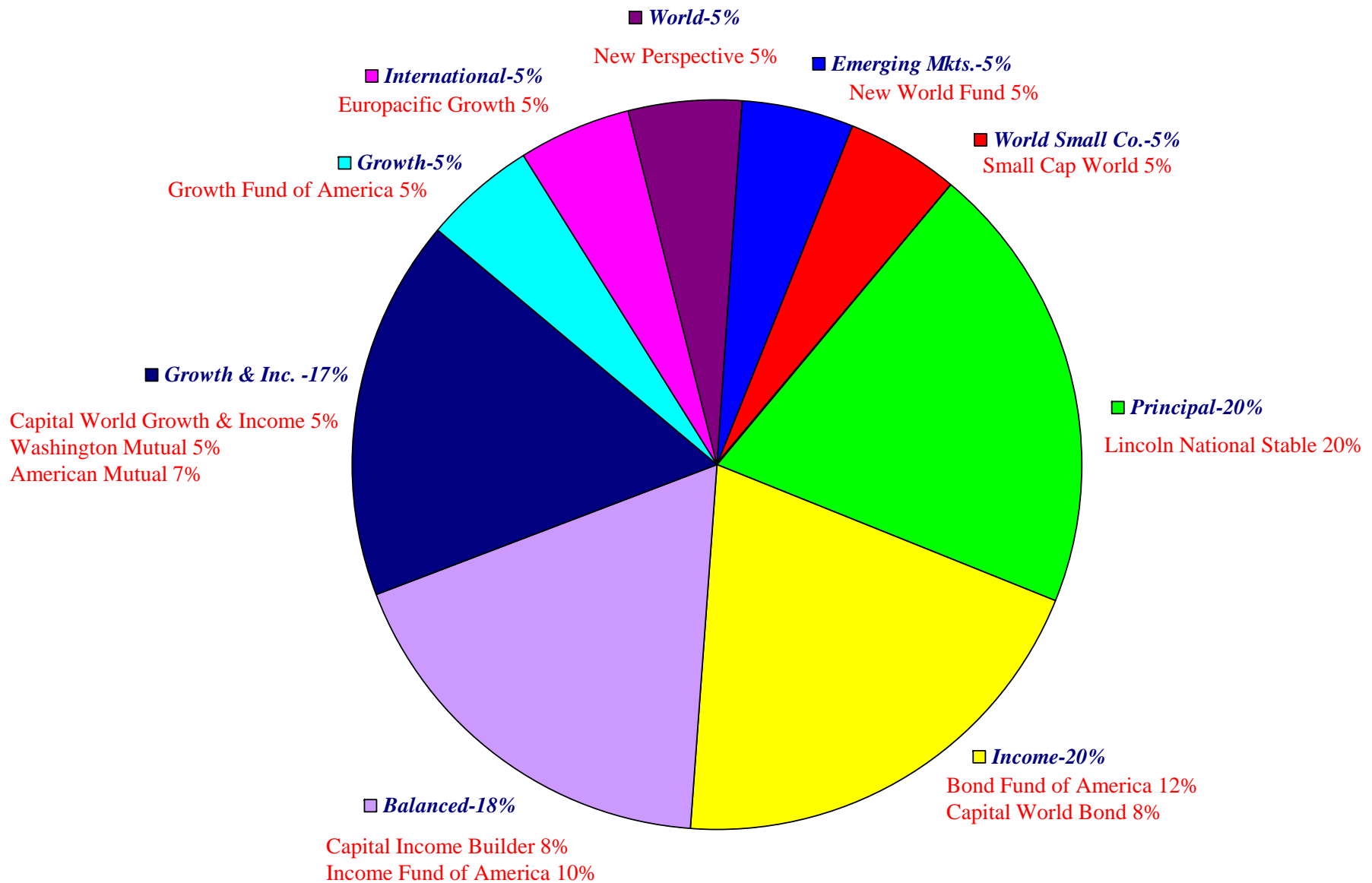


# LifeSpan Target 2023

Born 1953 - 1957





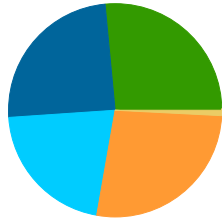
# Wycliffe LifeSpan Target 2023

Benchmark: S&P 500 TR

**Portfolio Value**  
\$ 100,000.00

## Analysis

Composition %	Portfolio	Bmark
Cash	26.50	0.00
US Stocks	24.62	100.00
Non-US Stocks	21.15	0.00
Bonds	26.92	0.00
Other	0.82	0.00



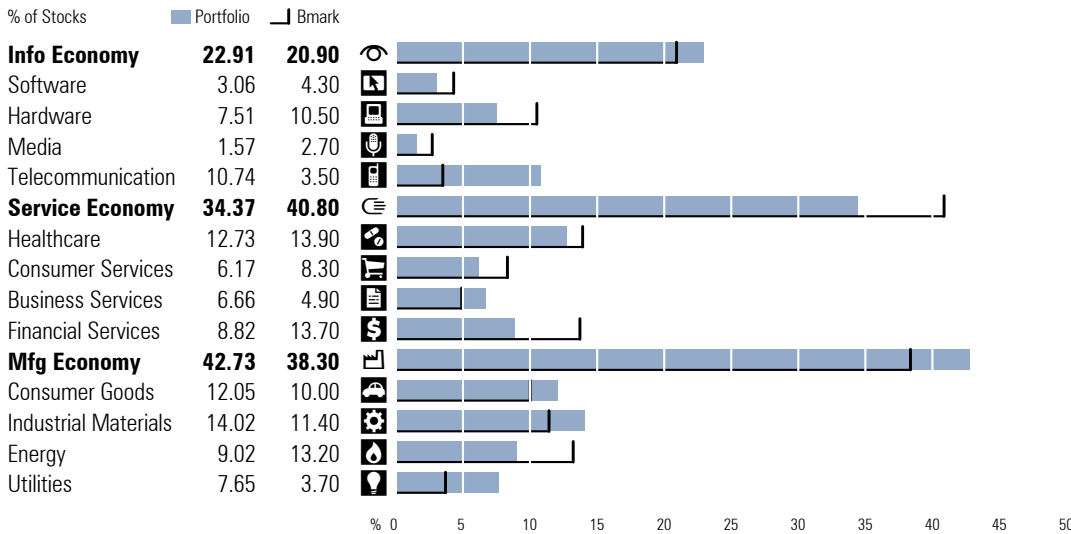
### Current Investment Style

Style	Value	Core	Growth	
	29	27	23	Large Size
	6	6	4	Medium
	1	2	2	Small

### Fixed-Income Investment Style %

Maturity	Short	Interm	Long	
		55	30	High Quality
		15		Medium
				Low

## Sector Weightings



## Regional Exposure

% of Stocks	Portfolio	Bmark
<b>Americas</b>	<b>65.43</b>	<b>100.00</b>
North America	63.02	100.00
Latin America	2.41	0.00
<b>Greater Europe</b>	<b>24.12</b>	<b>0.00</b>
United Kingdom	3.84	0.00
Europe dep	17.47	0.00
Europe emrg	1.20	0.00
Africa/Middle East	1.61	0.00
<b>Greater Asia</b>	<b>10.43</b>	<b>0.00</b>
Japan	1.56	0.00
Australasia	1.36	0.00
Asia dev	4.71	0.00
Asia emrg	2.78	0.00
<b>Not Available</b>	<b>0.02</b>	<b>0.00</b>

## Performance

Trailing Returns	Returns Through 06-30-2009				
	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Pre-Tax Portfolio Return	12.01	-14.22	-0.84	3.53	4.62
+/- Benchmark Return	-3.92	11.99	7.39	5.77	6.84

### Best/Worst Time Periods

	3 Months	Return%	1 Year	Return%	3 Years	Return%
Best	03-09/05-09	16.54	04-03/03-04	28.00	04-03/03-06	15.65
Worst	09-08/11-08	-20.42	03-08/02-09	-27.80	03-06/02-09	-5.49

### Risk/Returns Against MF Universe

	3 Yr	5 Yr	10 Yr
	(21034 funds)	(18399 funds)	(11394 funds)
Return	32	21	24
Risk	29	30	33

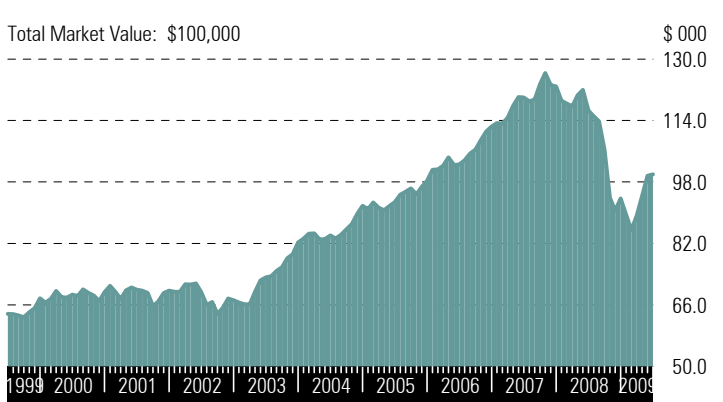
(1=Best, 100=Worst)

### Average Star Rating

Portfolio	3.4 ★ (80%)*
Mgd Products	3.4 ★ (80%)*
Stocks	0.0 ★ (0%)*

\*percent of portfolio used in average

### Investment Activity Graph



## Holdings

### Top 10 holdings out of 13

Security Name	Type	Holding Value \$	% Assets
Lincoln Stable Value	UN	20000.00	20.00
American Funds Bond Fund of Amer A	MF	12000.00	12.00
American Funds Inc Fund of Amer A	MF	10000.00	10.00
American Funds Capital Inc Bldr A	MF	8000.00	8.00
American Funds Capital World Bond A	MF	8000.00	8.00
American Funds American Mutual A	MF	7000.00	7.00
American Funds Washington Mutual A	MF	5000.00	5.00
American Funds New World A	MF	5000.00	5.00
American Funds Capital World G/I A	MF	5000.00	5.00
American Funds Growth Fund of Amer A	MF	5000.00	5.00



# Wycliffe LifeSpan Target 2023

Benchmark: S&P 500 TR

**Portfolio Value**  
 \$ 100,000.00

## Fundamental Analysis

### Market Maturity

	Portfolio	Bmark
% of Stocks		
Developed Markets	91.46	100.00
Emerging Markets	8.54	0.00
Not Available	0.00	0.00

### Geo Avg Market Capitalization (\$Mil)

	Portfolio	Bmark
Portfolio	19884.91	
Benchmark	36535.00	

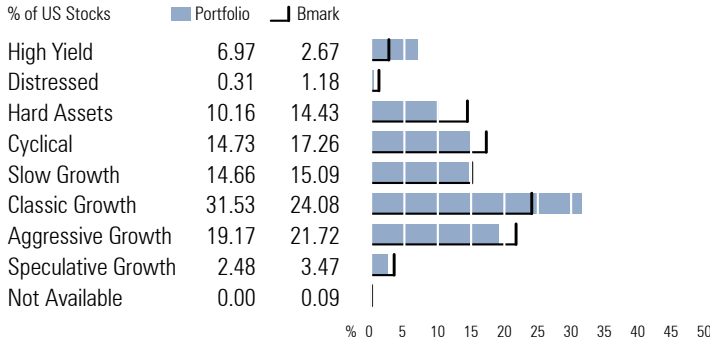
### Valuation Multiples

	Portfolio	Bmark
P/E Ratio TTM	10.44	13.40
P/B Ratio TTM	1.88	2.00
P/S Ratio TTM	0.84	0.90
P/C Ratio TTM	5.96	7.30

### Interest Rate Risk

	Portfolio
Maturity	—
Duration (total portfolio)	4.22
Avg Credit Quality	AA

### Type Weightings



### Profitability

	Portfolio	Bmark
% of US Stocks	2008	2008
Net Margin	11.56	9.55
ROE	21.29	18.56
ROA	8.26	7.23
Debt/Capital	35.17	37.43

### Credit Quality

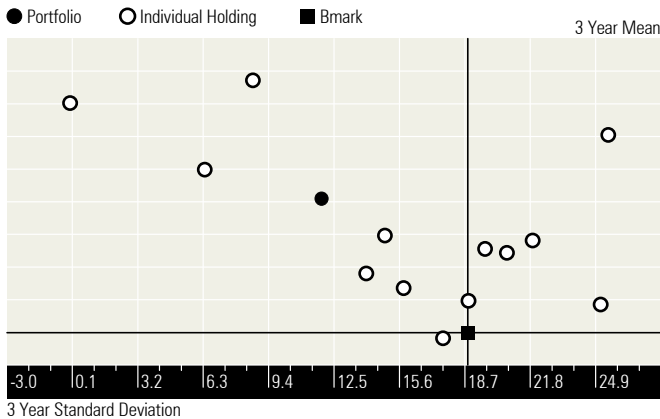
% of Bonds			
AAA	53.55	B	2.72
AA	6.76	Below B	1.93
A	12.97	NR/NA	6.11
BBB	12.90		
BB	3.06		

### Fund Statistics

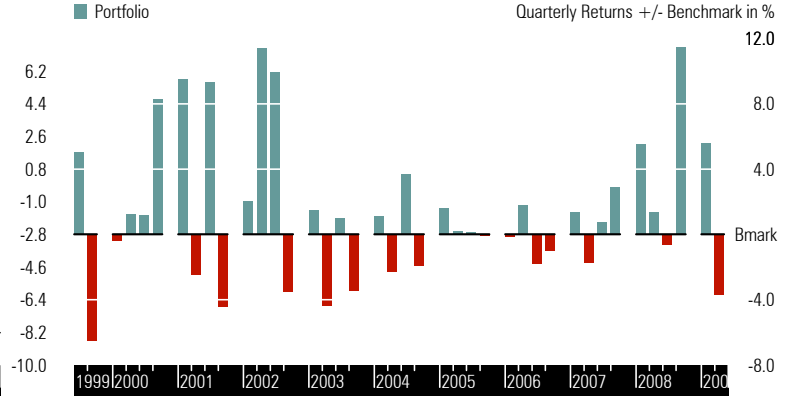
Potential Cap Gains Exposure	-17.82
Avg Gross Exp Ratio	0.72

## Risk Analysis

### Risk/Reward Scatterplot



### Performance History Graph



### Risk and Return Statistics

	3 Yr		5 Yr		10 Yr	
	Portfolio	Bmark	Portfolio	Bmark	Portfolio	Bmark
Standard Deviation	11.91	18.84	9.80	15.40	8.85	16.03
Mean	-0.84	-8.22	3.53	-2.24	4.62	-2.22
Sharpe Ratio	-0.26	-0.51	0.09	-0.27	0.21	-0.25

### MPT Statistics

	3 Yr	5 Yr	10 Yr
	Portfolio	Portfolio	Portfolio
Alpha	2.79	3.37	3.87
Beta	0.60	0.60	0.50
R-squared	91	90	84



# Wycliffe LifeSpan Target 2023

Benchmark: S&P 500 TR

**Portfolio Value**

\$ 100,000.00

**Total 13 holdings as of 06-30-2009**

	Type	Portfolio Holdings Date	% of Assets	Holding Value \$	1 Yr Ret %	3 Yr Ret %	5 Yr Ret %	10 Yr Ret %	Max Front Load %	Max Back Load %	Expense Ratio %	M & E Risk %
Lincoln Stable Value	UN	—	20.00	20000.00	4.44	4.44	4.44	4.44	—	—	—	—
American Funds Bond Fund of Amer A	MF	2009-03-31	12.00	12000.00	-4.84	0.76	2.04	4.31	3.75	0.00	0.65	—
American Funds Inc Fund of Amer A	MF	2009-03-31	10.00	10000.00	-19.15	-4.96	0.95	3.67	5.75	0.00	0.57	—
American Funds Capital Inc Bldr A	MF	2009-03-31	8.00	8000.00	-21.47	-2.87	3.28	5.17	5.75	0.00	0.58	—
American Funds Capital World Bond A	MF	2009-03-31	8.00	8000.00	-0.53	5.69	5.62	6.45	3.75	0.00	0.90	—
American Funds American Mutual A	MF	2009-03-31	7.00	7000.00	-20.27	-5.77	-0.38	1.60	5.75	0.00	0.60	—
American Funds Washington Mutual A	MF	2009-03-31	5.00	5000.00	-25.31	-8.53	-2.32	0.03	5.75	0.00	0.60	—
American Funds New World A	MF	2009-03-31	5.00	5000.00	-28.79	2.68	11.37	8.07	5.75	0.00	1.01	—
American Funds Capital World G/I A	MF	2009-03-31	5.00	5000.00	-26.71	-3.82	4.68	6.46	5.75	0.00	0.75	—
American Funds Growth Fund of Amer A	MF	2009-03-31	5.00	5000.00	-26.79	-6.47	0.55	2.54	5.75	0.00	0.65	—
American Funds New Perspective A	MF	2009-03-31	5.00	5000.00	-24.85	-3.61	3.27	3.85	5.75	0.00	0.75	—
American Funds EuroPacific Gr A	MF	2009-03-31	5.00	5000.00	-25.53	-3.14	6.06	4.75	5.75	0.00	0.83	—
American Funds SMALLCAP World A	MF	2009-03-31	5.00	5000.00	-29.25	-6.67	2.82	3.10	5.75	0.00	1.07	—

## Performance Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For more current information please visit [www.morningstaradvisor.com/familyinfo](http://www.morningstaradvisor.com/familyinfo).

See Disclosure Page for Standardized Returns.