	1.12	5.00	0.73	-4.27
Non-Domestic Bonds	1.81	5.00	0.26	-4.74
Cash	2.25	0.00	8.54	8.54
Commodities	0.00	0.00	0.00	0.00
REITs	0.00	0.00	0.00	0.00
Unidentified	0.17	0.00	0.17	0.17

Actions

Holding Name	Ticker	Current $	Current %	Proposed $	Proposed %	Action	Action $	Action %
Transam Prem Balance Inv	TBAIX	100,000.00	100.00	0.00	0.00	Sell	100,000.00	100.00
Transam Prtnrs Core Bd	DVGCX	0.00	0.00	11,490.00	11.49	Buy	11,490.00	11.49
Fidelity Small Cap Stock	FSLCX	0.00	0.00	54,460.00	54.46	Buy	54,460.00	54.46
Amer Funds New Persp A LW	ANWPX.LW	0.00	0.00	22,560.00	22.56	Buy	22,560.00	22.56
Franklin Biotech Disc A LW	FBDIX.LW	0.00	0.00	6,690.00	6.69	Buy	6,690.00	6.69
Transam AmCen Lg Co Val I		0.00	0.00	4,810.00	4.81	Buy	4,809.00	4.81

Appendix: Current vs Proposed

Sample Client

Portfolio Comparison Report

Current Portfolio

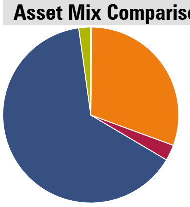
Benchmark: S&P 500

Proposed Portfolio

Benchmark: S&P 500

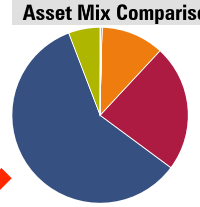
The following pages take a detailed look at the differences in the stock and bond exposures between investments in the selected portfolios. This report uses the benchmark shown as a point of comparison between the portfolios in the Stock Sector Analysis, Regional Exposure, Historical Returns and Portfolio Statistics sections.

Asset Mix Comparison (Current Portfolio)



Asset Allocation	%
Cash	2.20
U.S. Stocks	64.30
Non-U.S. Stocks	2.90
Bonds	[illegible]0.40
Other	[illegible].20
Not Classified	0.[illegible]
	100[illegible]

Asset Mix Comparison (Proposed Portfolio)



Asset Allocation	%
Cash	5.81
U.S. Stocks	59.03
Non-U.S. Stocks	23.26
Bonds	11.51
Other	0.35
Not Classified	0.04
	100.0

The Asset Mix pie graph and table show how assets in each portfolio are allocated among broad asset classes.

Morningstar® Style Box™ Analysis (Current Portfolio)

Equity: Style

	Value	Core	Growth
Large	10	25	37
Mid	2	9	17
Small	0	0	0

0-10 10-25 25-50 >50

Fixed-Income: Maturity

	Short	Int	Long
High	0	0	0
Med	0	100	0
Low	0	0	0

0-10 10-25 25-50 >50

Morningstar Style Box Analysis (Proposed Portfolio)

Equity: Style

	Value	Core	Growth
Large	10	10	13
Mid	4	7	[illegible]
Small	8	17	23

0-10 10-25 25-50 >50

Fixed-Income: Maturity

	Short	Int	Long
High	0	100	0
Med	0	0	0
Low	0	0	0

0-10 10-25 25-50 >50

The Equity Style box shows how the investments are classified in terms of the size of the companies (large, medium, and small) and their price characteristics (value, core, and growth). The Fixed-Income Style box shows how bond holdings are classified in terms of their credit quality (high, medium, and low) and the duration of the bonds (short, intermediate, and long). Note the percentages may not add up to 100% as your holdings may own other types of investments such as cash.

Sector Weightings (Current Portfolio)

	Portfolio %	Bmark %
Information	**24.30**	**19.80**
Software	4.10	3.90
Hardware	15.70	10.00
Media	1.40	2.80
Telecommunication	3.10	3.10
Service	**48.20**	**39.60**
Healthcare Services	8.50	12.70
Consumer Services	2.90	7.00
Business Services	20.00	4.80
Financial Services	16.70	15.20
Manufacturing	**27.50**	**40.60**
Consumer Goods	2.20	9.70
Industrial Materials	23.70	13.00
Energy	1.60	14.20
Utilities	0.00	3.70
Not Classified	0.00	0.00

Sector Weightings (Proposed Portfolio)

	Portfolio %	Bmark %
Information	**23.85**	**19.80**
Software	6.06	3.90
Hardware	13.07	10.00
Media	2.67	2.80
Telecommunication	2.05	3.10
Service	**49.25**	**39.60**
Healthcare Services	14.55	12.70
Consumer Services	6.38	7.00
Business Services	23.39	4.80
Financial Services	4.88	15.20
Manufacturing	**26.90**	**40.60**
Consumer Goods	7.55	9.70
Industrial Materials	11.97	13.00
Energy	5.53	14.20
Utilities	1.83	3.70
Not Classified	0.01	0.00

Drilling down past the fund level, the Sector Analysis summarizes the stock allocation of the investments across 12 sectors.

Appendix: Current vs Proposed

Sample Client

Portfolio Comparison Report

Current Portfolio

Benchmark: S&P 500

Regional Exposure

% of Stocks	Portfolio %	Bmark %
Americas	**65.72**	**100.00**
North America	65.72	100.00
Latin America	0.00	0.00
Greater Europe	[illegible]	**0.00**
United Kingdom	[illegible]	0.00
Europe-Developed	[illegible]	[illegible]
Europe-Emerging	[illegible]	[illegible]
Africa/Middle East	0.00	[illegible]
Greater Asia	**0.00**	[illegible]
Japan	0.00	0.00
Australasia	[illegible]	0.00
Asia-Developed	0.00	0.00
Asia-Emerging	0.00	[illegible]
Not Classified	32.80	0.00

Proposed Portfolio

Benchmark: S&P 500

Regional Exposure

% of Stocks	Portfolio %	Bmark %
Americas	**62.44**	**100.00**
North America	61.45	100.00
Latin America	1.04	0.00
Greater Europe	**14.71**	**0.00**
United Kingdom	2.91	0.00
Europe-Developed	11.23	0.00
Europe-Emerging	0.00	0.00
Africa/Middle East	0.51	0.00
Greater Asia	**5.14**	**0.00**
Japan	1.56	0.00
Australasia	0.82	0.00
Asia-Developed	2.09	0.00
Asia-Emerging	0.67	0.00
Not Classified	17.71	0.00

Investing overseas can provide valuable diversification. The Regional Exposure table helps you review the general location of the geographical distribution of stocks in each portfolio.

Trailing Returns 07-31-2008 (Current Portfolio)

	3 Mo %	1 Yr %	3 Yr %	5 Yr %	10 Yr %
Pre-Tax Port Ret	-6.15	-5.90	3.97	7.66	6.71
Benchmark Return	-8.02	-11.09	2.85	7.03	2.91
+/- Bmark Ret	1.87	5.19	1.12	0.63	3.80

Trailing Returns 07-31-2008 (Proposed Portfolio)

	3 Mo %	1 Yr %	3 Yr %	5 Yr %	10 Yr %
Pre-Tax Port Ret	[illegible]	[illegible]	5.29	10.17	9.77
Benchmark Return	-8.02	[illegible]	2.85	7.03	2.91
+/- Bmark Ret	5.57	[illegible]	2.44	3.14	6.86

The Trailing Returns table shows the trailing returns of the portfolios over the periods shown. For comparison purposes, the return relative to the benchmark is shown as well.

Risk and Return Statistics (Current Portfolio)

	3 Yr		5 Yr		10 Yr	
	Portfolio	Bmark	Portfolio	Bmark	Portfolio	Bmark
Standard Deviation	9.83	9.96	9.45	9.47	11.67	14.97
Mean	3.97	2.85	7.66	7.03	6.71	2.91
Sharpe Ratio	0.03	-0.08	0.49	0.43	0.32	0.04

Risk and Return Statistics (Proposed Portfolio)

	3 Yr		5 Yr		10 Yr	
	Portfolio	Bmark	Portfolio	Bmark	Portfolio	Bmark
Standard Deviation	9.78	9.96	9.94	9.47	15.58	14.97
Mean	5.29	2.85	10.17	7.03	9.77	2.91
Sharpe Ratio	0.16	-0.08	0.71	0.43	0.46	0.04

The Risk and Return Statistics table shows the expected pre-tax return, standard deviation, and Sharpe ratio of each portfolio.

Modern Portfolio Theory Statistics (Current Portfolio)

	3 Yr	5 Yr	10 Yr
	Portfolio	Portfolio	Portfolio
Alpha	0.98	0.95	3.37
Beta	0.90	0.91	0.67
R-Squared	82	83	73

Modern Portfolio Theory Statistics (Proposed Portfolio)

	3 Yr	5 Yr	10 Yr
	Portfolio	Portfolio	Portfolio
Alpha	2.22	3.19	6.68
Beta	0.86	0.94	0.82
R-Squared	77	80	62

The MPT Statistics table shows investment statistics for each portfolio.

Performance Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For performance data current to the most recent month-end, please visit the fund companies' web sites.

See Disclosure Page for Standardized Returns.

Appendix: Current vs Proposed

Sample Client

Portfolio Comparison Report

Current Portfolio

Benchmark: S&P 500

Portfolio Holdings

Holdings	Type	Allocation %
Transam Prem Balance Inv	MF	100.00
		100.00

Proposed Portfolio

Benchmark: S&P 500

Portfolio Holdings

Holdings	Type	Allocation %
Transam Prtnrs Core Bd	MF	11.49
Fidelity Small Cap Stock	MF	54.45
Amer Funds New Persp A LW	MF	22.56
Franklin Biotech Disc A LW	MF	6.69
Transam AmCen Lg Co Val I	MF	4.81
		100.00

The Holdings table shows the current holdings in each portfolio.