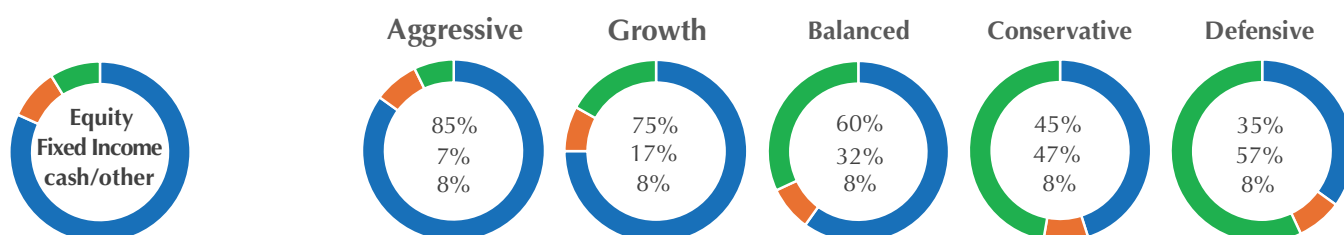


Wallick Investments asset allocation

Asset allocation guidelines



Long-term Return Expectations	8-12%	7-10%	6-9%	5-8%	4-7%
Long-term Volatility (Std Dev)	14-20%	12-19%	11-16%	9-14%	8-13%

Benchmark Target Equity Allocation	85%	75%	60%	45%	35%
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WI Equity Range	70-100%	60-90%	45-75%	30-60%	20-50%
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Benchmark Fixed Income	7%	17%	32%	47%	57%
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WI Fixed Income Range	0-30%	0-30%	30-60%	40-70%	50-80%
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Benchmark cash/other	8%	8%	8%	8%	8%
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WI cash/other Range	0-30%	0-30%	0-30%	0-30%	0-30%
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Equity diversification

Benchmark Large-Cap & International	25%	30%	45%	60%	70%
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WI Large-Cap & International Range	10-40%	15-45%	30-60%	45-75%	55-85%
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Benchmark Mid- & Small-Cap Range	75%	70%	55%	40%	30%
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WI Mid- & Small-Cap Range	60-90%	55-85%	40-70%	25-55%	15-45%
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Composition of a good benchmark

A good benchmark should be comprised of multiple assets classes (stocks, bonds, commodities, etc) and be diversified within each asset class (size, geography, etc.).

Why benchmarks matter

The purpose of investing is to achieve a goal or outcome. The reason investors hire an investment manager is to help them achieve those desired outcomes. Although the quality and precision of benchmarks can vary, without any benchmark the evaluation of an investment manager's ability to add value will be overly subjective. A good benchmark will allow a manager the ability to discern tactical decisions which he or she might believe is in a client's best interest and share transparent results. A benchmark provides both the client and the manager a tool to determine whether investments are on track and whether the investment manager is adding value beyond tracking the benchmark.

Wallick Investments' allocation benchmarks are listed below:

Benchmark security & (primary asset class)	Aggressive	Growth	Balanced	Conservative	Defensive
iShares Core US Aggregate Bond ETF (Bonds)	7	17	32	47	57
iShares Russell 1000 ETF (Large-Cap Stocks)	10	10	20	25	20
iShares MSCI EAFE ETF (Large Cap/Int'l Stocks)	10	10	10	10	10
Invesco S&P 500® Eq'l Wt. ETF (LC & MC Stocks)	15	20	15	5	5
iShares Core S&P SC ETF (MC & SC Stocks)	25	25	0	5	0
iShares Russell 2000 ETF (SC Stocks)	25	10	15	0	0
iShares S&P GSCI C'dity-In'd Trust (Commodities)	5	5	5	5	5
SPDR® Blmbg 1-3 Mth T-Bill ETF (cash/other)	3	3	3	3	3