

Risk Grade 64	Returns to 2/26/10				
	1 Month	YTD	3 Month	1 Year	3 Year
<b>Lowly Analyst</b>	2.3%	-1.3%	0.2%	30.4%	11.2%
<b>Vanguard Total World Stock Index</b>	2.1%	-3.1%	-1.6%	59.3%	NA
<b>Wilshire Total Market</b>	3.7%	0.4%	2.5%	52.4%	-21.3%

Recommendations: RAFI US 1000 4%, RAFI US 1500 5%, DJ US Realty 10%, PowerShares Listed Private Equity 8%, Russell Microcap 11%, PowerShares Preferreds 11%, iShares S&P GSGI Commodity 11%, Wisdom Tree Emerging Market 10%, Absolute Return 8%, SPDR Hi Yield Bands 11%, Nuveen Floating Rate Income 11%

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401(k) Funds	NAV 2/26/10	1 Mo	3 Mo	1 Year	Price/Earnings Ratio	Monthly Standard Deviation	RiskGrade (Total World Stock 93)	Sup-Prime 10/11/07-3/6/09	Sep 11 9/10/01 9/21/01	3 Years per Year	5 years per Year	
PHX	Panhandle Oil and Gas	\$27.16	18%	31%	68%	1396.7	14%	131	NA	NA	14%	20%
SLX	Market Vectors Steel ETF	\$59.30	9%	3%	146%	17.3	12%	189	NA	NA	11%	NA
JFR	Nuveen Floating Rate Income	\$11.42	7%	21%	112%	-1.4	5%	55	-53%	NA	2%	4%
GSG	iShares S&P GSGI Commodity Index	\$30.97	6%	-2%	29%	NA	7%	122	NA	NA	-8%	NA
MOO	Market Vectors Global Agribusiness	\$43.41	6%	2%	65%	16.9	8%	117	NA	NA	NA	NA
EWZ	iShare MSCI Brazil Index	\$68.37	6%	-8%	108%	14.0	11%	154	-30%	-17%	18%	28%
ICF	Cohen & Steers US Realty Index	\$52.12	6%	6%	99%	39.2	11%	118	-52%	-6%	-17%	-2%
VNQ	Vanguard REIT Index	\$44.63	6%	7%	95%	27.7	10%	117	NA	NA	-12%	0%
ILF	S&P Latin America 40 Index	\$44.95	5%	-5%	96%	14.0	9%	138	-26%	NA	12%	25%
IYR	iShares Dow Jones US Real Estate	\$45.80	5%	7%	93%	27.1	10%	111	-71%	NA	-15%	-2%
DSG	Wilshire Small Cap Growth	\$84.86	5%	11%	77%	19.8	7%	187	-31%	-16%	-2%	3%
PRFZ	FTSE RAFI US 1500	\$51.64	5%	12%	106%	12.6	9%	107	NA	NA	-1%	NA
EEB	BRIC (Brazil, Russia, India, China)	\$39.83	5%	-6%	91%	14.4	10%	139	NA	NA	10%	NA
EMG	SPDR Mid Cap Growth	\$59.15	5%	8%	74%	19.1	6%	97	NA	NA	0%	NA
REZ	iShares FTSE NAREIT Residential	\$30.87	5%	6%	85%	41.7	7%	106	NA	NA	NA	NA
IWC	iShares Russell Microcap Index	\$39.76	5%	9%	64%	14.7	7%	100	NA	NA	-11%	NA
DSV	Wilshire Small Cap Value	\$58.08	5%	10%	81%	14.9	7%	89	-30%	-13%	-4%	2%
IWM	iShares Russell 2000 Index	\$62.80	4%	9%	63%	16.8	6%	98	-31%	-14%	-6%	NA
IGE	North Amer Natural Resources	\$33.41	4%	-1%	54%	15.5	8%	126	-31%	NA	0%	10%
PRF	FTSE RAFI US 1000	\$48.22	4%	3%	82%	14.2	7%	95	NA	NA	-5%	NA
DBC	PowerShares DB Commodity Index	\$23.63	4%	-4%	24%	NA	6%	106	NA	NA	0%	NA
SDY	SPDR S&P Dividend	\$46.94	4%	4%	61%	13.3	5%	66	NA	NA	-5%	NA
MXI	S&P Global Value	\$58.23	4%	-4%	79%	15.6	9%	143	NA	NA	2%	NA
ELG	SPDR Wilshire Large Cap Growth	\$48.91	4%	4%	56%	18.1	4%	79	-30%	-13%	-2%	1%
TMW	SPDR Wilshire Total Market	\$82.26	4%	3%	55%	15.1	4%	77	-33%	-10%	-5%	1%
PBP	PowerShares S&P 500 BuyWrite	\$21.36	4%	2%	37%	14.8	3%	NA	NA	NA	NA	NA
IEO	US Oil & Gas Exprt & Production	\$53.73	3%	8%	65%	17.6	9%	128	-30%	NA	4%	NA
IWV	iShares Russell 3000 Index	\$64.97	3%	2%	56%	15.0	5%	79	-34%	-12%	-6%	0%
PGX	PowerShares Preferreds	\$13.84	3%	7%	82%	NA	7%	32	NA	NA	NA	NA
PSP	PowerShares Listed Private Equity	\$9.17	2%	3%	101%	7.6	8%	110	NA	NA	-27%	NA
VT	Vanguard Total World Stock Index	\$41.74	2%	-2%	59%	15.2	6%	93	NA	NA	NA	NA
CUT	Claymore/Clear Global Timber Index	\$17.06	2%	-3%	100%	17.4	12%	120	NA	NA	NA	NA
EEM	iShares Emerging Markets Index	\$38.96	2%	-3%	87%	13.7	9%	105	-58%	NA	1%	11%
DEM	WisdomTr Emerg Mkts Hi-Yield Eq	\$48.91	2%	2%	82%	11.5	7%	111	NA	NA	NA	NA
PCY	Emerging Mkts Sovereign Debt	\$25.50	1%	1%	32%	N/A	3%	32	NA	NA	NA	NA
PID	PowerShares Intl Dividend Achievers	\$13.70	1%	0%	75%	13.6	7%	88	NA	NA	-7%	NA
VEU	Vanguard FTSE All-World ex-US	\$41.64	1%	-3%	66%	15.5	7%	113	NA	NA	NA	NA
SLV	iShares Silver Trust	\$16.07	1%	-11%	25%	N/A	11%	179	NA	NA	8%	NA
PXH	FTSE RAFI Emerging Markets	\$21.39	1%	-2%	86%	13.3	9%	131	NA	NA	NA	NA
JNK	SPDR Barclays High Yield Bond	\$38.46	1%	5%	57%	NA	4%	52	NA	NA	NA	NA
IYH	iShares DJ US Healthcare	\$64.44	0%	4%	41%	12.5	3%	67	-22%	-8%	0%	3%
DBA	PowerShares DB Agriculture	\$25.40	0%	-4%	8%	NA	5%	76	-17%	NA	NA	NA
ASFIX	Absolute Strategies	\$10.54	0%	1%	26%	NA	2%	10	-20%	NA	3%	NA
EFA	iShares MSCI EFAE Index	\$52.62	0%	-4%	56%	14.3	6%	106	-40%	-12%	-8%	2%
BWX	SPDR Barclays Intl Treasury Bond	\$55.97	0%	-6%	15%	N/A	3%	39	-3%	NA	NA	NA
WIP	SPDR Intl Govt Infl-Protected Bond	\$54.15	-1%	-6%	25%	N/A	3%	42	NA	NA	NA	NA
TIP	iShares Barclays TIPS	\$103.91	-1%	-2%	10%	NA	2%	20	2%	NA	5%	3%
LSC	Managed Commodities	\$8.28	-3%	-11%	-23%	NA	4%	85	NA	NA	NA	NA

