EFS® ADVISORS

Navigating Your Financial Future

EFS ADVISORS CHOICE PROGRAM

ACTIVE MANAGEMENT PROCESS

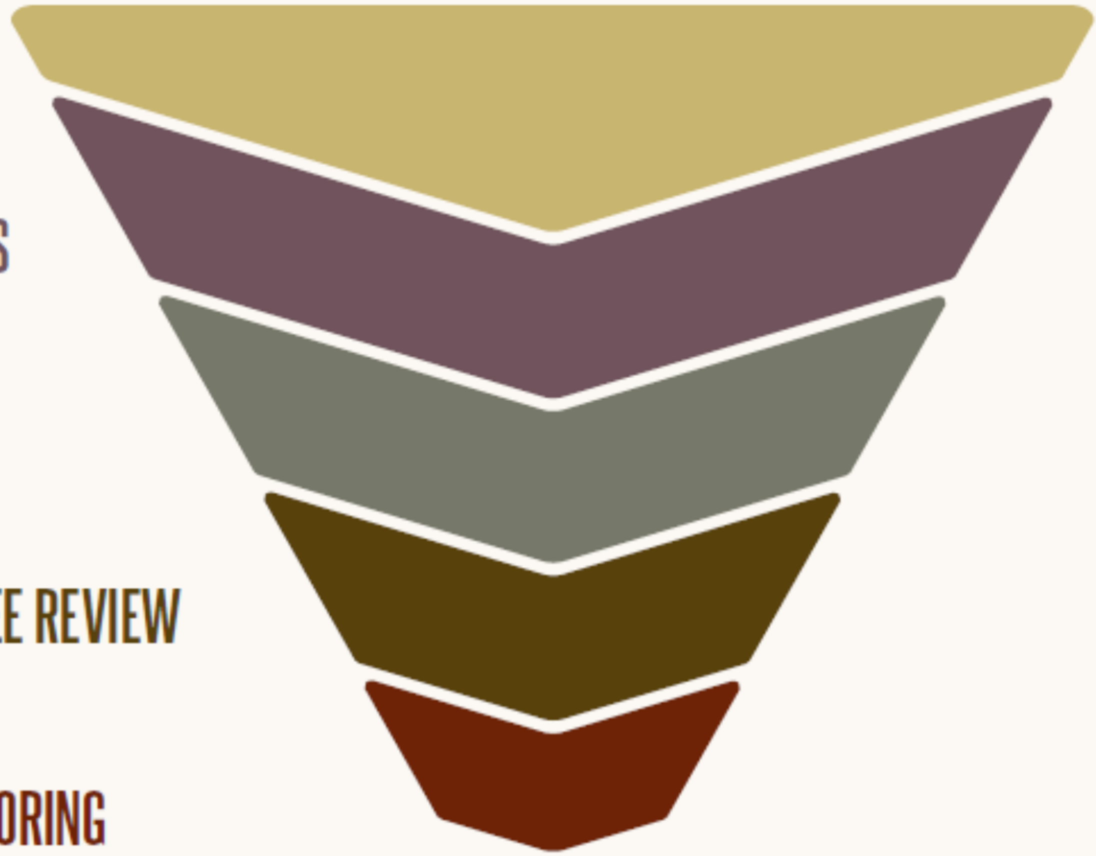
SCREENING OF FUND UNIVERSE

QUANTITATIVE ANALYSIS

QUALITATIVE ANALYSIS

INVESTMENT COMMITTEE REVIEW

ACTIVE PORTFOLIO MANAGEMENT & MONITORING



RECOMMENDED FUNDS BY STYLE BOX

	VALUE	BLEND	GROWTH
LARGE	PEQSX– Putnam Equity Income SFLNX– Schwab Fundamental US Lrg	FXAIX– Fidelity 500 Index PFPWX– Parnassus Endeavor Instl	NASDX– Shelton Nasdaq 100 Index TBCIX– T Rowe Price Blue Chip Growth
MEDIUM	FIDFX– Fidelity Adv Mid Cap Value Z VMVAX– Vanguard Mid Cap Value Index	CSMUX- Carillon Scout Mid Cap FSMDX- Fidelity Mid Cap Index	HRAUX– Carillon Eagle Mid Cap Gr
SMALL	VSIAX– Vanguard Small Cap Value Index	CSPYX– Columbia Small Cap Index	CCALX– Conestoga Small Cap Inv

SPECIALTY FUNDS

MIPIX– Matthews Asia Dividend
VWILX– Vanguard Intl Growth
VRISX– Virtus KAR Intl Small Cap
Standard Fixed Option

EXCHANGE TRADED FUNDS

VTI—Vanguard Total Stock Mkt Index
VXF—Vanguard Ext Mkt Index
VEU—Vanguard All World Index

BOND FUNDS

GIBRX– Guggenheim Total Return Bond
DDTRX—Doubleline Total Return
FBNRX—Templeton Global Bond

Recommended Portfolios

Conservative

Fidelity 500 Index Fund	5%
Vanguard Mid-Cap Value Index	5%
Invesco Opt Yield Divers Comm	6%
Schwab Fund US Lrg Co Index	10%
Guggenheim Total Return Bond	24%
Fixed Account	50%

Conservative-Moderate

Fidelity Mid Cap Index Fund	5%
Matthews Asia Dividend	5%
Vanguard Mid-Cap Value Index	5%
Vanguard Small Cap Value Index	5%
Invesco Opt Yield Divers Comm	6%
Fidelity 500 Index Fund	10%
Schwab Fund US Lrg Co Index	10%
Guggenheim Total Return Bond	14%
Fixed Account	40%

Moderate

Carillon Eagle Mid Cap Growth I	5%
Columbia Small Cap Index	5%
Conestoga Small Cap	5%
Fidelity 500 Index Fund	5%
Fidelity Mid Cap Index Fund	5%
Schwab Fund US Lrg Co Index	5%
Shelton NASDAQ Index Fund	5%
Vanguard Mid-Cap Value Index	5%
Vanguard Small Cap Value Index	5%
Virtus International Small Cap	5%
Invesco Opt Yield Divers Comm	6%
Guggenheim Total Return Bond	7%
Matthews Asia Dividend	7%
Fixed Account	30%

Moderate-Aggressive

Columbia Small Cap Index	5%
Guggenheim Total Return Bond	5%
Parnassus Endeavor	5%
T Rowe Price Blue Chip	5%
Invesco Opt Yield Divers Comm	7%
Carillon Eagle Mid Cap Growth I	8%
Carillon Scout Mid Cap	8%
Fidelity Adv Mid Cap Value Z	10%
Vanguard International Growth	10%
Virtus International Small Cap	10%
Conestoga Small Cap	12%
Fixed Account	15%

Aggressive

Parnassus Endeavor	5%
Invesco Opt Yield Divers Comm	8%
Carillon Scout Mid Cap	10%
Columbia Small Cap Index	10%
T Rowe Price Blue Chip	10%
Vanguard International Growth	10%
Virtus International Small Cap	12%
Carillon Eagle Mid Cap Growth I	15%
Conestoga Small Cap	20%

Socially Responsible

Calvert Emerging Markets Equity	5%
Amana Growth Instl	10%
Green Century MSCI Intl Indx Instl	10%
Parnassus Endeavor Instl	15%
Fuller & Thaler Behavioral Sm Cap	30%
Parnassus Mid Cap Instl	30%

Client Data Worksheet

☐ EFS Advisors Choice ☐ TD Ameritrade
☐ Fidelity ☐ SBG SFR

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Client Name: ________________________ **SSN:** ________________________ **Plan ID:** ___________

Risk Questionnaire

1= Strongly Disagree, 5= Strongly Agree

1. To obtain above-average returns on my investments, I am willing to accept above average risk of investment losses.	
2. Staying ahead of inflation is more important to me than maintaining stable principal values.	
3. If an investment loses money over the course of a year, I can easily resist the temptation to sell it.	
4. I do not plan on withdrawing my retirement money for major expenses before I retire.	
5. I consider myself knowledgeable about economic issues and personal investing.	
6. Number of years before expected withdrawals (0-5 Yrs = 1) (6-10 Yrs = 2) (11-15 Yrs = 3) (15-20 Yrs = 4) (20+ Yrs = 5)	
Questionnaire Score Recommended Investment Mix **Total Score**	

I understand my recommended investment mix may be different than my preferred allocation mix. Please check in each column below indicating the recommended model and your selected risk tolerance.

TOTAL OF PORTFOLIO AND/OR PERSONALIZED SELECTIONS MUST EQUAL 100%

Score Result	Selected	Model Portfolios		Selected %	Fund(s)
________	________	Conservative Model	(0-10)	________	________
________	________	Cons.-Moderate Model	(11-15)	________	________
________	________	Moderate Model	(15-20)	________	________
________	________	Mod-Aggressive Model	(20-25)	________	________
________	________	Aggressive Model	(26-30)	________	________
	________	Fixed Interest Option*	(Default Fund)	________	________
				________	________

Personalized Allocation (For EFS Advisor Choice Only)

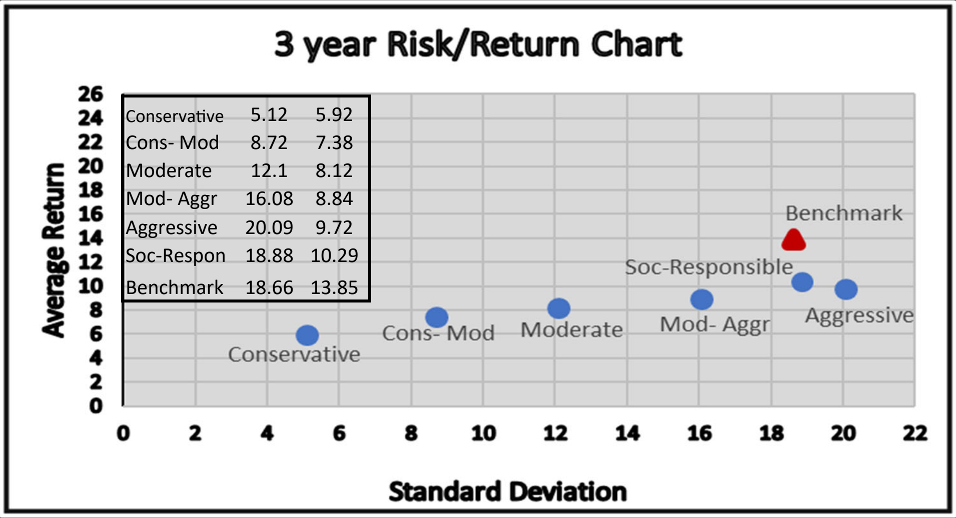
If no indication is made, your funds will be invested in the default fund (Fixed Interest) until further instruction indicating an alternate investment selection is received by EFS Advisors. I understand the resulting score is a guideline for determining an appropriate asset mix given the risk associated with responses to the questionnaire. This is meant to be a good faith effort. In consideration of the, "Recommended Investment Mix" along with my personal financial concerns and goals, I have indicated the requested portfolio choice above or completed the allocation table which specifies my investment choice(s). In the event my personal circumstances change it is my responsibility to inform EFS Advisors in order to modify or change the personal investment profile. The result of this Questionnaire fulfills the requirements of the Investment Policy Statement of which a copy will remain on file. I will receive a completed copy by request.

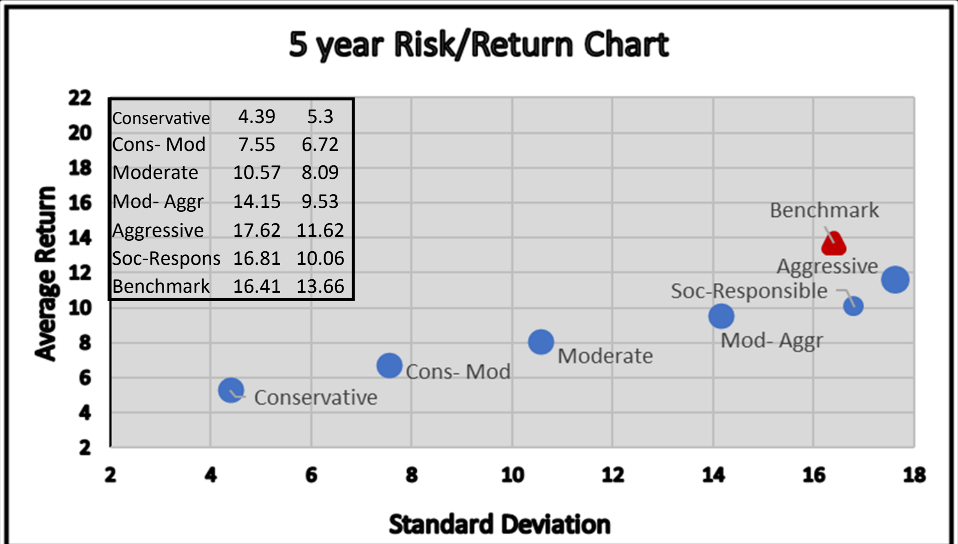
Participant Signature ______________________________ Date ______________

Joint Signature (if applicable) ______________________________ Date ______________

Advisor Signature . ______________________________ Date ______________

Modern Portfolio Theory





Contact Us

EFS® ADVISORS

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DFA Global Allocation 60/40 is a portfolio that seeks total return through capital appreciation and current income. It consists of 60% equity securities and 40% fixed income securities and was selected as a benchmark for its similarity in holdings to model portfolios created by EFS Advisors.

The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of EFS Advisors, (2) may not be copied or redistributed (3) does not constitute investment advice offered by EFS Advisors, (4) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (5) are not warranted to be correct, complete or accurate. Except as otherwise required by law, EFS Advisors shall not be responsible for any trading or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and or disclosure statement.

You should consider the investment objectives, risk, and charges and expenses of the investment options available under the EFS Advisors program carefully before investing. You may obtain a prospectus that contains this and other information about the investment options by calling our Service Center at 763.689.9023/877.403.2374. You should read the prospectus carefully before investing. Investing involves risk and there is no guarantee of investment results.

Diversification does not assure against market loss.

**A money market fund, if included in your portfolio, is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in this fund.

Investing in derivative instruments as part of its investment strategy may involve certain costs and risks such as liquidity risk, interest rate risk, market risk, credit risk, management risk and the risk that the fund could not close out a position when it would be more advantageous to do so.

The information contained herein is not intended to be personalized investment advice. The information contained herein is based upon a hypothetical investor's time horizon for reaching a retirement goal and risk tolerance and assumes retirement at age 65. It does not take into account your income level, account balance, or other financial resources. You should consider your other assets, income and investments in additional to your plan account. Please contact a professional financial advisor prior to adopting any investment alternative for your plan account.