

CMC-WealthADV Global Appreciation Portfolio™

Data through December 31, 2007

Suitability

The CMC-WealthADV Global Appreciation Portfolio is designed for the investor seeking to maximize the growth of their capital through a professionally managed, diversified domestic and international equity portfolio. Investors should be risk tolerant and have a greater than five year time horizon.

Investment Objective

The objective is to achieve capital appreciation over a five year or longer investment holding period. The portfolio should perform in line with or outperform an all-equity blended combination of the following performance benchmarks: Russell 1000 (67%), Russell 2000 Growth (8%) and the MSCI EAFE (25%).

Portfolio Investment Guidelines

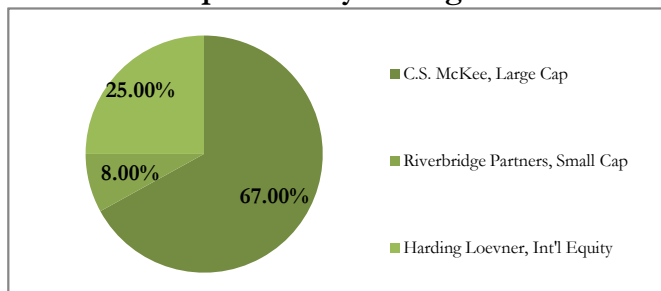
Maximum Individual Security Position Size = 8%
 Maximum Sector Weight Not Higher Than 1.25X of Index
 Minimum Sector Weight Not Lower Than 0.75X of Index

Weekly Review of Portfolio Guideline Compliance
 Quarterly Evaluation of Investment Managers
 Portfolios Rebalanced Annually

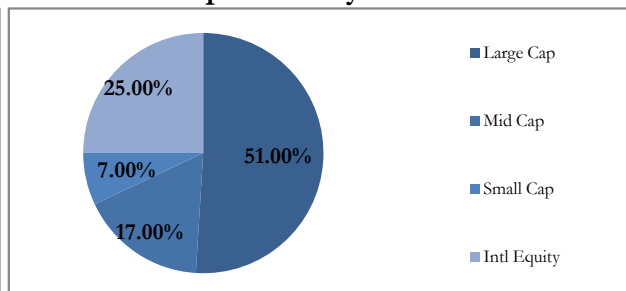
Manager Selection and Portfolio Construction Process

The CMC Manager Selection and Portfolio Construction Process evaluates both individual manager skill and how well managers compliment each other to best achieve the investment objective. Diversification between managers is of paramount importance. Individual managers are evaluated on a variety of factors, including performance (absolute and risk-adjusted), style drift, stock selection skill and portfolio manager experience and talent. Managers are then paired together to determine how well they compliment each other. Manager combinations are analyzed as a complete portfolio and regularly monitored to ensure that investment guidelines are maintained. CMC believes that this process of individual manager and combined portfolio analysis provides the greatest probability that the portfolio will meet its investment objectives.

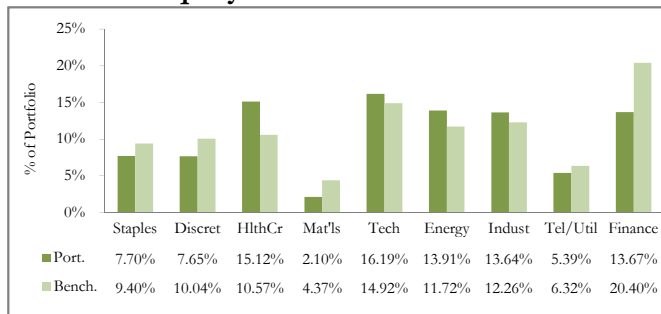
Portfolio Composition by Manager



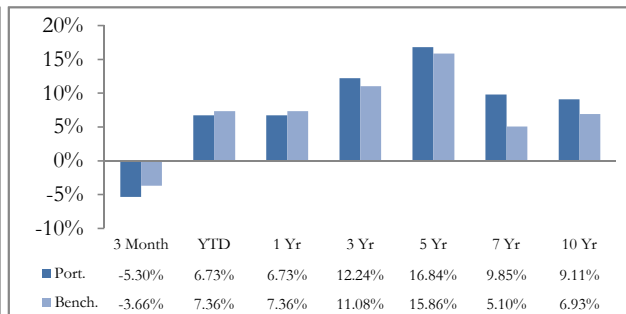
Portfolio Composition by Asset Class



Domestic Equity Sector Allocations



Annualized Returns



Blended Benchmark Comparison (5 Years)

Excess Annualized Return 0.98%
 Annualized Alpha 1.21%
 Beta 0.97
 R-squared 94.52%

Portfolio Risk Metrics (5 Years)

Excess Standard Deviation 0.00%
 Downside Deviation 1.20%
 Sharpe Ratio 1.18
 Maximum Drawdown -4.38%

The multi-manager portfolio above reflects the hypothetical, annually rebalanced performance of this combination of investment managers and/or exchange traded funds over various time periods. These figures do not reflect the performance of an actual account or a group of actual accounts. The performance figures are net of investment manager and CMC fees but do not take other advisory fees or expenses into account. Past performance is no guarantee of future results. Clients should consult with their personal financial advisor with respect to the appropriateness of implementing this strategy for their financial circumstances.

Manager Descriptions

C.S. McKee, L.P. Domestic Core Equity

Large Cap Core

One Gateway Center, 8th Floor, Pittsburg, PA 15222

www.csmkee.com

C.S. McKee, L.P. (CSM) is a privately held, employee owned registered investment advisory firm headquartered in Pittsburgh, Pennsylvania. CSM manages money for institutional and high net worth investors and has approximately \$8 billion dollars under management in a variety of proprietary investment portfolios. CSM aims to provide competitive returns to the S&P 500 Index. The manager believes it can achieve its investment objective by actively managing a broadly diversified portfolio of statistically undervalued stocks with favorable earnings dynamics along with a carefully selected bias towards growth or value style securities. While no overt macroeconomic overlay is used to select securities and build portfolios a knowledge of what economic and sector conditions exist and how they will affect a given stock is part of the portfolio management process. C.S. McKee will own primarily domestic large cap and to a lesser extent mid cap stocks.

Riverbridge Partners, LLC

Small Cap Growth

Midwest Plaza West

801 Nicollet Mall Suite 600

Minneapolis, MN 55402

www.riverbridge.com

Riverbridge Partners, LLC (WP) is an employee owned, privately held firm headquartered in Minneapolis, Minnesota. RP has a diverse client base that is both institutional and high net worth in nature. RP's primary business focus is on the management of domestic equities and their investment objective is to outperform the Russell 2000 Growth Index over the long term. RP's investment philosophy is that earnings power determines the value of a business and ultimately the price of its stock. So, RP focuses their research on companies that are building their earnings power and intrinsic value of the company over long periods of time. Riverbridge seeks to identify differentiated, high quality companies that have the ability to internally finance their growth. The portfolio contains stocks selected for high unit growth, margin expansion, and limited debt. Quality of management is also critical. The Riverbridge Partners, LLC Small Cap Portfolio has a 18 year track record. Most importantly, the investment team has been in place for 14 years. RP has \$1.1 billion under management.

Harding Loevner Management, L.P. International Equity ADR

International Equity

50 Division Street, Suite 401, Somerville, NJ 08876

www.hardingloevner.com

Harding and Loevner (HL) is a privately held, employee owned, registered investment advisory firm with about \$6 billion in assets under management. They are headquartered in Somerset, New Jersey and serve the needs of a diverse group of institutional and high net worth investors. HL builds portfolios with international stocks that are under-priced relative to their own estimate of a company's intrinsic value. Their analysts devote considerable time and effort to qualifying, researching, and valuing companies. For inclusion in the portfolio, securities must meet the following criteria: attractive prospective revenue growth, earnings and cash flow growth, a track record of successful management with a clearly articulated business strategy and a suitable regard for shareholders. Financial resources, business-appropriate balance sheet, borrowing capacity as well as free cash flow generation, high and growing margins with sustained by durable competitive advantages are also key considerations. Each stock investment must enhance the portfolio's prospective risk and/or return profile and be attractively priced in comparison to alternative securities. Securities will be predominantly from countries with developed economies.