

Investment Policy Statement }

TCA Portfolio 1 (Conservative)

Standard Deviation: 6.5

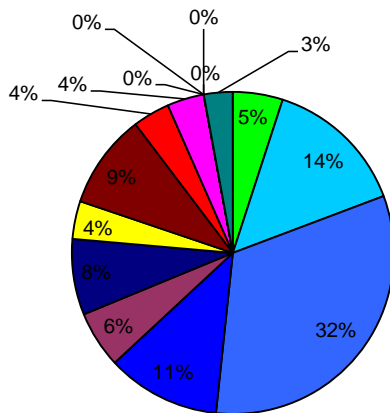


Investment Objective:

Capital preservation with goal of current income.

Investor Guidelines:

The Portfolio 1 is designed for an investor that prefers a conservative portfolio with few short term deviations. The typical investor in Portfolio 1 is near retirement, is concerned with asset fluctuation and is not comfortable with the risk associated with fully investing in the equities market.



INVESTMENT BREAKDOWN		
Money Market Funds		5.0%
Short Term Bonds		14.3%
Intermediate Term Bonds		32.4%
Long Term Bonds		11.4%
Bank Loans		5.7%
Multisector Bonds		7.6%
High Yield Bonds		3.8%
Domestic Hybrid		9.5%
Large Company Value		3.7%
Large Company Growth		3.7%
Medium Company Value		0.0%
Medium Company Growth		0.0%
Small Company Value		0.0%
Small Company Growth		0.0%
Foreign Stock		2.9%
TOTALS:		100.0%

Investment Portfolio:

Weighted Portfolio Expense Ratio: 0.82%

Money Market Funds:

TCA Money Market Fund 5.0%

Large Company Value Oriented Equities:

Van Kampen Growth & Income A 3.7%

World Stock:

Oppenheimer Global Fund A 0.0%

Short Term Bonds:

T Rowe Price Short Term Bond Adv. 14.3%

Large Company Growth Oriented Equities:

Fidelity Adv. New Insights 3.7%

Foreign Stock:

Europacific Growth F1 2.9%
UMB Scout International 0.0%

Intermediate Term Bonds:

Pimco Total Return A 17.2%
Franklin U.S. Government Secs. A 15.2%

Medium Company Value Oriented Equities:

Putnam Mid Cap Value A 0.0%

Specialty Stock:

Templeton Developing Markets A 0.0%

Long Term Bonds:

Pimco Real Return A 11.4%

Medium Company Growth Oriented Equities:

Franklin Small Mid Cap Growth A 0.0%

Bank Loans:

Franklin Floating Rate Daily A 5.7%

Small Company Value Oriented Equities:

Royce Value Service Shares 0.0%

Cash/Fixed Income Exposure: 84.9%

Multisector Bonds:

Franklin Strategic Income A 7.6%

Small Cap Growth Oriented Equities:

Fidelity Adv. Small Cap A 0.0%

Domestic Equity Exposure: 12.2%

High Yield Bonds:

Ivy High Income A 3.8%

Foreign/Specialty Equity Exposure: 2.9%

Domestic Hybrid:

Van Kampen Equity & Income 0.0%
Income Fund of America F 9.5%

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.

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Investment Policy Statement }

TCA Portfolio 2 (Moderate Conservative)

Standard Deviation: 7.85

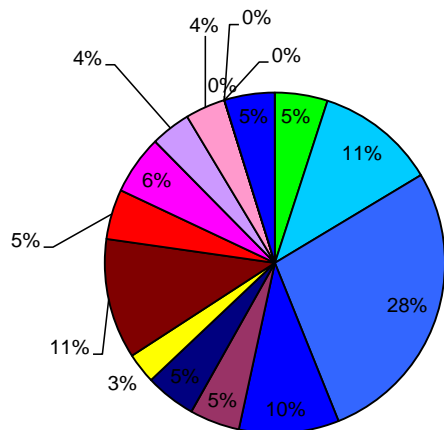


Investment Objective:

Current income with potential to capitalize upon equity market growth as a secondary objective.

Investor Guidelines:

The Portfolio 2 is designed for an investor that prefers a more conservative portfolio with emphasis on income over growth and smaller short-term deviations. The typical investor in the Portfolio 2 has more than 5 years until retirement, is concerned with asset fluctuation and is comfortable with a limited amount of risk associated with investing in the equities market.



INVESTMENT BREAKDOWN		
Money Market Funds		5.0%
Short Term Bonds		11.4%
Intermediate Term Bonds		27.5%
Long Term Bonds		9.5%
Bank Loans		4.8%
Multisector Bonds		4.8%
High Yield Bonds		2.9%
Domestic Hybrid		11.4%
Large Company Value		4.8%
Large Company Growth		5.6%
Medium Company Value		3.8%
Medium Company Growth		3.8%
Small Company Value		0.0%
Small Company Growth		0.0%
Long Short		0.0%
Foreign Stock		4.8%
TOTALS:		100.0%

Investment Portfolio:

Weighted Portfolio Expense Ratio: 0.85%

Money Market Funds:

TCA Money Market Fund 5.0%

Large Company Value Oriented Equities:

Van Kampen Growth & Income A 4.8%

World Stock:

Oppenheimer Global Fund A 0.0%

Short Term Bonds:

T Rowe Price Short Term Bond Adv. 11.4%

Large Company Growth Oriented Equities:

Fidelity Adv. New Insights A 5.6%

Foreign Stock:

Europacific Growth F 4.8%
UMB Scout International 0.0%

Intermediate Term Bonds:

Pimco Total Return A 14.3%
Franklin U.S. Government Secs. A 13.2%

Medium Company Value Oriented Equities:

Janus Adv. Mid Cap Value A 3.8%

Specialty Stock:

Templeton Developing Markets A 0.0%

Long Term Bonds:

Pimco Real Return A 9.5%

Medium Company Growth Oriented Equities:

Jennison Mid Cap Growth 3.8%

Bank Loans:

Franklin Floating Rate Daily A 4.8%

Small Company Value Oriented Equities:

Allianz NJF Small Cap Value A 0.0%

Multisector Bonds:

Franklin Strategic Income A 4.8%

Small Cap Growth Oriented Equities:

Fidelity Adv. Small Cap A 0.0%

Cash/Fixed Income Exposure: 71.6%

High Yield Bonds:

Ivy High Income A 2.9%

Domestic Equity Exposure: 23.7%

Domestic Hybrid:

Van Kampen Equity & Income 0.0%
Income Fund of America F 11.4%

Foreign/Specialty Equity Exposure: 4.8%

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.

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Investment Policy Statement }

TCA Portfolio 3 (Moderate Income)

Standard Deviation: 10.5

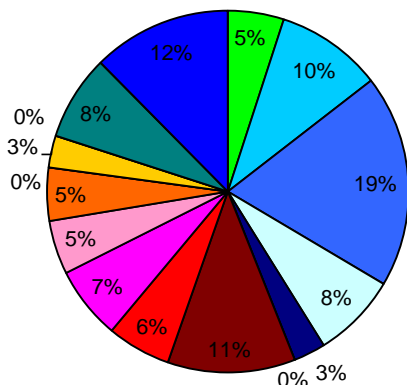


Investment Objective:

Opportunity to preserve current income and capitalize upon equity market growth. A balance of fixed income and equities designed for slow and steady growth.

Investor Guidelines:

The Portfolio 3 is designed for an investor that prefers a balanced portfolio with potential for long-term growth and moderate short-term deviations. The typical investor in the Portfolio 3 has more than 10 years until retirement, is slightly concerned with asset fluctuation and is comfortable with the risks associated with investing in the equities market.



INVESTMENT BREAKDOWN		
Money Market Funds		5.0%
Short Term Bonds		9.5%
Intermediate Term Bonds		19.0%
Long Term Bonds		7.6%
Multisector Bonds		2.9%
High Yield Bonds		0.0%
Domestic Hybrid		11.4%
Large Company Value		5.7%
Large Company Growth		6.5%
Medium Company Value		4.8%
Medium Company Growth		4.8%
Small Company Value		0.0%
Small Company Growth		2.9%
Long Short		0.0%
Foreign Stock		7.6%
Specialty Sectors		12.4%
TOTALS:		100.0%

Investment Portfolio:

Weighted Portfolio Expense Ratio: 0.92%

Money Market Funds:

TCA Money Market Fund 5.0%

Large Company Value Oriented Equities:

Van Kampen Growth & Income A 5.7%

World Stock:

Oppenheimer Global Fund A 0.0%

Short Term Bonds:

T. Rowe Price Short Term Bond Adv. 9.5%

Large Company Growth Oriented Equities:

Fidelity Adv. New Insights A 6.5%

Foreign Stock:

Europacific Growth F 7.6%

Intermediate Term Bonds:

Franklin U.S. Govt Secs. A 9.5%

Medium Company Value Oriented Equities:

Janus Adv. Mid Cap Value A 4.8%

Pioneer Emerging Markets

Pioneer Emerging Markets 0.0%

Pimco Total Return A 9.5%

Medium Company Growth Oriented Equities:

Jennison Mid Cap Growth A 4.8%

Specialty Stock:

Oppenheimer Gold & Special Minerals 1.9%

Long Term Bonds:

Pimco Real Return A 7.6%

Small Company Value Oriented Equities:

Allianz NJF Small Cap Value A 0.0%

Blackrock Healthcare 1.9%

Domestic Hybrid:

Income Fund of America F 11.4%

Small Company Growth Oriented Equities:

Fidelity Adv. Small Cap A 2.9%

Allianz RCM Global Technology 4.8%

Jennison Natural Resources A 3.8%

Multisector Bonds:

Franklin Strategic Income A 2.9%

Cash/Fixed Income Exposure: 49.7%

High Yield Bonds:

Ivy High Income 0.0%

Domestic Equity Exposure: 30.3%

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.

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Investment Policy Statement }

TCA Portfolio 4 (Moderate Aggressive)

Standard Deviation: 13.8

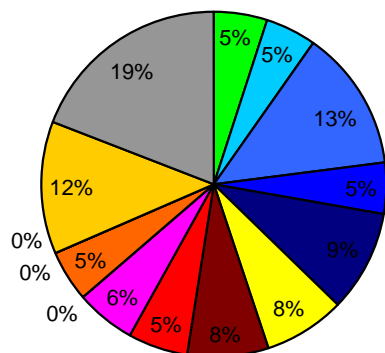


Investment Objective:

Focus on equity market growth with opportunity to preserve current income.

Investor Guidelines:

The Portfolio 4 is designed for an investor that prefers an aggressive portfolio with potential for long-term growth and larger fluctuations. The typical investor in the Portfolio 4 has more than 15 years until retirement, is comfortable with the risks associated with investing in the equities market; concerns with market fluctuation is secondary.



INVESTMENT BREAKDOWN		
Money Market Funds		5.0%
Short Term Bonds		4.8%
Intermediate Term Bonds		13.2%
Inflation Protected Bonds		4.8%
Domestic Hybrid		9.5%
Large Company Value		7.6%
Large Company Growth		7.6%
Medium Company Value		5.6%
Medium Company Growth		5.6%
Small Company Value		0.0%
Small Company Growth		4.8%
Long Short		0.0%
World Stock		0.0%
Foreign Stock		12.4%
Specialty Sectors		19.1%
TOTALS:		100.0%

Investment Portfolio:

Weighted Portfolio Expense Ratio: 1.00%

Money Market Funds:

TCA Money Market Fund 5.0%

Large Company Value Oriented Equities:

Van Kampen Growth & Income A 7.6%

World Stock:

Oppenheimer Global Fund A 0.0%

Short Term Bonds:

T. Rowe Price Short Term Bond Adv. 4.8%

Large Company Growth Oriented Equities:

Fidelity Adv. New Insights A 7.6%

Foreign Stock:

Europacific Growth F 9.5%
Pioneer Emerging Markets 2.9%

Intermediate Term Bonds:

Pimco Total Return A 5.6%
Franklin U.S. Government Secs. A 7.6%

Medium Company Value Oriented Equities:

Janus Adv. Mid Cap Value A 5.6%

Specialty Stock:

Fidelity Adv. Consumer Staples A 0.0%
Blackrock Healthcare A 2.9%
Allianz RCM Global Technology 7.6%
Oppenheimer Gold & Special Minerals 2.9%
Jennison Natural Resources A 5.7%

Inflation Protected Bonds:

Pimco Real Return A 4.8%

Medium Company Growth Oriented Equities:

Jennison Mid Cap Growth A 5.6%

Domestic Hybrid:

Van Kampen Equity & Income A 0.0%
Income Fund of America F 9.50%

Small Company Value Oriented Equities:

Allianz NJF Small Cap Value A 0.0%

Cash/Fixed Income Exposure: 32.5%

Small Cap Growth Oriented Equities:

Fidelity Adv. Small Cap A 4.8%

Domestic Equity Exposure: 36.0%

Foreign/Specialty Equity Exposure: 31.5%

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.

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TCA Portfolio 5 (Aggressive)

Standard Deviation: 15.61

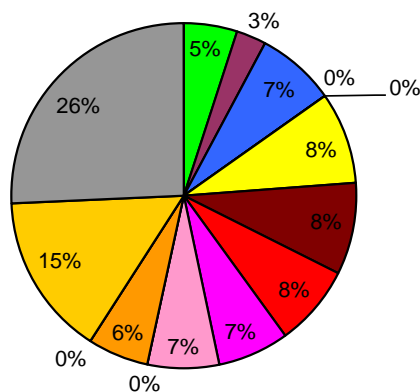


Investment Objective:

Equity market growth with consideration for current income.

Investor Guidelines:

The Portfolio 5 is designed for an investor that prefers an aggressive portfolio with potential for long-term growth; concerns for fluctuations secondary. The typical investor in the Portfolio 5 has more than 20 years until retirement, is not concerned with short-term fluctuations in assets and is comfortable with the risks associated with investing in the equities market.



INVESTMENT BREAKDOWN		
Money Market Funds		5.0%
Short Term Bonds		2.8%
Intermediate Term Bonds		7.4%
Multisector Bonds		0.0%
High Yield Bonds		0.0%
Domestic Hybrid		0.0%
Large Company Value		8.6%
Large Company Growth		7.6%
Medium Company Value		6.7%
Medium Company Growth		6.7%
Small Company Value		0.0%
Small Company Growth		5.7%
Long Short		0.0%
Foreign Stock		15.2%
Specialty Sectors		25.7%
TOTALS:		100.0%

Investment Portfolio:

Weighted Portfolio Expense Ratio: 1.06%

Money Market Funds:

TCA Money Market Fund 5.0%

Large Company Value Oriented Equities:

Van Kampen Growth & Income A 8.6%

World Stock:

Oppenheimer Global Fund A 0.0%

Short Term Bonds:

T. Rowe Price Short Term Bond Adv. 2.8%

Large Company Growth Oriented Equities:

Fidelity Adv. New Insights A 7.6%

Foreign Stock:

Europacific Growth F 11.4%
Pioneer Emerging Markets A 3.8%

Intermediate Term Bonds:

Pimco Total Return A 2.8%
Franklin U.S. Govt Secs. A 4.6%

Medium Company Value Oriented Equities:

Janus Adv. Mid Cap Value A 6.7%

Specialty Stock:

Fidelity Adv. Consumer Staples A
Blackrock Healthcare A 3.8%
Allianz RCM Global Technology 9.5%
Oppenheimer Gold & Special Minerals 4.8%
Jennison Natural Resources A 7.6%

Multisector Bonds:

Franklin Strategic Income 0.0%

Medium Company Growth Oriented Equities:

Jennison Mid Cap Growth A 6.7%

High Income Bonds:

Ivy High Income A 0.0%

Small Company Value Oriented Equities:

Allianz NJF Small Cap Value A 0.0%

Domestic Hybrid:

Van Kampen Equity & Income A 0.0%
Income Fund of America F 8.6%

Small Cap Growth Oriented Equities:

Fidelity Adv. Small Cap A 5.7%

Cash/Fixed Income Exposure: 19.5%

Domestic Equity Exposure: 39.6%

Foreign/Specialty Equity Exposure: 40.9%

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.

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Investment Policy Statement }

TCA Portfolio 6 (Aggressive Growth)

Standard Deviation: 17.0

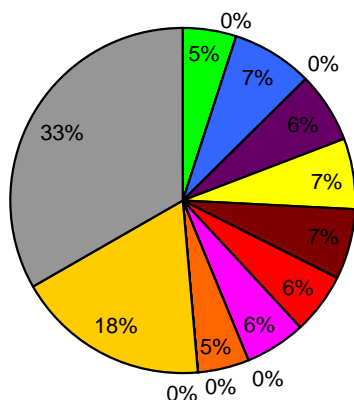


Investment Objective:

Aggressive equity market growth.

Investor Guidelines:

The Portfolio 6 is designed for an investor that prefers an aggressive portfolio with potential for long-term growth and little regard for short-term deviations. The typical investor in the Portfolio 6 has more than 20 years until retirement, is not concerned with short-term fluctuations in assets and is comfortable with the risks associated with investing in both domestic and foreign equities.



INVESTMENT BREAKDOWN		
Money Market Funds		5.0%
Short Term Bonds		0.0%
Intermediate Term Bonds		7.6%
Long Term Bonds		0.0%
Domestic Hybrid		6.6%
Large Company Value		6.6%
Large Company Growth		6.6%
Medium Company Value		5.7%
Medium Company Growth		5.7%
Small Company Value		0.0%
Small Company Growth		4.8%
Long Short		0.0%
World Stock		0.0%
Foreign Stock		18.1%
Specialty Sectors		33.3%
TOTALS:		100.0%

Investment Portfolio:

Weighted Portfolio Expense Ratio: 1.10%

Money Market Funds:

TCA Money Market Fund 5.0%

Large Company Value Oriented Equities:

Van Kampen Growth & Income A 6.6%

World Stock:

Oppenheimer Global Fund A 0.0%

Short Term Bonds:

T. Rowe Price Short Term Bond Adv. 0.0%

Large Company Growth Oriented Equities:

Fidelity Adv. New Insights A 6.6%

Foreign Stock:

Europacific Growth F 13.3%
Pioneer Emerging Markets A 4.8%

Intermediate Term Bonds:

Pimco Total Return A 2.9%
Franklin U.S. Gov't Secs. A 4.7%

Medium Company Value Oriented Equities:

Janus Adv. Mid Cap Value A 5.7%

Specialty Stock:

Fidelity Adv. Consumer Staples A 0.0%
Blackrock Healthcare A 5.7%
Allianz RCM Global Technology 11.4%
Oppenheimer Gold & Special Minerals 6.7%
Jennison Natural Resources A 9.5%

Long Term Bonds:

Pimco Real Return A 0.0%

Medium Company Growth Oriented Equities:

Jennison Mid Cap Growth A 5.7%

Domestic Hybrid:

Van Kampen Equity & Income A 0.0%
Income Fund of America F 6.6%

Small Company Value Oriented Equities:

Allianz NFJ Small Cap Value A 0.0%

Cash/Fixed Income Exposure: 15.9%

Small Cap Growth Oriented Equities:

Fidelity Adv. Small Cap A 4.8%

Domestic Equity Exposure: 32.7%

Foreign/Specialty Equity Exposure: 51.4%

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.

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Investment Policy Statement }

TCA Portfolio 7 (Bond Portfolio)

Standard Deviation: 5.85

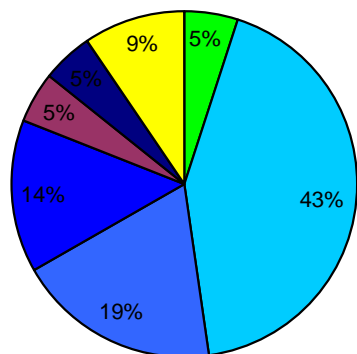


Investment Objective:

Current income while limiting market fluctuation.

Investor Guidelines:

The Bond Portfolio is designed for an investor that prefers a conservative portfolio with few short term fluctuations. The typical investor in the 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		5.0%
Short Term Bonds		42.7%
Intermediate Term Bonds		19.0%
Long Term Bonds		14.3%
Bank Loans		4.8%
High Yield Bonds		4.8%
Multisector Bonds		9.5%
TOTALS:		100.0%

Investment Portfolio:

Weighted Portfolio Expense Ratio: 0.84%

Money Market Funds:

TCA Money Market Fund 5.0%

Bank Loans

Franklin Floating Rate Fund A 4.8%

Cash/Fixed Income Exposure: 100.0%

Short Term Bonds:

Pimco Low Duration Bond A 9.5%
Franklin U.S Gov't Securities A 19.0%
Dryden Short Term Corporate A 14.2%

High Yield Bond

Ivy High Income A 4.8%

Domestic Equity Exposure: 0.0%

Intermediate Term Bonds:

Pimco Total Return A 19.0%

Multisector Bond

Franklin Strategic Income A 9.5%

Foreign/Specialty Equity Exposure: 0.0%

Long Term Bonds:

Pimco Real Return A 14.3%

Current 12 Month Yield: 4.20%

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.

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Investment Policy Statement }

TCA Portfolio 8 (Moderate Aggressive Equity ETF Portfolio)

Standard Deviation: 17.09

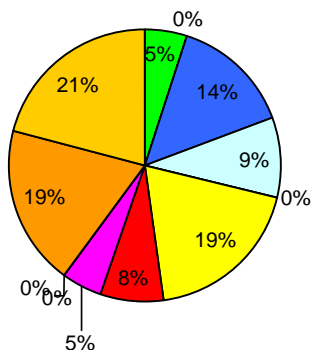


Investment Objective:

Moderately aggressive equity market growth.

Investor Guidelines:

The Moderate Aggressive ETF Portfolio is designed for an investor that prefers an aggressive portfolio with potential for long-term growth; concern for short-term fluctuations is secondary. The portfolio is designed to be a cost effective way to achieve broad portfolio diversification within the equities market. The typical investor in this Portfolio has more than 20 years until retirement, is not concerned with short-term fluctuations in assets and is comfortable with the risks associated with investing in both domestic and foreign equities. Fees typically range from \$0.0075 per share to \$0.00125 per share for purchases and sales of shares.



INVESTMENT BREAKDOWN		
Money Market Funds		5.0%
Short Term Bonds		0.0%
Intermediate Term Bonds		14.3%
Inflation Protected Bonds		9.5%
Domestic Hybrid		0.0%
Large Company Blend		19.0%
Medium Company Blend		7.5%
Small Company Blend		4.8%
Long Short		0.0%
World Stock		0.0%
Foreign Stock		19.0%
Specialty Sectors		20.9%
TOTALS:		100.0%

Investment Portfolio:

Weighted Portfolio Expense Ratio: 0.24%

Money Market Funds:

TCA Money Market Fund 5.0%

Large Company Blend Oriented Equities:

iShares S&P 500 Index 9.5%
Vanguard Dividend Appreciation ETF 9.5%

World Stock:

Short Term Bonds:

None 0.0%

Medium Company Oriented Equities

iShares Russell Mid Cap Index 7.5%

Foreign Stock:

iShares MSCI EAFE 14.2%
iShares MSCI BRIC 4.8%

Intermediate Term Bonds:

iShares iBoxx Inv. Grade Corporate 9.5%
iShares Barclay's Agency Bond 4.8%

Small Company Oriented Equities

iShares Russell 2000 Index 4.8%

Specialty Stock:

Vanguard InfoTech ETF 7.6%
SPDR Goldshares 3.8%
Vanguard Healthcare ETF 4.8%
Vanguard Energy ETF 4.8%

Inflation Protected Bonds:

iShares Barclay's TIPS Bond 9.5%

Domestic Hybrid:

None 0.0%

Cash/Fixed Income Exposure: 19.3%

Domestic Equity Exposure: 31.3%

Foreign/Specialty Equity Exposure: 39.9%

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.

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Investment Policy Statement }

TCA Portfolio 9 (Municipal Tax Advantaged Bond)

Standard Deviation: 6.64

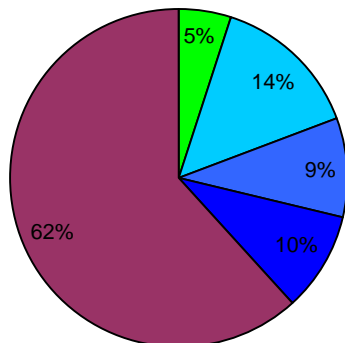


Investment Objective:

Preserve capital while placing emphasis on tax advantaged current income.

Investor Guidelines:

The Muni Tax Advantaged Bond Portfolio is designed for an investor that prefers a conservative portfolio with few short term fluctuations. The typical investor in the Muni Tax Advantaged Bond Portfolio is concerned with asset fluctuation and is not comfortable with the risk associated with investing in the equities market. The investor is also mindful of taxes relative to earnings and would like to maximize the tax advantages associated with municipal investing.



INVESTMENT BREAKDOWN		
Money Market Funds		5.0%
Intermediate Term National Muni Bonds		14.3%
Long Term National Muni Bonds		9.5%
High Yield National Muni Bonds		9.5%
State of Ohio Muni Bonds		61.8%
TOTALS:		100.0%

Weighted Portfolio Expense Ratio: 0.82%

Investment Portfolio:

Money Market Funds:

TCA Money Market Fund 5.0%

National Municipal Bond Intermediate Term:

Van Kampen Intermediate Term Muni LW 14.3%

National Municipal Bond Long Term:

Van Kampen Muni Income LW 9.5%

National Municipal Bond High Yield:

Eaton Vance High Yield Muni A 9.5%

Ohio Municipal Bond Funds:

Franklin OH Insured Tax Free A 19.0%

Nuveen Ohio Municipal Bond A 19.0%

Federated Ohio Muni Income F 9.5%

Touchstone OH Ins Tax Free A 14.3%

Cash/ Municipal Fixed Income Exposure: 38.3%

Ohio Municipal Debt Exposure: 61.8%

Domestic Equity Exposure: 0.0%

12-Month Portfolio Yield: 4.08%
Tax Equivalent 12-month Portfolio Yield: 6.08%

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.

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Investment Policy Statement }

TCA Portfolio 10 (Socially Responsible)

Standard Deviation: 16.5

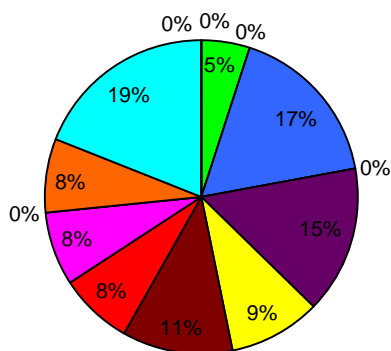


Investment Objective:

Focus on equity market growth through socially conscious investments. The portfolio is designed for the investor that prefers to hold investments in companies that adhere to social, moral, religious or environmental beliefs.

Investor Guidelines:

The Socially Responsible Portfolio is designed for the investor that prefers to hold investments in companies that adhere to social, moral, religious or environmental beliefs. The screening process for investments included in the portfolio involves examining the underlying stocks regarding community investment, environment, human rights, employment, animal testing, nuclear power and products such as weapons, gambling, alcohol and tobacco. The typical investor in the Socially Responsible Portfolio has more than 15 years until retirement, has little concern for asset fluctuation and is comfortable with the risks associated with investing in the equities market.



INVESTMENT BREAKDOWN		
Money Market Funds		5.0%
Short Term Bonds		0.0%
Intermediate Term Bonds		17.1%
Long Term Bonds		0.0%
Large Company Value		15.2%
Large Company Blend		9.5%
Large Company Growth		11.4%
Medium Company Value		7.6%
Medium Company Growth		7.6%
Small Company Value		0.0%
Small Company Growth		7.6%
World Stock		19.0%
Foreign Stock		0.0%
Specialty Sectors		0.0%
TOTALS:		100.0%

Investment Portfolio:

Weighted Portfolio Expense Ratio: 1.08%

Money Market Funds:

TCA Money Market Fund 5.0%

Large Company Blend Oriented Equities:

Sentinel Sustainable Core Opp 9.5%

World Stock:

DWS Global Thematic A 19.0%

Intermediate Term Bonds:

Calvert Socially Inv. Bond A 17.1%

Large Company Growth Oriented Equities:

Calvert Socially Inv. Equity I 11.4%

Foreign Stock:

Calvert World Value International I 0.0%

Large Company Value Oriented Equities:

American Mutual F1 15.2%

Cash/Fixed Income Exposure: 22.1%

Medium Company Value Oriented Equities:

Ave Maria Catholic Value Fund 7.6%

Domestic Equity Exposure: 58.9%

Medium Company Growth Oriented Equities:

Ave Maria Growth 7.60%

Foreign/Specialty Equity Exposure: 19.0%

Small Cap Growth Oriented Equities:

Sentinel Small Company A 7.6%



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.

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Investment Policy Statement }

TCA Portfolio 11 (Tax Managed Equity Portfolio)

Standard Deviation: 16.55

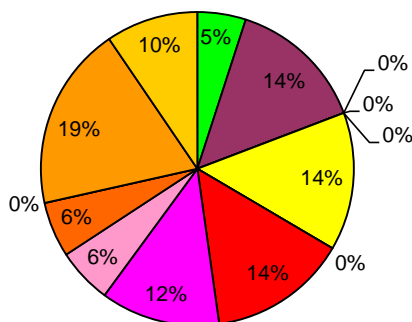


Investment Objective:

Aggressive tax efficient equity market growth.

Investor Guidelines:

The Tax Managed Equity Portfolio is designed for an investor that prefers an aggressive portfolio with potential for long-term growth and little regard for short-term deviations. The portfolio is designed to minimize tax consequences inherent in investing non-qualified assets by limiting exposure to stock dividends and capital gains. The typical investor in the Tax Managed Equity Portfolio has more than 20 years until retirement, is not concerned with short-term fluctuations in assets and is comfortable with the risks associated with investing in both domestic and foreign equities. The typical investor places a primary focus on limiting tax consequences with additional emphasis on outpacing market indices.



INVESTMENT BREAKDOWN		Total Tax Cost Ratio: 0.02%
Money Market Funds	5.0%	
Muni Bonds	14.2%	
Intermediate Term Bonds	0.0%	
Long Term Bonds	0.0%	
Domestic Hybrid	0.0%	
Large Company Value	14.3%	
Large Company Blended	0.0%	
Large Company Growth	14.3%	
Medium Company Growth	12.3%	
Small Company Value	5.7%	
Small Company Growth	5.7%	
Long Short	0.0%	
Foreign Stock	19.0%	
Specialty Sectors	9.5%	
TOTALS:	100.0%	

Investment Portfolio:

Weighted Portfolio Expense Ratio: 1.12%

Money Market Funds:

TCA Money Market Fund 5.0%

Large Company Value Oriented Equities:

Pioneer Cullen Value A 14.3%

World Stock:

None 0.0%

Muni Bonds:

Franklin OH Insured Tax Free A 14.2%

Large Company Blended Oriented Equities:

Goldman Sachs Str. Tax Managed A 0.0%

Foreign Stock:

Oppenheimer International Growth A 19.0%

Intermediate Term Bonds:

None 0.0%

Large Company Growth Oriented Equities:

Fidelity Adv. New Insights A 14.3%

Specialty Stock:

Allianz RCM Technology A 9.5%

Long Term Bonds:

None 0.0%

Medium Company Growth Oriented Equities:

Jennison Mid Cap Growth A 12.3%

Small Cap Value Oriented Equities:

Eaton Vance Tax Managed Small Value A 5.7%

Cash/Fixed Income Exposure: 19.2%

Small Cap Growth Oriented Equities:

Eaton Vance Tax Managed Small Growth A 5.7%

Domestic Equity Exposure: 52.3%

Foreign/Specialty Equity Exposure: 28.5%

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.

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Investment Policy Statement }

TCA Portfolio 12 - ETF Bond Portfolio

Standard Deviation: 7.62

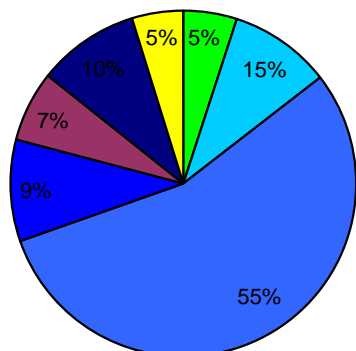


Investment Objective:

Preserve capital while placing emphasis on current income. The portfolio is managed to be a low cost alternative to retail bond mutual funds.

Investor Guidelines:

The ETF Bond Portfolio is designed for an investor that prefers a conservative portfolio with few short-term deviations at a low cost. The typical investor in the ETF 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		5.0%
Short Term Bonds		9.5%
Intermediate Term Bonds		55.1%
Long Term Bonds		9.5%
High Yield Bonds		6.6%
World Bonds		9.5%
Inflation Protected Bonds		4.8%
TOTALS:		100.0%

Investment Portfolio:

Weighted Portfolio Expense Ratio: 0.23%

Money Market Funds:

TCA Money Market Fund 5.0%

High Yield Bonds

iShares iBoxx \$ High Yield Corp. 6.6%

Cash/Fixed Income Exposure: 100.0%

Short Term Bonds:

iShares Barclays 1-3 Credit 9.5%

World Bonds

SPDR DB Int'l Gov't TIPS Bond 9.5%

Domestic Equity Exposure: 0.0%

Intermediate Term Bonds:

Vanguard Total Bond Market ETF 17.1%
iShares Barclays 3-7 Treas. Bond 14.3%
iShares iBoxx Investment Grade Corp. 19.0%
iShares Barclays Agency Bond 4.7%

Inflation Protected Bonds:

iShares Barclays TIPS Bond 4.8%

Foreign/Specialty Equity Exposure: 0.0%

Long Term Bonds:

iShares Barclays 20+ 9.5%

Current 12 month Yield: 3.49%

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.

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Investment Policy Statement }

TCA Portfolio 13 - Government / High Quality Bond Portfolio

Standard Deviation: 3.27

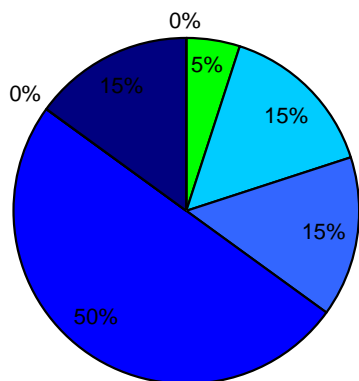


Investment Objective:

Current income while limiting market fluctuation.

Investor Guidelines:

The Government HQ Bond Portfolio is designed for an investor that prefers a conservative portfolio with few short term fluctuations. The typical investor in the Government HQ 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		5.0%
Ultra Short Term Bonds		15.0%
Short Term Bonds		15.0%
Intermediate Term Bonds		50.0%
Long Term Bonds		0.0%
Inflation Protected Bonds		15.0%
Multisector Bonds		0.0%
TOTALS:		100.0%

Investment Portfolio:

Weighted Portfolio Expense Ratio: 0.81%

Money Market Funds:

TCA Money Market Fund 5.0%

Inflation Protected Bonds

Pimco Real Return A 15.0%

Cash/Fixed Income Exposure: 100.0%

UltraShort Term Bonds:

Franklin Adj. US Gov't Bond A 15.0%

Domestic Equity Exposure: 0.0%

Short Term Bonds:

Goldman Sachs Short Gov't A 15.0%

Foreign/Specialty Equity Exposure: 0.0%

Intermediate Term Bonds:

Pimco Total Return A 10.0%

MFS Government Securities A 10.0%

Franklin US Gov't Securities A 20.0%

Fidelity Adv. Government Income A 10.0%

Current 12 Month Yield: 3.21%

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.

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