

Investment Policy Statement

MGO Government Bond Portfolio

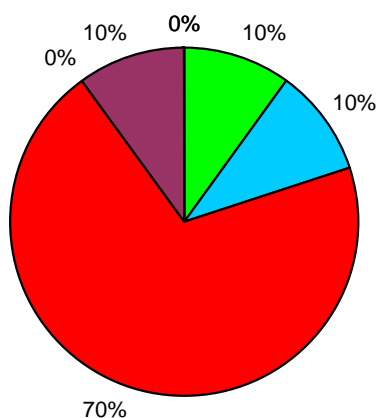
Standard Deviation: 2.59

Investment Objective:

Current Income and capital preservation.

Investor Guidelines:

The Government Bond Portfolio is designed for an investor that prefers a conservative portfolio with few short term fluctuations. The typical investor in the Government Bond Portfolio is concerned with asset fluctuation and is not comfortable with the risk associated with investing in the equities market.



INVESTMENT BREAKDOWN		
Money Market Funds		10.0%
Short Term Bonds		10.0%
Intermediate Term Bonds		70.0%
Long Term Bonds		0.0%
Ultra Short Term Bonds		10.0%
TOTALS:		100.0%

Investment Portfolio:

Weighted Portfolio Expense Ratio: 0.87%

Money Market Funds:

Money Market Fund 10.0%

Ultrashort Bonds:

Goldman Sachs Ultrashort Government A 10.0%

Cash/Fixed Income Exposure: 100.0%

Short Term Bonds:

Goldman Sachs Short Duration Gov't A 10.0%

Domestic Equity Exposure: 0.0%

Intermediate Term Bonds:

American Funds U.S. Govt R3 20.0%
Sentinel Government Secs. A 10.0%
Pimco Total Return A 20.0%
Blackrock GNMA Inv. A 20.0%

Foreign/Specialty Equity Exposure: 0.0%

Trailing 12 Month Yield at 12/31/08 4.33%

Long Term Bonds:

Investment Selection:

The MGO Investment strategy is two-fold, involving both technical and fundamental analysis. MGO identifies the proper stage of a market lifecycle and overweights the corresponding asset classes to maximize the potential for return. Individual fund selection is based upon a variety of factors including: Expense Ratio, Sharpe Ratio, Information Ratio, Performance, and Performance Consistency. A delicate blend of technical and fundamental analysis allows MGO to manage accounts in a manner designed to capitalize upon current trends while not exposing assets to excessive risks.

Your Investment Policy Statement (IPS) helps maintain a disciplined investment strategy to meet your retirement goals. If your investor profile or time horizon changes, please contact MGO Investment Advisors. Our updated IPS' are available upon request or at www.mgo-inc.com

Allocations listed above are representative of a model portfolio in this particular category and are for illustrative purposes only. Individual allocations may vary from what is depicted. Breakdown of investment asset classes taken from Morningstar Category. Individual funds correspond to Morningstar and may change based on Morningstar evaluation criteria. Mutual Fund shares are not insured by the FDIC or any other agency, are not guaranteed by any financial institution, are not obligations of any financial institution, and involve investment risk, including possible loss of principal.

Investment Policy Statement

MGO Alternative Bond Portfolio

Standard Deviation: 4.25

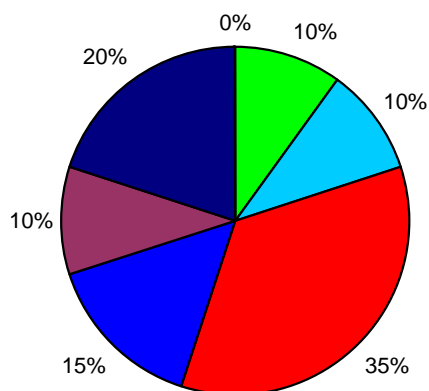
Investment Objective:

Current income while limiting market fluctuation.



Investor Guidelines:

The Alternative Bond Portfolio is designed for an investor that prefers a conservative portfolio with short term fluctuations. The typical investor in the Alternative Bond Portfolio is concerned with asset fluctuation and is not comfortable with the risk associated with investing in the equities market. The typical investor understands that bond investments involve risk and potential for loss.



INVESTMENT BREAKDOWN		
Money Market Funds		10.0%
Short Term Bonds		10.0%
Intermediate Term Bonds		35.0%
Multisector Bonds		15.0%
High Yield Bonds		10.0%
Global Bonds		20.0%
TOTALS:		100.0%

Investment Portfolio:

Weighted Portfolio Expense Ratio: 0.87%

Money Market Funds:

Money Market Fund 10.0%

Multisector Bonds:

Oppenheimer Strategic Income Fund A 15.0%

Cash/Fixed Income Exposure: 100.0%

Short Term Bonds:

Pimco Low Duration A 10.0%

High Yield Bonds:

Ivy High Income Fund Y 10.0%

Domestic Equity Exposure: 0.0%

Intermediate Term Bonds:

Pimco Total Return A 20.0%

Global Bonds:

Pimco Developing Local Markets A 5.0%

Foreign/Specialty Equity Exposure: 0.0%

Bond Fund of America R3 15.0%

Oppenheimer International Bond A 15.0%

Trailing 12 Month Yield at 12/31/08: 6.24%

Investment Selection:

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Breakdown of investment asset classes taken from Morningstar Category. Individual funds correspond to Morningstar and may change based on Morningstar evaluation criteria.

Mutual Fund shares are not insured by the FDIC or any other agency, are not guaranteed by any financial institution, and involve investment risk, including possible loss of principal.

Investor Profile

In order to efficiently manage your 401(k) account, please complete the following confidential Investor Profile. Read each question and write the appropriate answer in the grid at the bottom of the page. Add the numbers and complete the scorecard following the questionnaire.

Time Horizon.		
<p>1. <i>What is your current age?</i></p> <ol style="list-style-type: none"> 66 or older 46 - 65 36 - 45 26 - 35 Younger than 25 <p>2. <i>When do you expect to retire?</i></p> <ol style="list-style-type: none"> Immediately Less than 5 years 5 – 10 years 10 – 20 years More than 20 years <p>3. <i>When do you expect to start withdrawing these assets?:</i></p> <ol style="list-style-type: none"> Immediately Less than 5 years 5 – 10 years 10 – 20 years More than 20 years 		
Investment Expertise.		
<p>4. <i>Assuming normal market conditions, what would you expect from your 401(k) investment?:</i></p> <ol style="list-style-type: none"> Stability Growth with caution Keep pace with the market Slightly outpace the market Aggressive growth 		
Risk Tolerance / Goal		
<p>5. <i>My portfolio should be structured with a risk factor that is:</i></p> <ol style="list-style-type: none"> No risk Below average risk Average market risk Above average risk Best opportunity for return regardless of risk. <p>6. <i>My primary goal for these assets is:</i></p> <ol style="list-style-type: none"> Not lose money Complement Social Security 'Spending money' at retirement Retire comfortably Build wealth 		
SCORECARD		
Please enter your scores in the boxes to the right and total the answers to find your 'best fit' MGO Portfolio.	Question #1	
	Question #2	
	Question #3	
	Question #4	
	Question #5	
	Question #6	
	Total Points:	

Financial Status.			
<p><i>Please indicate your net worth: (all assets including home equity less any outstanding liabilities/loans)</i></p> <ol style="list-style-type: none"> \$0 - \$100,000 \$100,000 - \$250,000 \$250,000 - \$500,000 Over \$500,000 			
<p>To complete your investor profile, select the portfolio that reflects your desired investment: PLEASE MARK ONLY ONE BOX</p>			
Total Score	Investor Profile	Selection (based on profile)	Override* (selections other than indicated by profile)
MGO CORE PORTFOLIOS			
6-10	MGO Portfolio #1 (conservative)		
11-15	MGO Portfolio #2 (moderate conservative)		
16-20	MGO Portfolio #3 (moderate)		
21-25	MGO Portfolio #4 (moderate aggressive)		
26-30	MGO Portfolio #5 (aggressive)		
MGO SPECIALTY PORTFOLIOS			
6-10	MGO Government Bond Fund		
6-15	MGO Alternative Bond Fund		
21-27	MGO Socially Responsible Fund		
27-30	MGO Speculative Growth Fund		
<p>EXPECTATIONS: I have read and understand the questions in the Investor Profile. I desire to have MGO Investment Advisors Inc. invest my assets for an annual fee in a manner consistent with the investment style indicated above. I understand that all equity investments contain some amount of risk and volatility and should only be used by those who have a long-term perspective.</p>			
<p>*OVERRIDE: I recognize and understand the above classifications and investment styles set forth herein. I realize that my selection is not the recommended classification for my particular situation as determined by the investment profile questionnaire. I believe my choice to be consistent with my personal objectives and hereby relieve MGO Investment Advisors Inc. of any suitability issues concerning my decision.</p>			
		XXX-XX-	
Print Name		Social Security #	
Signature		Date	