

advice

In 1991 John Holden founded Advanced Financial Strategists, Inc. (AFS) in Atlanta. John obtained a Personal Financial Specialist designation (PFS) from the American Institute of CPA's (AICPA) and converted his traditional CPA firm into a professional financial services corporation focusing on investment management. AFS now supports John's original clientele, other regional CPA firms, and a pension consulting practice with a focus on 401(k) plans. As of June 30, 2006, AFS manages or consults on more than \$700 million in assets.

AFS is an independent, non-broker affiliated, "fee-only" registered investment advisor with the United States Securities and Exchange Commission. We advise Plan Sponsors on:

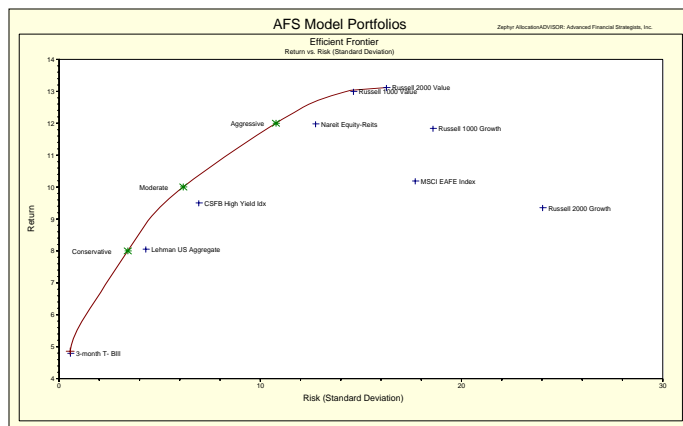
- ♦ Semi-annual economic and market developments,
- ♦ ongoing monitoring of existing funds,
- ♦ fund searches and selection,
- ♦ employee education,
- ♦ portfolio rebalancing
- ♦ increasing plan participation,
- ♦ rollovers and distributions,
- ♦ managing fiduciary responsibility,
- ♦ investment policy creation, and
- ♦ development of model portfolios within the Plan's offerings.

AFS' approach to reviewing funds in a retirement plan consists of a two-step process in which quantitative and qualitative measures are closely evaluated on a periodic basis. We believe that the screening/evaluation criteria should closely align itself with an Investment Policy Statement for a given Plan.

As you can see, AFS can be that trusted source you can rely on for all your retirement needs. Aligning yourself with a qualified investment advisor reduces the employer concerns of administering a qualified plan and adds substantial value for the plan participants! To find out more about AFS please log onto www.advancedfinancial.com.



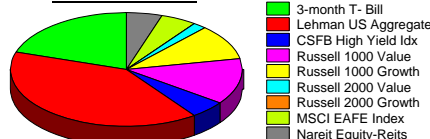
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AFS continually blends a group of major indices together to form Efficient Frontier portfolios. Starting with this as a basis we then apply additional Modern Portfolio Theories to accommodate clients that have conservative, moderate or aggressive orientations.

Conservative Portfolio

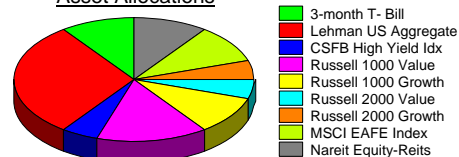
Asset Allocations



AFS screens active managers based on extensive amounts of raw data using Morningstar Principia® in conjunction with Zephyr Associates® for style analysis. This helps ensure the identified managers represent the targeted index. In this way we can better predict the performance of the model and add value through active management.

Moderate Portfolio

Asset Allocations



Aggressive Portfolio

Asset Allocations

