Road to Wealth

Navigating your road to wealth just got easier;
thanks to the professionals at MGO Investment Advisors Inc.

mgo Building wealth.

MGO Road to Wealth

Personal Portfolio Investing

Key Facts

What is Road to Wealth: MGO Road to Wealth is the portfolio management program designed for personal assets, IRA's, IRA Rollovers, Roth IRA's, Trusts and other investment portfolios. Individuals can choose to have the many assets that comprise personal wealth actively managed by the professional investment advisors of Moskal Gross Orchosky.

How it works: MGO Investment Advisors conduct a thorough analysis of current assets and determine the best allocations and account registrations for an individual to capitalize on the market, tax law and their own personal income needs. The analysis includes MGO recommendations and a plan to achieve investment goals.

Fees & Expenses: The annual investment advisory fee for service typically begins at 1% of portfolio assets and declines as assets increase.* The program offers retail mutual funds without front or back loads. Each portfolio has a weighted underlying fund expense ratio generally ranging from 0.32% to 1.37%. Please be aware that when portfolios are rebalanced the potential exists for nominal short term trading fees imposed by the mutual funds. An annual minimum contract maintenance fee of $50 may apply.

Termination of Services: A participant can terminate service at any time by submitting a written request to MGO Investment Advisors. There are no penalties associated with terminating services.

Portfolio Models: There are 6 core portfolio ranging in risk tolerance from lower equity to higher equity allocations. There are also 7 themed portfolios.

Portfolio Management: MGO personal portfolios are selected and monitored for change by the MGO investment committee, which meets periodically to discuss funds and allocations. The investment committee has over 100 years of combined investment experience and includes: Michael Moskal, Ronald Gross, Paul Orchosky, Ted Triska, Lisa Peterson and Scott Lepa.

Portfolio Investments: MGO invests through Trust Company of America. Trust Company offers over 10,000 mutual funds. MGO Portfolios managed through Trust Company of America offer purchases at Net Asset Value (no loads).

Communications: A comprehensive communication plan is in place that will update investors on a regular basis relative to their portfolio and overall markets.

Portfolio Selection: Investor assets can be divided between multiple portfolios to create a custom designed investment strategy that meets income and earnings needs.

About Trust Co. of America: Since 1972 Trust Company of America has been protecting assets of investors worldwide. As an independent custodian, Trust Company ensures the safekeeping of client assets by managing, tracking, and holding title to actual securities. Trust Company custodies over $3 billion in assets.

* Standard Advisory Fee Schedule is as follows: 1% of assets annually up to $2,000,000 in assets, 0.75% of assets annually on assets between $2,000,000.01 and $3,000,000; 0.50% of assets annually on assets between $3,000,000.01 and $4,000,000; 0.25% of assets annually for assets over $4,000,000.

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Methodology

Sir John Templeton, founder of Franklin Templeton Investments, once said:

> "To buy when others are despondently selling and to sell when others are avidly buying requires the greatest fortitude and pays the greatest ultimate rewards."

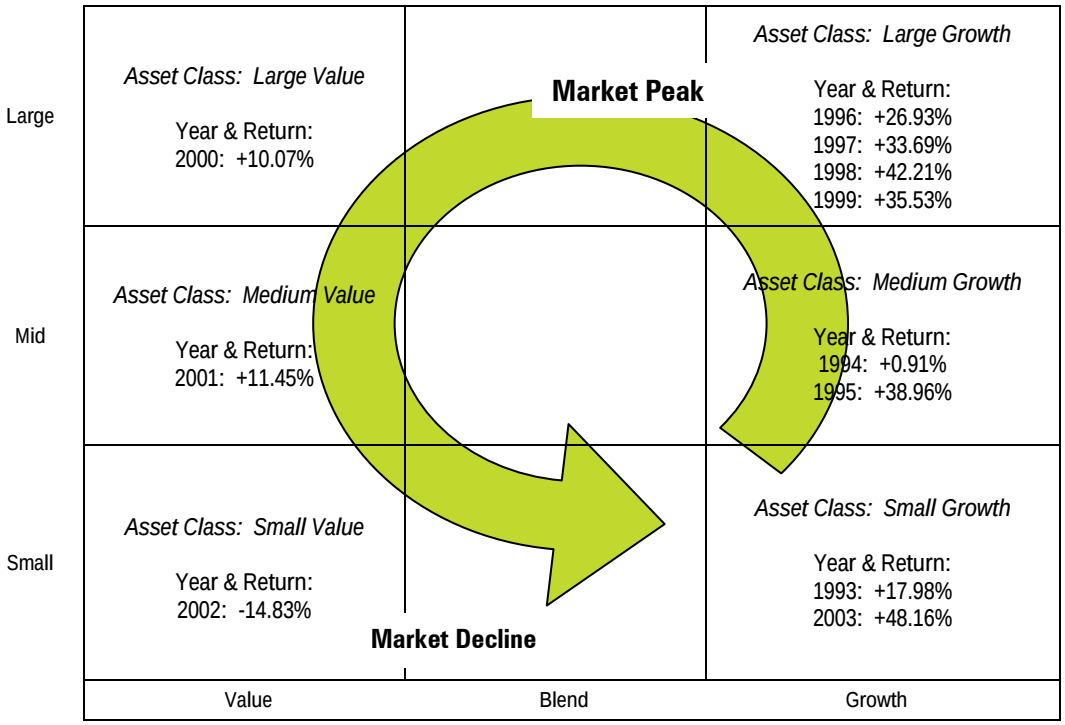
MGO Investment Advisors uses a similar contrarian approach to investing. MGO buys funds that provide strong long-term value prospects while others are selling them at a discount. MGO sells overvalued, overpriced funds while investors are still buying at a premium. Buy low, sell high.

Our value based investment strategy is two-fold, involving technical analysis and fundamental analysis. The analysis is then incorporated into the theories of Nobel Prize winning economist Harry Markovitz as well as Nobel Prize winning economist William Sharpe to create a portfolio that maximizes return potential while minimizing portfolio risk based upon investor risk tolerance -or- incorporating Modern Portfolio Theory.

In creating portfolios, fundamental analysis involves a proper identification of the market cycle. The stock market is cyclical in nature and while investor sentiment will never allow the market to prescribe to an exact science, equity asset classes will come into favor at different stages of the market cycle. From a market peak to a market low, there is always an asset class that is outperforming the overall market. MGO attempts to determine these asset classes. Identifying the stages of a market cycle and overweighting the proper market sectors can aid in maximizing returns. Identifying stages in the market cycle involves evaluating the external market environment and properly gauging the attitude of investors.

Fundamental analysis also takes into account the managers of the underlying investments. Appropriate manager tenure and the support of a skilled team of research analysts create funds that invest in the appropriate stocks with little stock overlap (stock overlap - holding the same stock in multiple portfolios, reducing diversification).

THE MARKET LIFECYCLE



Methodology

Relying solely upon fundamental analysis does not give an accurate assessment of a portfolio. Technical analysis is a cornerstone of prudent investing. MGO Investment Advisors investment selections are based on:

Expense Ratio: Keeping the expenses of underlying funds in the portfolio within acceptable ranges of the appropriate benchmark.

Sharpe Ratio: Developed by Nobel Laureate William Sharpe, the Sharpe Ratio gauges whether a fund is generating an appropriate return based on the amount of risk that the fund has undertaken.

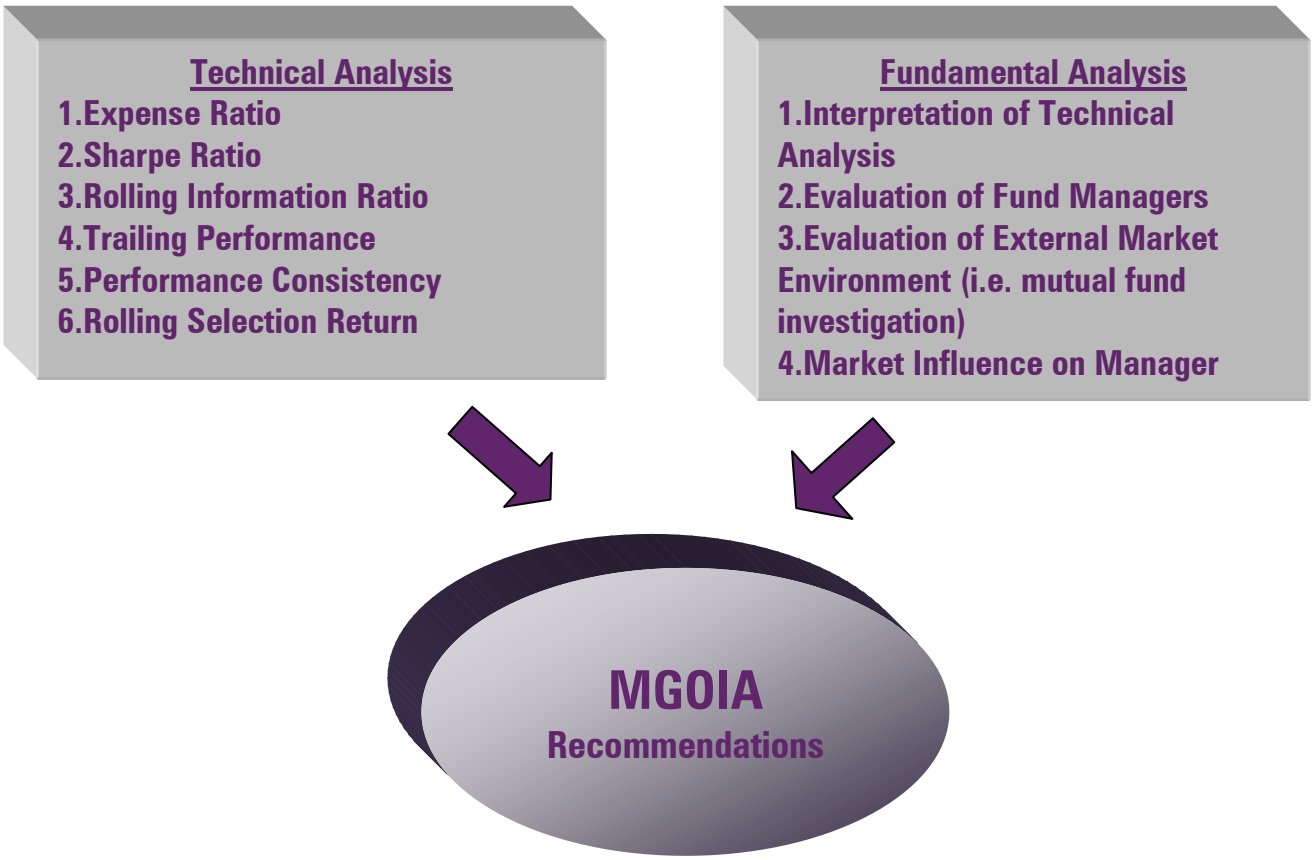
Information Ratio: Quantifies the value added or subtracted by a fund's manager versus the appropriate benchmark.

Performance: The total underlying investment return over a group of historical periods.

Performance Consistency: Determining if long-term returns are consistent or skewed by one outstanding period of performance. Long term return consistency without style drift (i.e. investing in stocks of asset classes other than the specific asset class for which the fund is intended) is the hallmark of a good investment.

Selection Returns: A fund manager's performance relative to a benchmark.

A delicate blend of technical and fundamental analysis allows MGO to manage 401(k) accounts in a manner designed to capitalize upon current market trends while not exposing assets to excessive risks.



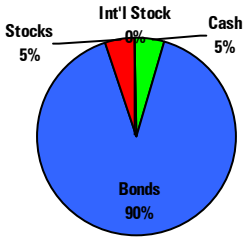
Asset Allocation Models

MGO has 13 unique asset allocation models: Core Portfolios 1 through 6 and specialty portfolios. Each portfolios' goal is to outperform a benchmark portfolio with commensurate risk factors. Portfolios range from less equity holdings (Portfolio 1) to more equity holdings (Portfolio 6).

CORE PORTFOLIOS

Conservative

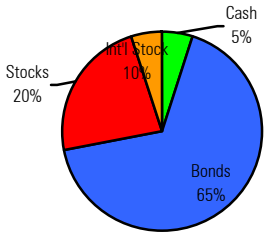
R2W Portfolio 1: (Conservative)



Investment Objective: Capital preservation with potential for income.

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

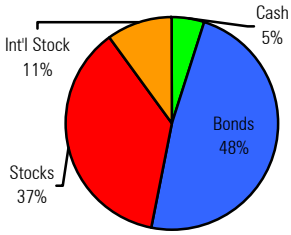
R2W Portfolio 2: (Moderate Conservative)



Investment Objective: Current income with limited potential to capitalize upon equity market growth.

Investment Policy Guidelines: The portfolio 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 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.

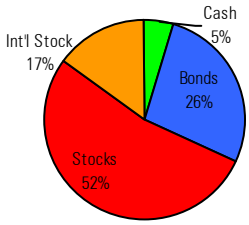
R2W Portfolio 3: (Moderate Income)



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.

Investment Policy Guidelines: The portfolio 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 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

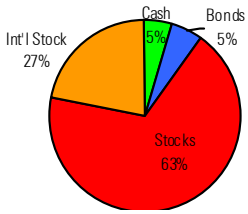
R2W Portfolio 4: (Moderate Aggressive)



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

Investment Policy Guidelines: The portfolio is designed for an investor that prefers an aggressive portfolio with potential for long-term growth and large fluctuations. The typical investor in the portfolio 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.

R2W Portfolio 5: (Aggressive)



Investment Objective: Equity market growth with consideration for current income.

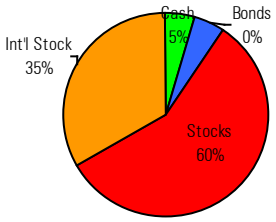
Investment Policy Guidelines: The portfolio is designed for an investor that prefers an aggressive portfolio with potential for long-term growth; concerns for fluctuations secondary. The typical investor in the portfolio has more than 20 years until retirement, is not concerned with short-term fluctuations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

Moderate Aggressive

MGO has 13 unique asset allocation models: Core Portfolios 1 through 6 and specialty portfolios. Each portfolios' goal is to outperform a benchmark portfolio with commensurate risk factors. Portfolios range from less equity holdings (Portfolio 1) to more equity holdings (Portfolio 6).

CORE PORTFOLIOS (continued)

R2W Portfolio 6: (Aggressive Growth)

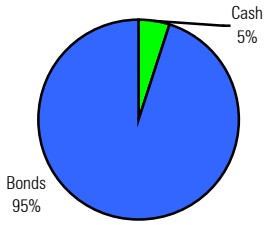


Investment Objective: Aggressive equity market growth.

Investment Policy Guidelines: The 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 typical investor in the 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.

SPECIALTY PORTFOLIOS

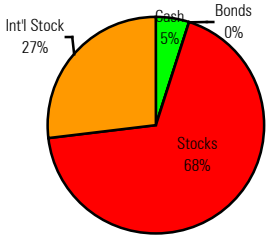
R2W Portfolio 7: Bond Portfolio



Investment Objective: Current income while limiting market fluctuation.

Investment Policy Guidelines: The portfolio is designed for an investor that prefers a conservative portfolio with few short-term fluctuations. The typical investor in the portfolio is concerned with asset fluctuation and is not comfortable with the risk associated with investing in the equities market.

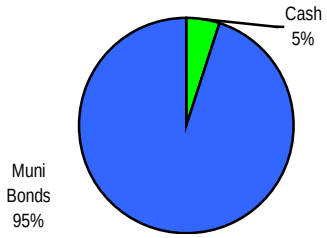
R2W Portfolio 8: Equity ETF Portfolio (Exchange Traded Fund)



Investment Objective: Aggressive equity market growth.

Investment Policy Guidelines: The 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 the 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.

R2W Portfolio 9: Municipal Tax Advantaged Bond Portfolio



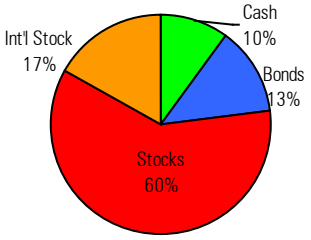
Investment Objective: Preserve capital while placing emphasis on tax advantaged current income.

Investment Policy Guidelines: The portfolio is designed for an investor that prefers a conservative portfolio with few short-term fluctuations. The typical investor in the 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.

MGO has 13 unique asset allocation models: Core Portfolios 1 through 6 and specialty portfolios. Each portfolios' goal is to outperform a benchmark portfolio with commensurate risk factors. Portfolios range from less equity holdings (Portfolio 1) to more equity holdings (Portfolio 6).

SPECIALTY PORTFOLIOS (continued)

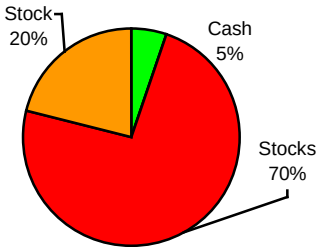
R2W Portfolio 10: Socially Responsible Portfolio



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.

Investment Policy Guidelines: The 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 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.

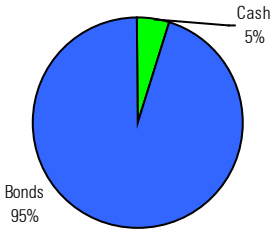
R2W Portfolio 11: Tax Managed Equity Portfolio



Investment Objective: Aggressive tax efficient equity market growth.

Investment Policy Guidelines: The 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 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.

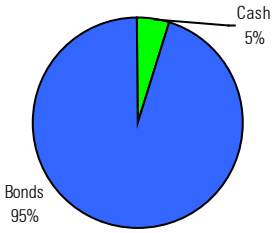
R2W Portfolio 12: ETF Bond Portfolio



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.

Investment Policy Guidelines: The 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 portfolio is concerned with asset fluctuation and is not comfortable with the risk associated with investing in the equities market.

R2W Portfolio 13: Government / High Quality Bond Portfolio



Investment Objective: Current income while limiting market fluctuation. This portfolio is managed to invest in the highest quality bonds with little default risk.

Investment Policy Guidelines: The portfolio is designed for an investor that prefers a conservative portfolio with few short-term fluctuations. The typical investor in the portfolio is concerned with asset fluctuation and is not comfortable with the risk associated with investing in the equities market.

Fee & Expenses Example

This example is intended to help illustrate the cost associated with investing through the MGO Investment Advisors Road to Retirement Waelth account program at an advisory fee of 1.00% annually. The example assumes that you invest $10,000 in the program for the time periods indicated and then redeem shares at the end of the period. The example assumes that your investment has a 5% return each year and that you reinvest all dividends and distributions. Although your actual costs may be higher or lower based on a variety of factors including underlying fund expenses, program fees and administration charges, the advisory fee costs are as follows:

Year	Cumulative Advisory Expense
1	$105
3	$331
5	$580
10	$1,321

MGO Investment Advisors Inc.
1301 East 9th Street, Suite 1400
Cleveland, Ohio 44114
Privacy Statement
January 4, 2010

MGO Investment Advisors Inc., a registered investment advisor, is committed to safeguarding the confidential information of its clients. We hold all personal information provided to our firms in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services provided by MGO Investment Advisors Inc.

MGO Securities Corp. shares office space with two nonaffiliated companies – Richard A. Weiss Attorney at Law (former Moskal Gross Orchosky Inc. shareholder) and Moskal Consulting Ltd. (President/CEO and former MGO shareholder Jack D. Moskal). The nonaffiliated firms may have direct access to client information in order to provide insurance and/or legal services as may be applicable to clients' service model.

We have never disclosed information to nonaffiliated third parties (other than those firms noted above), except as permitted by law, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without advising you first. We use financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. Our policy with respect to personal information about you is listed below.

- We limit employee and agent access to information only to those who have a business or professional reason for knowing, and only to nonaffiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or so that our firm can discuss your financial situation with your accountant or lawyer.)

- We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.

- The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement.

- We may disclose the following information to entities that perform administrative services on our behalf or as required by law for legal, regulatory or other purposes:

    - Information we receive from you on applications or other forms, such as your name, address, beneficiaries, Social Security number, family member information, assets and income.

- We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.

- Personally identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities laws. After this required period of record retention, all such information will be destroyed.

MGO Securities Corp.
Disclosure of Business Continuity Plan

Our firm's policy is to respond to a Significant Business Disruption (SBD) by safeguarding employees' lives and firm property, making a financial and operational assessment, quickly recovering and resuming operations, protecting the firm's books and records, and allowing our customers to transact business.

Our plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only our firm's ability to communicate and do business, such as a fire in our building. External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, a city flood or a wide-scale regional disruption.

In the event of an SBD we have the capability to conduct business from the homes of the shareholders and management staff of parent company Moskal Gross Orchosky Inc. All home offices are provided with: computer, fax machine, telephone and remote access to systems and internet/email capabilities.

Clients have direct access to their accounts by calling the investment company with which their assets are held directly themselves. The phone number can be found on the confirmation statements, generated on a quarterly basis, by the investment company. The investment company can process the transactions for the account owner. Most of the investment companies have web sites with which account information can be accessed and trades processed. Clients with direct access to the investment company include the plan sponsor of Qualified Retirement plans and Individual Retail Clients. Participants of Retirement Plans should contact their plan sponsor to determine if they have direct access to their accounts via the investment company.

MGO Investment Advisors' history is rich with decades of diverse experience in all facets of retirement planning and asset management. It's this rich history that makes us the logical choice to help you manage your retirement dollars.

As our industry has evolved, MGO realized the increasing need to work with you, the retirement plan participant, directly to help you with investment decision-making. We take the guesswork out of investing by getting to know you personally and using that knowledge to actively manage your retirement dollars.

Our roots date back to 1939, the beginning of the modern pension era with the founding of Eugene M. Klein and Co., one of the first companies to offer retirement plans in the country. Over the course of the next 50 years, Klein's company flourished, gaining a national reputation for high quality retirement plan design and maintenance.

Meanwhile, in 1968, industry pioneer Jack Moskal, established Capital Planning Corp., one of the first firms to coin the term 'financial planner.' His business focused on designing and managing investment portfolios for retirement plans and individual and corporate investors growing to over $200 million in assets under management.

The two came together to form Moskal Klein, Incorporated in 1990. With a history four generations deep, our firm became Moskal Gross Orchosky Inc. in 2003 to reflect current owners: CEO Michael B. Moskal, VP Ronald S. Gross and VP Paul J. Orchosky. Together they lead a team comprised of actuaries, attorneys, Certified Public Accountants, Certified Financial Planners, and investment advisors with over 100 years of combined experience to provide you with the most advanced level of asset management.

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