



ANALYTICS INVESTMENT ADVISORS, LLC

Exchange Traded Fund Investment Model

The investment strategies described below are designed to be comprised entirely of Exchange Traded Funds (ETFs): 1) are a way to combine the potentially high returns of individual stock trading with the benefits of diversification of mutual funds; 2) are a basket of stocks that trade on an exchange with the simplicity and liquidity of an individual stock; 3) add flexibility and safety through diversification, access to varied markets; 4) are low cost and tax efficient; 5) trade under the jurisdiction of the Security and Exchange Commission offering protection and liquidity for orderly and continuous trading; and, 6) allow the ability to effectively monitor performance and effectuate sound risk management strategies; for example, stop and limit orders.

Strategies

Analytics Investment Advisors, LLC offers the following five distinct ETF strategies to its clients in the role of a fiduciary investment advisor.

Analytics Conservative Strategy: Conservative investors prepared to accept lower returns to protect capital and initial investment (Risk Score: 0-110).

Analytics Cautious Strategy: Investors seeking better than basic returns but with low risk and emphasis on preservation of wealth (Risk Score: 111-200).

Analytics Balanced Strategy: Prudent investors desiring a balanced portfolio designed to accomplish medium to long term financial goals and an investment strategy which accounts for taxes and inflation. Calculated risk is acceptable to achieve good returns (Risk Score: 201-290).

Analytics Assertive Strategy: Assertive investors with sufficient income to invest mostly for capital growth. Higher volatility, moderate risk, and more aggressive investments are acceptable to accumulate wealth over time (Risk Score: 291-390).

Analytics Aggressive Strategy: Aggressive investors intending to compromise portfolio balance in pursuit of higher long term returns. Security of capital is secondary to potential wealth accumulation (Risk Score: 391-450).

2012 Performance Summary

	Rate of Return*	Alpha	Beta	Sharpe Ratio
Cautious	8.53%	4.84	.60	1.22
Balanced	10.51%	6.58	1.03	1.13
Assertive	17.10%	8.43	.94	1.26
Aggressive	22.70%	2.12	1.24	.81

*After fees