



# TAG Model Fact Sheet

## Research Methodology: The Five Pillars

**Process:** What is the fund's strategy and does management have a competitive advantage enabling it to execute the process well and consistently over time?

**Performance:** Is the fund's performance pattern logical given its process? Has the fund earned its keep with strong risk adjusted returns over relevant time periods?

**People:** What is Morningstar's assessment of the manager's talent, tenure, and resources?

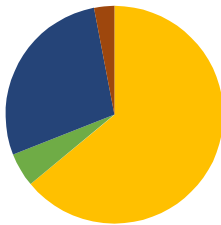
**Parent:** What priorities prevail at the firm? Stewardship or salesmanship?

**Price:** Is the fund a good value proposition compared with similar funds sold through similar channels?

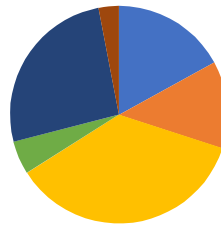
## Investment Process

Portfolio allocation changes are based on the current economic and the investment environment. Other areas that are considered in investment selection are based upon MPT statistics and advice from top institutional money managers including JP Morgan, BlackRock, and Fidelity, John Hancock, and others. TAG MMT uses industry leading technology to screen, monitor, and implement our models in a prudent investment process. This gives the MMT a non-biased approach to constructing top-tier solutions with a repeatable process of adding and removing individual investments. Each model uses a pre-set objective and target allocation. Two benchmarks are used to evaluate performance/risk indicators. These tools allow TAG MMT to provide analytical and dynamic reports of the models on a monthly basis.

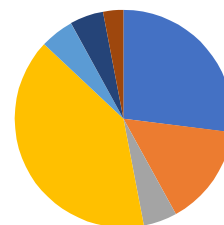
Diversified Fixed Income



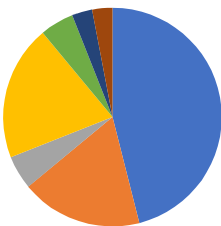
Diversified Income



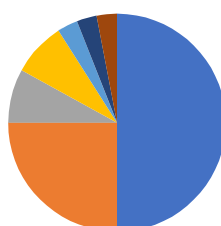
Balanced



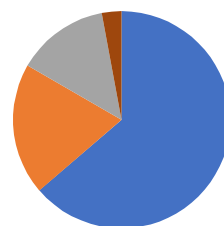
Growth & Income



Growth



Aggressive



■ US Equity ■ Intl Equity (Dev.) ■ Intl Equity (Emg.) ■ US Debt ■ Intl Debt (Dev.) ■ Intl Debt (Emg.) ■ REITs/ALTs ■ Cash

- **Diversified Fixed Income** - Seeks to provide monthly income with principal protection by investing in fixed-income securities.
- **Diversified Income** - Seeks to provide stability and current income with modest growth by investing primarily in fixed-income securities.
- **Balanced** - Seeks to provide capital appreciation and current income by using an allocation equally divided between equities and fixed income securities aimed to balance risk and return.
- **Growth & Income** - Seeks to provide capital appreciation by investing primarily in equity securities but with resources to withstand market volatility.
- **Growth** - Seeks to provide capital appreciation by investing primarily in equity securities.
- **Aggressive Growth** - Seeks to maximize capital appreciation by investing in diversified equity securities.