

The Performance Extension Series

- Max Xtender - Model Portfolio Strategy

Investment Fund Options:

- Small Cap stock fund
- Large Cap stock fund
- Mid Cap stock fund
- Over-the-counter (OTC) stock fund
- Leveraged Small Cap Fund
- Leveraged Large Cap Fund
- Leveraged Mid Cap Fund
- Leveraged OTC Fund
- International stock fund
- Inverse "Short" fund
- Leveraged Inverse Fund



Investment Strategy:

The **Max Xtender Strategy** is driven by a mechanical investment model. The strategy's objective is to invest for long-term returns with the capability to use leverage and to profit during "bear markets" with an Inverse Fund.

The strategy seeks to maximize returns by investing in leveraged index funds during both strong bull and strong bear markets. Leverage up to 2 to 1 times and is allowed during strongly trending market conditions, driven by an active management process tied to market conditions.

The strategy is considerably more volatile than our other Model Portfolio strategies and should be considered speculative. Drawdowns of 15% are common and a Maximum Drawdown of 31.5% has been experienced since inception of tracking.

Historical Returns:

For periods ending October 31, 2008

Total Return	Strategy	Buy & Hold(b)	Asset Allocation(c)
1 Year	7.7 %	-36.4 %	-26.8 %
5 Year	60.2 %	-7.8 %	1.5 %
10 Year (a)	1,277.0 %	-21.0 %	11.9 %
Yearly Returns			22.8
2008 YTD	16.0 %	-34.0 %	-7.9 %
2007	-3.0 %	3.5 %	3.1 %
2006	23.8 %	15.8 %	8.5 %
2005	-7.8 %	4.9 %	1.9 %
2004	16.1 %	10.9 %	10.5 %

The returns shown are pre-tax and do not incorporate transaction costs. Note that **past performance doesn't guarantee future results**. The 10 year Total Return figure for the Strategy incorporates computer simulated returns for the years of 1998 through 2003.

Investor Profile:

We believe that investors with the following characteristics will be most likely to find this strategy suitable for their situation:

- Medium to large sized portfolio
- 5 to 30 year investment horizon
- High tolerance for risk
- Looking for speculative returns in a component of their overall portfolio
- Not much time to manage investments
- Looking to take maximal advantage of both bull and bear markets in the U.S.

Investment Strategy Profile:

Suitable for:

- IRAs (Individual Retirement Accounts)
- Taxable brokerage accounts
- Variable Annuities

Investment Strategy Type: Speculative Growth

Estimated Annual Number of Portfolio Shifts: 8

Recommended Minimum Account Size: \$ 25,000

Recommended Brokers(d): Scottrade, Ameritrade

Recommended Fund Families(d): ProFunds, Rydex Funds

Notes: (a) Incorporates computer simulated returns for 1998 through 2003; (b) Buy & Hold proxy is holding the S&P 500 Index; (c) Asset Allocation proxy is a fixed portfolio of 60% LargeCap stocks and 40% bonds; (d) Recommended to reduce transaction costs.