Symphonic

FINANCIAL ADVISORS

GALAXY ASSET ALLOCATION PROGRAM

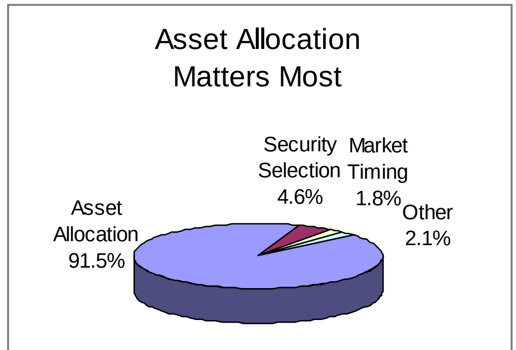
Best Practices in Investment Management

Galaxy Asset Allocation Program

Today's investors deserve the highest level of intelligence and fiduciary best practices in the development of a portfolio professionally designed to achieve their goals. Symphonic's Galaxy Asset Allocation Program (GAAP) provides investors with an intelligently personalized solution. A sophisticated and powerful portfolio analysis and asset allocation program, GAAP enables a holistic assessment of a client's current financial situation and provides recommendations for an improved portfolio. Through implementation with mutual funds, the client is helped to realize the full benefits of asset allocation's contribution to investment success.[1]

Asset Allocation: A Winning Strategy

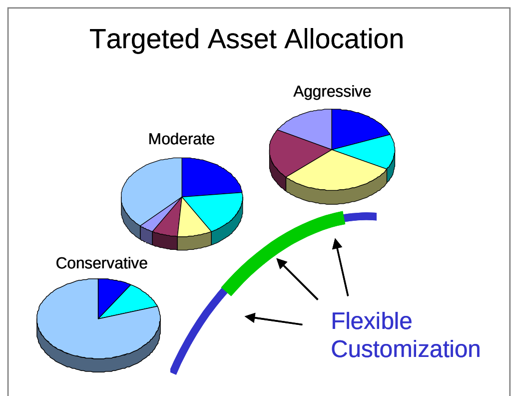
Portfolio development focuses on asset allocation, which empirical studies show determines the vast share of long-term investment variability. For each client, we create a portfolio that is distributed among broad asset class categories with the goal of providing the potential returns characteristic of a given level of risk. Implementation through an active disciplined investment strategy can help an investor meet asset allocation goals, by capturing the benefits of passive investing, including low turnover, tax efficiency, managed risk, and cost effectiveness, while retaining the performance opportunities of active management.



Source: Brinson, Singer, and Beebower (1991) - Financial Analysis Journal, May/June 1991.

Intelligently Personalized Portfolio Development

There are an infinite number of combinations of asset classes that may provide diversification. The optimal asset allocation is the portfolio that provides the highest expected return given the client's risk tolerance and preferences. Using efficient frontier technology incorporating Monte Carlo simulation, we identify portfolio options that enable greater flexibility in matching an investor's risk profile with an appropriate asset allocation.



For illustrative purposes only.

The Benefits of a Diversified Portfolio

A portfolio diversified across multiple asset classes lets you reduce volatility in the overall portfolio while still capturing the performance opportunities of each asset class. Since the future performance and timing of outperformance of a given asset class cannot be predicted, an investor may be best served by a broadly diversified portfolio across more than one asset class.

Identifying an Appropriate Portfolio

Based on the risk profile analysis the client completes in conjunction with the advisor, we recommend an appropriate asset allocation across the risk spectrum.

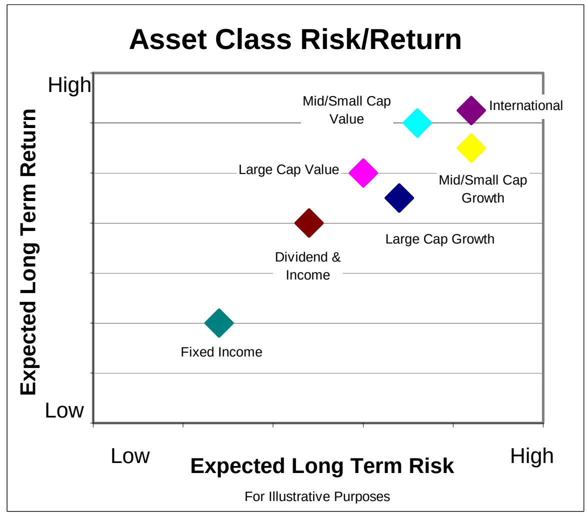
Lowest Risk	**Conservative**	**Moderately Conservative**	**Moderate**	**Moderately Aggressive**	**Aggressive**	Highest Risk

Further customization is available within each risk profile range, for additional refinement of the risk and return expectations.

[1] Asset allocation neither assures profit nor guarantees against loss.

How Each Asset Class Contributes to the Portfolio

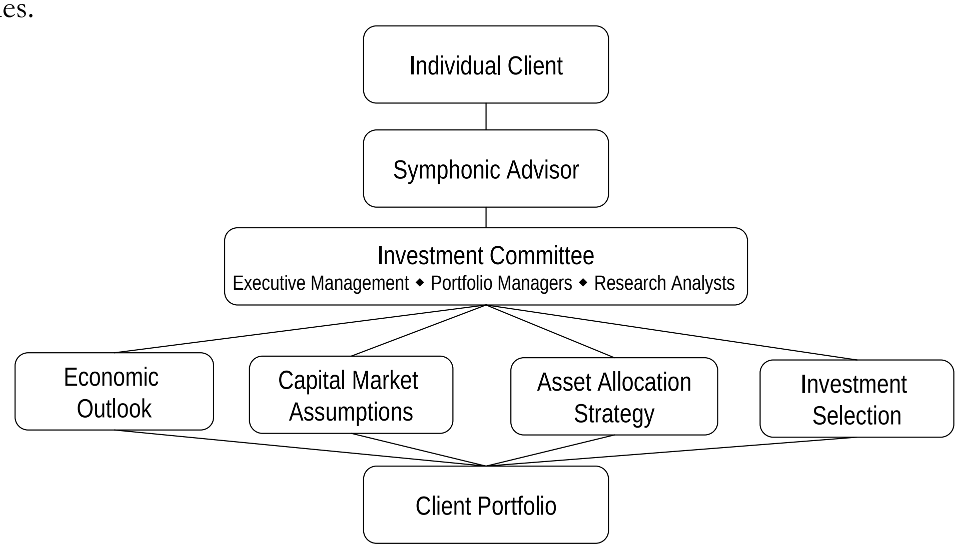
You can identify asset classes by *asset* (equity versus fixed income), *size* (large versus small companies), *style* (growth or value), or *market* (U.S. versus international).



- **Equities** provide growth opportunity commensurate with that of broad economic growth. Historically, equity returns have outpaced fixed income returns, and equities have provided better assurance of maintaining purchasing power.
- Bonds and other **fixed income** may provide stability, principal preservation, and income, as well as opportunity for capital appreciation.
- **Large company stocks** are the foundation of your equity allocation, as they historically have provided more stable long-term growth.
- **Smaller company stocks**, while more risky, may provide higher returns from faster-growing companies.
- **Growth stocks** historically contribute steady growth through industries such as pharmaceuticals and technology.
- **Value stocks** historically provide cyclical growth and stability during down economic and market cycles through industries such as automobiles, manufacturing, and energy.
- **International equities** may provide the higher returns associated with global economic growth and diversify your portfolio beyond the U.S. market.
- **Dividend & income equities** seek to provide income and long-term capital appreciation. Their income stream is a significant component of total return and may result in lower volatility and increased downside protection versus a broad-market portfolio.

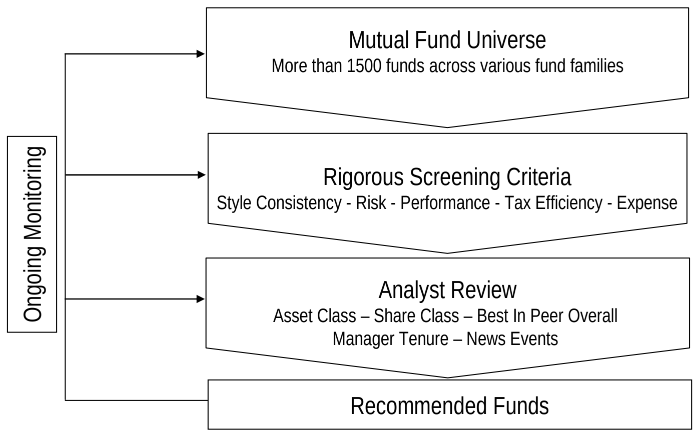
The Benefits of Professional Investment Management

Your portfolio is monitored each day by a team of investment professionals who ensure your portfolio remains on track with your selected investment strategy. Our Investment Committee, comprised of Portfolio Managers, Research Analysts, and Chartered Financial Analysts, assesses a number of criteria to develop an outlook for the economy and markets, and develops asset allocation models that provide the best combination of risk and return given the long-term opportunities.



Disciplined Portfolio Implementation

The Investment Committee uses this same rigor to evaluate each fund for your investment. From a universe of more than 10,000 funds, we carefully select funds based on specific screening criteria. This process monitors style consistency, risk management, performance, tax efficiency, and expenses. Other factors considered also include operational stability, manager tenure, and news events. Each fund is subjected to a rigorous due diligence process to ensure the highest standards of quality, discipline, and long-term performance. Our Investment Committee provides ongoing due diligence on recommended funds for investment and works in concert with your advisor to recommend additional opportunities to your advisor for your portfolio.



Getting Started

The first step in evaluating your needs is to take a few moments to complete our Investment Policy Questionnaire. Your answers to these questions are the start of a roadmap for developing an asset allocation and appropriate implementation that matches with your goals. Your advisor will then review the answers to these questions with you, as well as where you are today, and where you plan to be in the future, and develop a personalized strategy for your review and discussion. When you are comfortable with the recommendations, we will begin managing your portfolio.

After we invest your portfolio, we continuously monitor the economy and market conditions for any changes required to keep your allocation aligned with your risk tolerance. We also rebalance your portfolio if needed to maintain asset class weightings within pre-established limits. You receive regular reporting so you can monitor your progress, and your portfolio is always accessible via the internet at www.symphonicfinancial.com. As your life needs evolve, we revisit your risk tolerance with you, and make any necessary modifications to your allocation.

Program Highlights

- Comprehensive risk profiling
- Personalized asset allocation and fund selection tailored to your needs
- Asset allocation models developed by a leading private client money manager to minimize risk and maximize returns
- A comprehensive quarterly performance report that provides portfolio and fund performance, asset class allocations, and holdings to help monitor your progress
- Periodic and event-driven rebalancing to maintain a consistent asset allocation discipline

Please contact your financial advisor for a complimentary analysis.

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