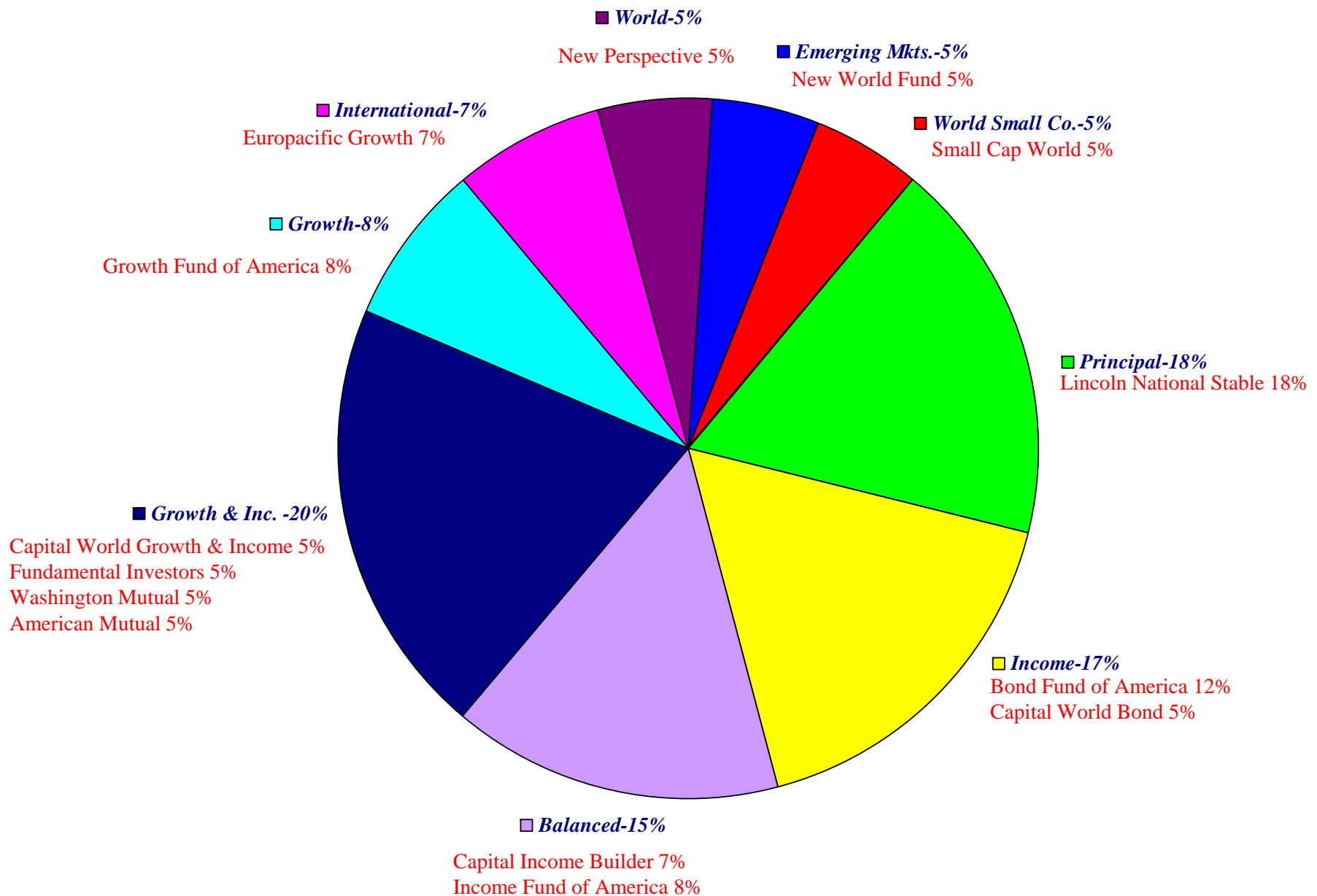


LifeSpan Target 2028

Born 1958 - 1962





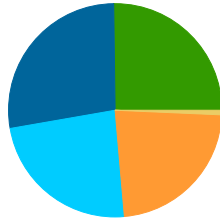
Wycliffe LifeSpan Target 2028

Benchmark: S&P 500 TR

Portfolio Value
\$ 100,000.00

Analysis

Composition %	Portfolio	Bmark
Cash	25.21	0.00
US Stocks	27.55	100.00
Non-US Stocks	23.65	0.00
Bonds	22.88	0.00
Other	0.71	0.00



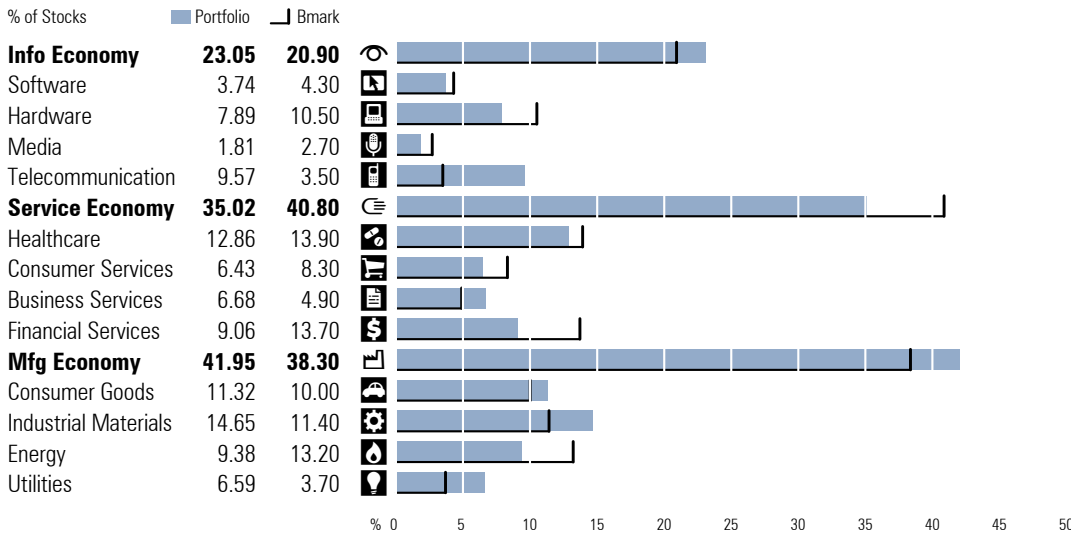
Current Investment Style

Style			Large Size
Value	Core	Growth	
28	26	27	Medium
5	5	4	
1	1	2	Small

Fixed-Income Investment Style %

Maturity			High Quality
Short	Interm	Long	
	64	22	Medium
	14		
			Low

Sector Weightings



Regional Exposure

% of Stocks	Portfolio	Bmark
Americas	65.30	100.00
North America	62.80	100.00
Latin America	2.50	0.00
Greater Europe	24.31	0.00
United Kingdom	3.79	0.00
Europe dep	17.68	0.00
Europe emrg	1.22	0.00
Africa/Middle East	1.61	0.00
Greater Asia	10.37	0.00
Japan	1.83	0.00
Australasia	1.30	0.00
Asia dev	4.48	0.00
Asia emrg	2.74	0.00
Not Available	0.02	0.00

Performance

Trailing Returns	Returns Through 06-30-2009				
	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Pre-Tax Portfolio Return	12.95	-16.06	-1.43	3.47	4.47
+/- Benchmark Return	-2.98	10.15	6.80	5.71	6.70

Best/Worst Time Periods

	3 Months	Return%	1 Year	Return%	3 Years	Return%
Best	03-09/05-09	18.20	04-03/03-04	30.43	04-03/03-06	17.04
Worst	09-08/11-08	-22.36	03-08/02-09	-30.22	03-06/02-09	-6.42

Risk/Returns Against MF Universe

	3 Yr	5 Yr	10 Yr
	(21034 funds)	(18399 funds)	(11394 funds)
Return	33	22	26
Risk	31	33	36

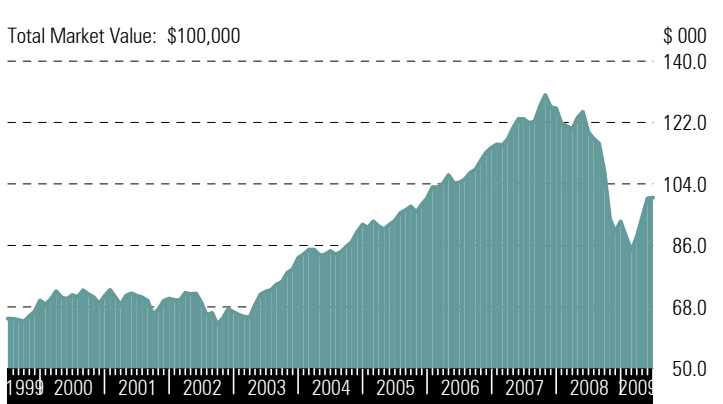
(1=Best, 100=Worst)

Average Star Rating

Portfolio	3.5 ★ (82%)*
Mgd Products	3.5 ★ (82%)*
Stocks	0.0 ★ (0%)*

*percent of portfolio used in average

Investment Activity Graph



Holdings

Top 10 holdings out of 14

Security Name	Type	Holding Value \$	% Assets
Lincoln Stable Value	UN	18000.00	18.00
American Funds Bond Fund of Amer A	MF	12000.00	12.00
American Funds Inc Fund of Amer A	MF	8000.00	8.00
American Funds Growth Fund of Amer A	MF	8000.00	8.00
American Funds EuroPacific Gr A	MF	7000.00	7.00
American Funds Capital Inc Bldr A	MF	7000.00	7.00
American Funds Fundamental Investors A	MF	5000.00	5.00
American Funds Capital World G/I A	MF	5000.00	5.00
American Funds Capital World Bond A	MF	5000.00	5.00
American Funds New Perspective A	MF	5000.00	5.00



Wycliffe LifeSpan Target 2028

Benchmark: S&P 500 TR

Portfolio Value
\$ 100,000.00

Fundamental Analysis

Market Maturity

	Portfolio	Bmark
% of Stocks		
Developed Markets	91.69	100.00
Emerging Markets	8.31	0.00
Not Available	0.00	0.00

Geo Avg Market Capitalization (\$Mil)

	Portfolio	Bmark
Portfolio	20697.17	
Benchmark	36535.00	

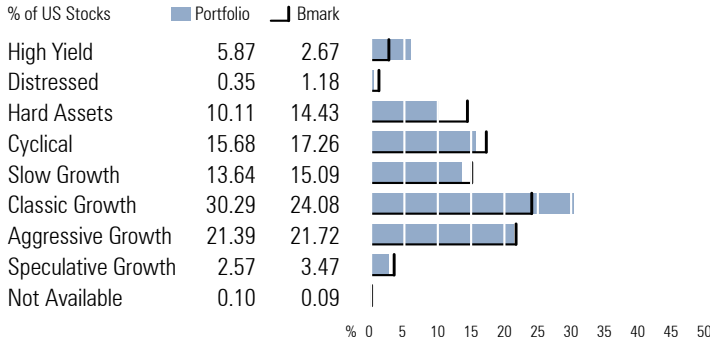
Valuation Multiples

	Portfolio	Bmark
P/E Ratio TTM	10.50	13.40
P/B Ratio TTM	1.88	2.00
P/S Ratio TTM	0.86	0.90
P/C Ratio TTM	6.07	7.30

Interest Rate Risk

	Portfolio
Maturity	—
Duration (total portfolio)	4.11
Avg Credit Quality	AA

Type Weightings



Profitability

	Portfolio	Bmark
% of US Stocks	2008	2008
Net Margin	11.69	9.55
ROE	21.19	18.56
ROA	8.45	7.23
Debt/Capital	34.15	37.43

Credit Quality

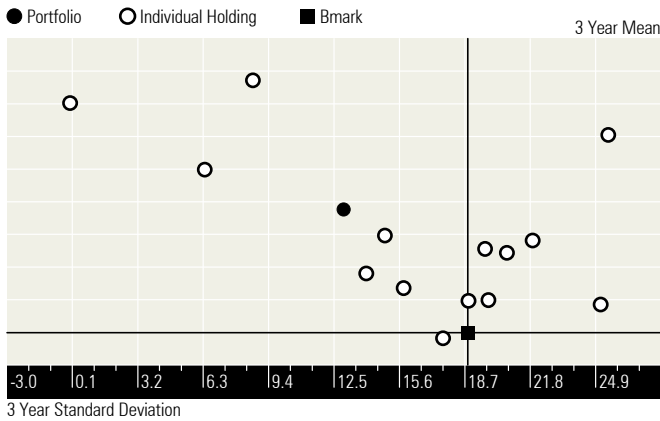
% of Bonds			
AAA	53.02	B	2.70
AA	6.03	Below B	1.94
A	12.87	NR/NA	7.03
BBB	13.44		
BB	2.96		

Fund Statistics

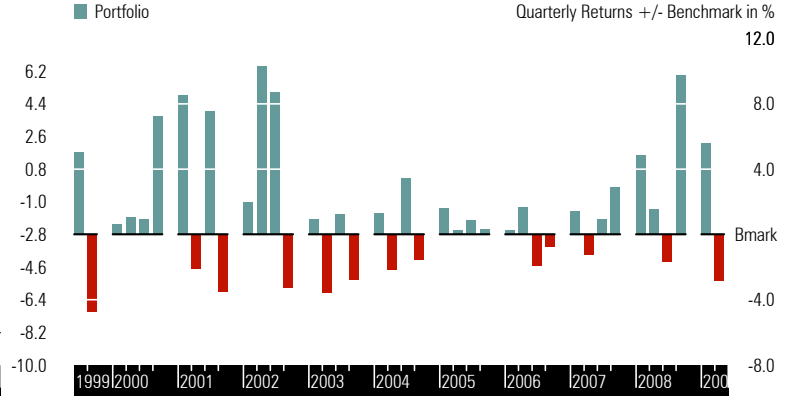
Potential Cap Gains Exposure	-17.22
Avg Gross Exp Ratio	0.72

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	12.96	18.84	10.70	15.40	9.82	16.03
Mean	-1.43	-8.22	3.47	-2.24	4.47	-2.22
Sharpe Ratio	-0.27	-0.51	0.09	-0.27	0.18	-0.25

MPT Statistics

	3 Yr	5 Yr	10 Yr
	Portfolio	Portfolio	Portfolio
Alpha	2.85	3.65	4.07
Beta	0.66	0.66	0.57
R-squared	92	91	86



Wycliffe LifeSpan Target 2028

Benchmark: S&P 500 TR

Portfolio Value

\$ 100,000.00

Total 14 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	—	18.00	18000.00	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	8.00	8000.00	-19.15	-4.96	0.95	3.67	5.75	0.00	0.57	—
American Funds Growth Fund of Amer A	MF	2009-03-31	8.00	8000.00	-26.79	-6.47	0.55	2.54	5.75	0.00	0.65	—
American Funds EuroPacific Gr A	MF	2009-03-31	7.00	7000.00	-25.53	-3.14	6.06	4.75	5.75	0.00	0.83	—
American Funds Capital Inc Bldr A	MF	2009-03-31	7.00	7000.00	-21.47	-2.87	3.28	5.17	5.75	0.00	0.58	—
American Funds Fundamental Investors A	MF	2009-03-31	5.00	5000.00	-28.93	-6.43	1.99	2.20	5.75	0.00	0.63	—
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 Capital World Bond A	MF	2009-03-31	5.00	5000.00	-0.53	5.69	5.62	6.45	3.75	0.00	0.90	—
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 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 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	—
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 American Mutual A	MF	2009-03-31	5.00	5000.00	-20.27	-5.77	-0.38	1.60	5.75	0.00	0.60	—

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.

See Disclosure Page for Standardized Returns.