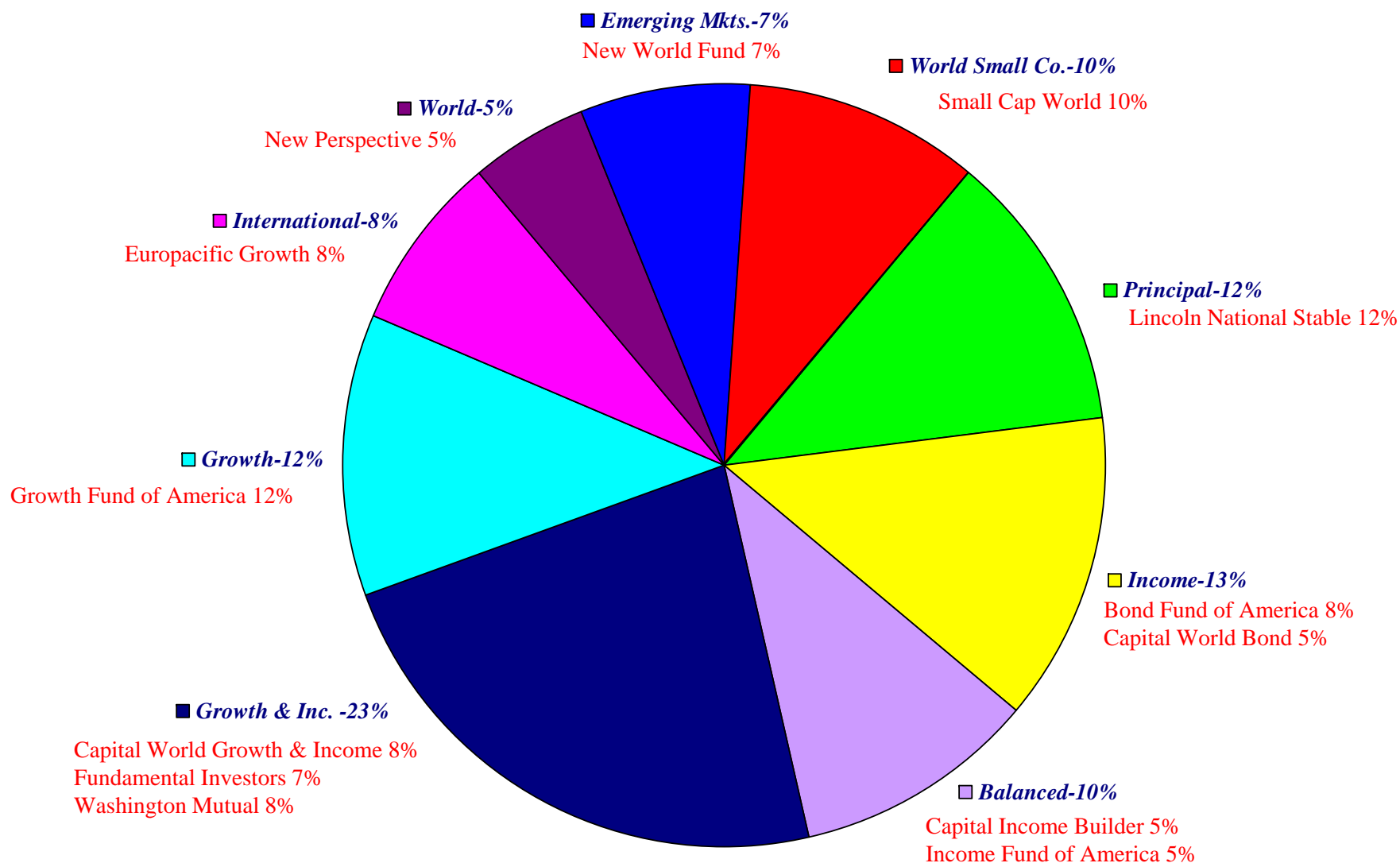


LifeSpan Target 2038

Born 1968 - 1972





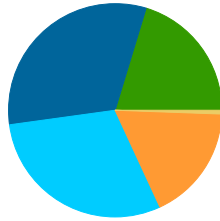
Wycliffe LifeSpan Target 2038

Benchmark: S&P 500 TR

Portfolio Value
\$ 100,000.00

Analysis

| Composition % | Portfolio | Bmark |
|---------------|-----------|--------|
| Cash | 20.30 | 0.00 |
| US Stocks | 31.91 | 100.00 |
| Non-US Stocks | 29.71 | 0.00 |
| Bonds | 17.51 | 0.00 |
| Other | 0.58 | 0.00 |



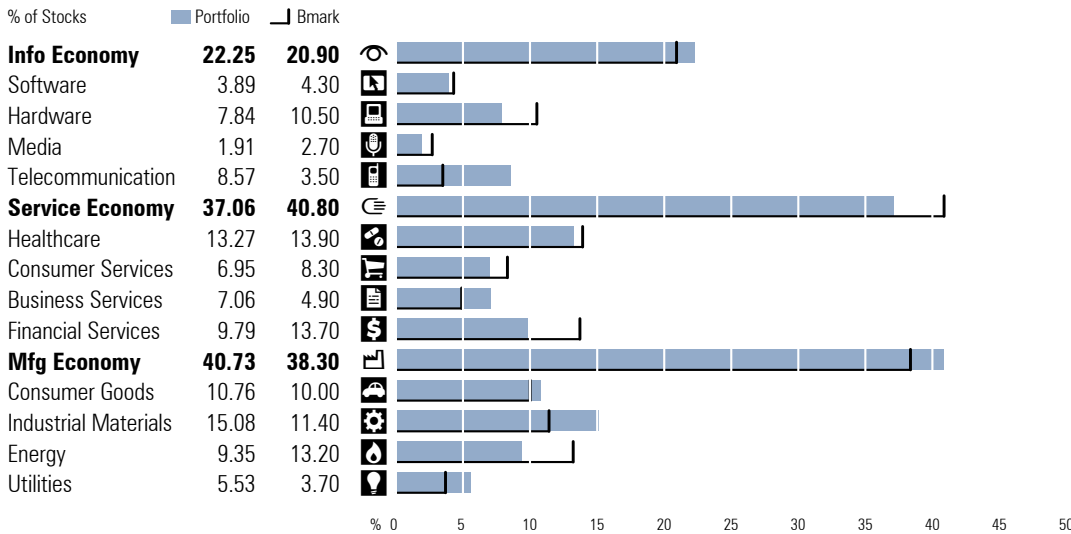
Current Investment Style

| Style | Value | Core | Growth | |
|-------|-------|------|--------|------------|
| | 25 | 24 | 28 | Large Size |
| | 5 | 6 | 6 | Medium |
| | 2 | 2 | 3 | Small |

Fixed-Income Investment Style %

| Maturity | Short | Interm | Long | |
|----------|-------|--------|------|--------------|
| | | 58 | 30 | High Quality |
| | | 12 | | Medium |
| | | | | Low |

Sector Weightings



Regional Exposure

| % of Stocks | Portfolio | Bmark |
|-----------------------|--------------|---------------|
| Americas | 61.17 | 100.00 |
| North America | 58.05 | 100.00 |
| Latin America | 3.11 | 0.00 |
| Greater Europe | 26.48 | 0.00 |
| United Kingdom | 4.15 | 0.00 |
| Europe dep | 18.92 | 0.00 |
| Europe emrg | 1.49 | 0.00 |
| Africa/Middle East | 1.89 | 0.00 |
| Greater Asia | 12.33 | 0.00 |
| Japan | 2.10 | 0.00 |
| Australasia | 1.51 | 0.00 |
| Asia dev | 5.03 | 0.00 |
| Asia emrg | 3.68 | 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 | 15.44 | -19.58 | -2.31 | 3.60 | 4.47 |
| +/- Benchmark Return | -0.48 | 6.63 | 5.91 | 5.84 | 6.69 |

Best/Worst Time Periods

| | 3 Months | Return% | 1 Year | Return% | 3 Years | Return% |
|-------|-------------|---------|-------------|---------|-------------|---------|
| Best | 03-09/05-09 | 22.08 | 04-03/03-04 | 37.14 | 04-03/03-06 | 20.43 |
| Worst | 09-08/11-08 | -26.39 | 03-08/02-09 | -35.45 | 03-06/02-09 | -8.24 |

Risk/Returns Against MF Universe

| | 3 Yr | 5 Yr | 10 Yr |
|--------|---------------|---------------|---------------|
| | (21034 funds) | (18399 funds) | (11394 funds) |
| Return | 36 | 20 | 26 |
| Risk | 37 | 38 | 42 |

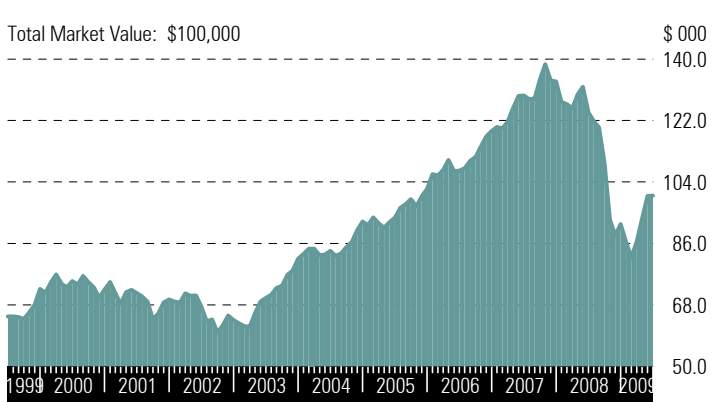
(1=Best, 100=Worst)

Average Star Rating

| | |
|--------------|--------------|
| Portfolio | 3.6 ★ (88%)* |
| Mgd Products | 3.6 ★ (88%)* |
| Stocks | 0.0 ★ (0%)* |

*percent of portfolio used in average

Investment Activity Graph



Holdings

Top 10 holdings out of 13

| Fund Name | Type | Holding Value \$ | % Assets |
|--|------|------------------|----------|
| American Funds Growth Fund of Amer A | MF | 12000.00 | 12.00 |
| Lincoln Stable Value | UN | 12000.00 | 12.00 |
| American Funds SMALLCAP World A | MF | 10000.00 | 10.00 |
| American Funds EuroPacific Gr A | MF | 8000.00 | 8.00 |
| American Funds Washington Mutual A | MF | 8000.00 | 8.00 |
| American Funds Capital World G/I A | MF | 8000.00 | 8.00 |
| American Funds Bond Fund of Amer A | MF | 8000.00 | 8.00 |
| American Funds New World A | MF | 7000.00 | 7.00 |
| American Funds Fundamental Investors A | MF | 7000.00 | 7.00 |
| American Funds New Perspective A | MF | 5000.00 | 5.00 |



Wycliffe LifeSpan Target 2038

Benchmark: S&P 500 TR

Portfolio Value
\$ 100,000.00

Fundamental Analysis

Market Maturity

| | Portfolio | Bmark |
|-------------------|-----------|--------|
| % of Stocks | | |
| Developed Markets | 90.56 | 100.00 |
| Emerging Markets | 9.44 | 0.00 |
| Not Available | 0.00 | 0.00 |

Geo Avg Market Capitalization (\$Mil)

| | Portfolio | Bmark |
|-----------|-----------|-------|
| Portfolio | 17433.66 | |
| Benchmark | 36535.00 | |

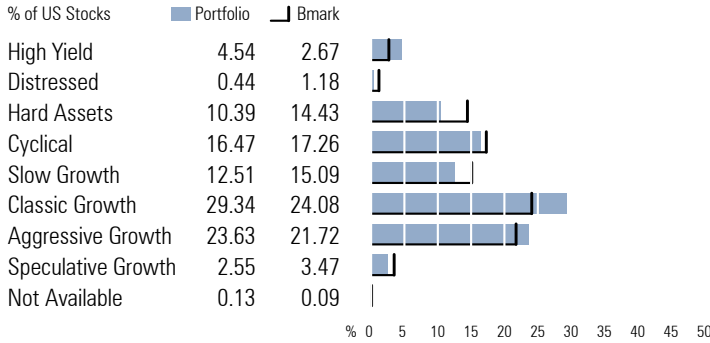
Valuation Multiples

| | Portfolio | Bmark |
|---------------|-----------|-------|
| P/E Ratio TTM | 10.53 | 13.40 |
| P/B Ratio TTM | 1.86 | 2.00 |
| P/S Ratio TTM | 0.86 | 0.90 |
| P/C Ratio TTM | 6.18 | 7.30 |

Interest Rate Risk

| | Portfolio |
|----------------------------|-----------|
| Maturity | — |
| Duration (total portfolio) | 4.23 |
| Avg Credit Quality | AA |

Type Weightings



Profitability

| | Portfolio | Bmark |
|----------------|-----------|-------|
| % of US Stocks | | |
| Net Margin | 11.61 | 9.55 |
| ROE | 20.68 | 18.56 |
| ROA | 8.46 | 7.23 |
| Debt/Capital | 32.55 | 37.43 |

Credit Quality

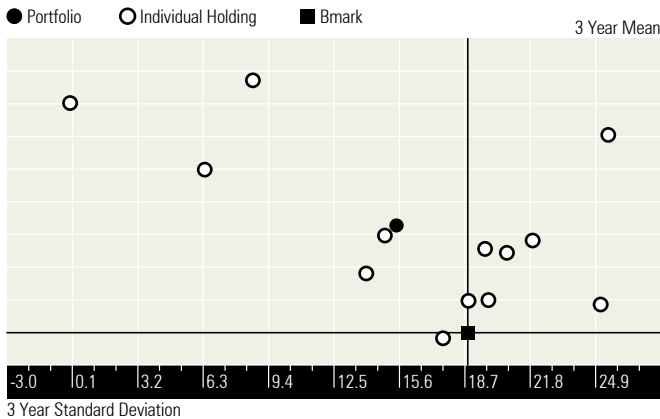
| % of Bonds | | | |
|------------|-------|---------|------|
| AAA | 51.84 | B | 2.42 |
| AA | 6.51 | Below B | 1.74 |
| A | 12.48 | NR/NA | 9.83 |
| BBB | 12.38 | | |
| BB | 2.80 | | |

Fund Statistics

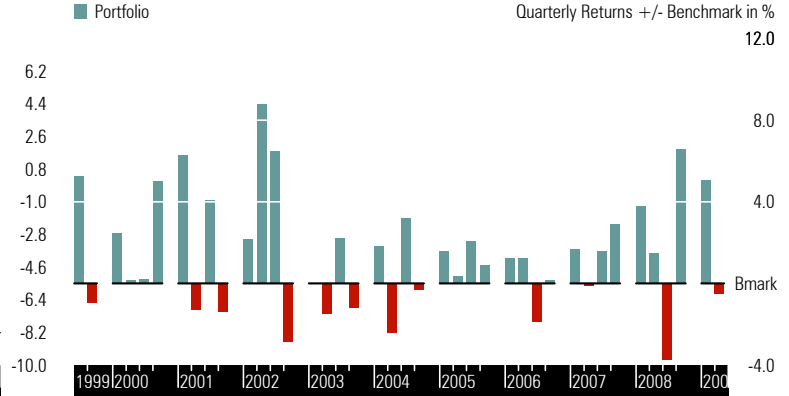
| | |
|------------------------------|--------|
| Potential Cap Gains Exposure | -17.09 |
| Avg Gross Exp Ratio | 0.76 |

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 | 15.47 | 18.84 | 12.85 | 15.40 | 12.08 | 16.03 |
| Mean | -2.31 | -8.22 | 3.60 | -2.24 | 4.47 | -2.22 |
| Sharpe Ratio | -0.26 | -0.51 | 0.10 | -0.27 | 0.17 | -0.25 |

MPT Statistics

| | 3 Yr | 5 Yr | 10 Yr |
|-----------|-----------|-----------|-----------|
| | Portfolio | Portfolio | Portfolio |
| Alpha | 3.53 | 4.57 | 4.83 |
| Beta | 0.78 | 0.79 | 0.69 |
| R-squared | 91 | 90 | 85 |



Wycliffe LifeSpan Target 2038

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 % |
|--|------|-------------------------|-------------|------------------|------------|------------|------------|-------------|------------------|-----------------|-----------------|--------------|
| American Funds Growth Fund of Amer A | MF | 2009-03-31 | 12.00 | 12000.00 | -26.79 | -6.47 | 0.55 | 2.54 | 5.75 | 0.00 | 0.65 | — |
| Lincoln Stable Value | UN | — | 12.00 | 12000.00 | 4.44 | 4.44 | 4.44 | 4.44 | — | — | — | — |
| American Funds SMALLCAP World A | MF | 2009-03-31 | 10.00 | 10000.00 | -29.25 | -6.67 | 2.82 | 3.10 | 5.75 | 0.00 | 1.07 | — |
| American Funds EuroPacific Gr A | MF | 2009-03-31 | 8.00 | 8000.00 | -25.53 | -3.14 | 6.06 | 4.75 | 5.75 | 0.00 | 0.83 | — |
| American Funds Washington Mutual A | MF | 2009-03-31 | 8.00 | 8000.00 | -25.31 | -8.53 | -2.32 | 0.03 | 5.75 | 0.00 | 0.60 | — |
| American Funds Capital World G/I A | MF | 2009-03-31 | 8.00 | 8000.00 | -26.71 | -3.82 | 4.68 | 6.46 | 5.75 | 0.00 | 0.75 | — |
| American Funds Bond Fund of Amer A | MF | 2009-03-31 | 8.00 | 8000.00 | -4.84 | 0.76 | 2.04 | 4.31 | 3.75 | 0.00 | 0.65 | — |
| American Funds New World A | MF | 2009-03-31 | 7.00 | 7000.00 | -28.79 | 2.68 | 11.37 | 8.07 | 5.75 | 0.00 | 1.01 | — |
| American Funds Fundamental Investors A | MF | 2009-03-31 | 7.00 | 7000.00 | -28.93 | -6.43 | 1.99 | 2.20 | 5.75 | 0.00 | 0.63 | — |
| 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 Capital Inc Bldr A | MF | 2009-03-31 | 5.00 | 5000.00 | -21.47 | -2.87 | 3.28 | 5.17 | 5.75 | 0.00 | 0.58 | — |
| American Funds Inc Fund of Amer A | MF | 2009-03-31 | 5.00 | 5000.00 | -19.15 | -4.96 | 0.95 | 3.67 | 5.75 | 0.00 | 0.57 | — |
| 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 | — |

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.