EDELMAN

map

managed asset program®

An investment platform designed to help you meet the challenges of investing in today's evolving financial marketplace

Presented by:
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Welcome to the Edelman Managed Asset Program®

- You receive an asset allocation model featuring as many as 19 asset classes, based on your specific goals and objectives.

- The Edelman Managed Asset Program is designed to ensure full participation in the markets, but with minimal drift and turnover. This increases consistency, reduces redundancy and helps to keep annual taxes low.

- Dynamic security selection, helping to ensure that the investments used in your model are suitable and appropriate for you.

- Daily rebalancing review enables you to capture short-term pricing anomalies that other investors might miss. This can potentially increase your returns while reducing your investment risks.

- It's easy for you to track and maintain your accounts, thanks to our easy-to-read statements and online access. Plus, we handle all the tax record-keeping chores for you.

- You pay no commissions — just one annual fee. And you enjoy complete fee transparency, plus true economies of scale: the more you invest and the higher your account value grows, the lower your rate.

Benefit from the Methods Used by Many Institutional Investors

Many consumers limit themselves to retail mutual funds sold to them by stockbrokers, insurance agents and retail financial advisors, often paying high commissions or fees for the latest "hot" fund.

It doesn't have to be that way. You can now take advantage of strategies used by many institutional investors, pension funds and endowments — using many of the same investments that they use every day.[1]

You can benefit from decades of academic research conducted by the nation's foremost financial scholars, including Harry Markowitz, the father of Modern Portfolio Theory; William Sharpe, a pioneer in risk-adjusted performance analysis; and Gary Brinson, an innovator in asset allocation theory.

Over the past 60 years, these and other leading academics have discovered what is now widely considered to be the most effective way to manage money. Today, the nation's largest institutional investors use this research to:

- Develop highly diversified portfolios
- Create very long holding periods for their investments
- Strategically rebalance their portfolios as needed

This approach is very effective, but of course cannot ensure investment success or prevent loss in a declining market. It also traditionally requires an investment of massive amounts of money. That's not a problem for pension funds, endowments and corporations that control billions of dollars, but it's a real challenge for the rest of us.

No more! You can now invest in some of the same investments used by many of the nation's largest institutional investors[2] — and you don't need millions of dollars to do it!

[1]Source: *Pensions & Investments* magazine, 2007. Past performance does not guarantee future results.
[2]Source: Dimensional Fund Advisors

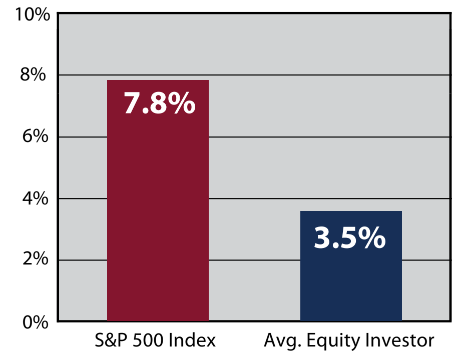
Which is Most Important, Risk or Return?

You should be concerned about both. That's why EMAP's investment management strategy — both philosophy and methodology — takes full advantage of the latest academic research, emphasizing a long-term approach, extensive diversification and strategic rebalancing.

A Disciplined Approach Using Market-Based Investments

The average investor tends to buy high and sell low in an attempt to time the market. As the chart shows, this can result in returns that reflect their investing behavior rather than the potential returns of the market. The Edelman Managed Asset Program can help keep you on track with a long-term, disciplined strategy that incorporates extensive diversification and strategic rebalancing.

Market Returns vs. Individual Investors

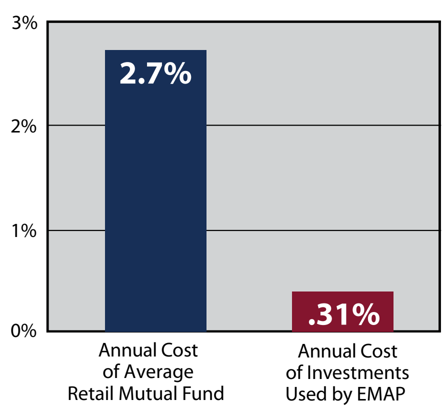


Annualized Returns January 1992–December 2011[1]

[1]Source: Dalbar, Inc. "Quantitative Analysis of Investor Behavior 2012," www.dalbar.com. S&P data provided by Standard & Poor's Index Services Group. Indices are not available for direct investment; their performance does not reflect the expenses associated with the management of an actual portfolio. Past performance does not guarantee future results. Returns are presented for illustrative purposes only and are not intended to project the performance of a specific investments.

Lower Investment Costs Put More of Your Money to Work for You

Underlying Investments Cost Almost 85% Less![2]



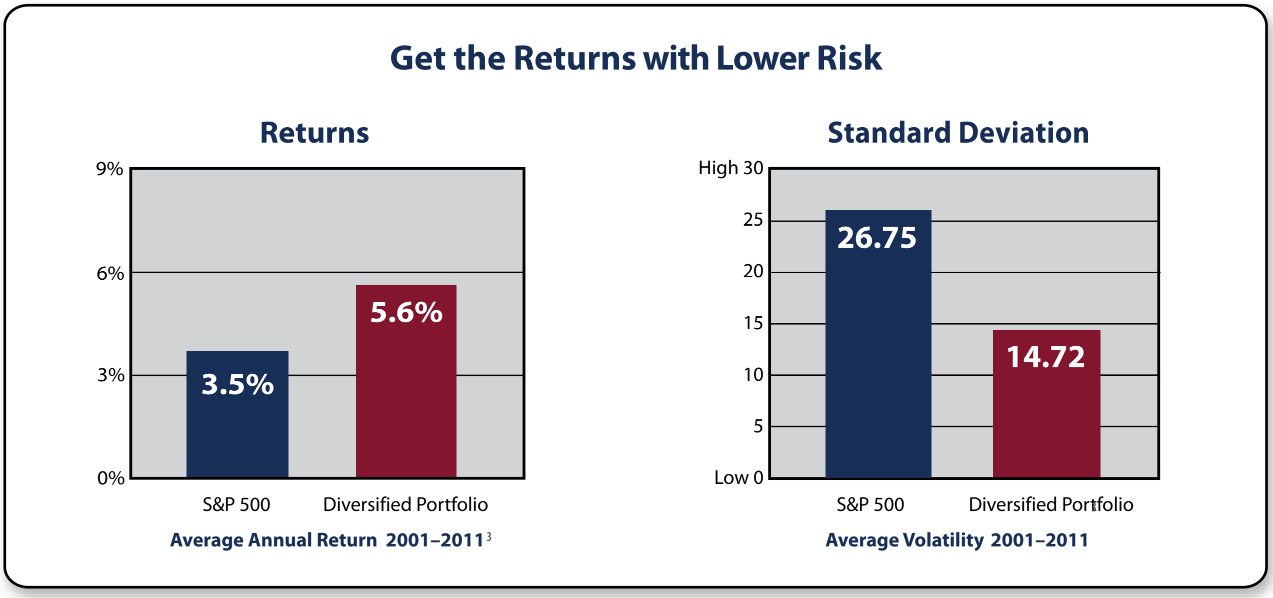
We use no-load institutional funds and exchange-traded funds that cost almost 85% less than the average retail mutual fund.[2] Even after including our management fee, consumers can potentially achieve lower costs, putting more of your money to work for you.

This chart is for illustrative purposes only and does not represent the actual fees and/or expenses of any specific retail mutual fund or EMAP investment. All figures based on historical data and subject to change.

[2]Ordinary mutual fund cost reflects the average Annual Expense Ratio for all mutual funds tracked by Morningstar (1.23% as of 12/31/11) and the average Annual Trading and Brokerage Costs based on a March 2007 study by Virginia Tech, University of Virginia and Boston College titled "Scale Effects in Mutual Fund Performance: The Role of Trading Costs", which examined 1,706 U.S. stock funds from 1995 to 2005 and found that the average U.S. stock fund spent 1.44% per $100 of assets on trading costs. Annual Cost of Investments used by EMAP reflects the average Annual Expense Ratio (0.26% as of 12/31/11) and the average trading and brokerage costs (0.05% as of 12/31/11) of all mutual funds and exchange-traded funds used by EMAP. For current fees and expenses of a given mutual fund, refer to the fund's prospectus, which may be obtained from your financial advisor.

The Opportunity for Lower Risk Through Diversification

Diversification can help avoid big losses. That's why the Edelman Managed Asset Program features up to 19 asset classes and market sectors, each typically containing thousands of securities. Of course, diversification does not assure or guarantee better performance and cannot eliminate the risk of investment losses. There are no guarantees that a diversified portfolio will outperform a non-diversified portfolio. EMAP is simply designed to help you achieve your investment goals with lower risk.



[3]Source: Morningstar. The Diversified Portfolio is a hypothetical portfolio intended to illustrate how a portfolio comprised of different asset classes and market sectors can lower risk. It is based on equal holdings of the S&P 500 Stock Index, Barclays Capital U.S. Aggregate Bond Index, FTSE NAREIT U.S. Real Estate Index, MSCI EAFE Index and Ibbotson Associates 30-Day U.S. Treasury Bill, for the 10-year period December 31, 2001, through December 31, 2011. The S&P 500 Stock Index is a stock market index of 500 widely held large-cap stocks often used as a proxy for the U.S. stock market. An Index is a portfolio of specific securities, the performance of which is often used as a benchmark in judging the relative performance of certain asset classes. Indexes are unmanaged portfolios and investors cannot invest directly in an index. Returns and volatility are presented for illustrative purposes only and are not intended to project the performance or risk of a specific index or diversified portfolio. Past performance does not guarantee future results. Standard Deviation is a common risk measurement; the higher the number, the greater the fluctuation in value.

Investment Philosophy Grounded in the Latest Academic Research

Instead of making wild guesses and hoping it all works out, EMAP provides a solid approach that's proven and time-tested. From Modern Portfolio Theory and the Fama-French Three Factor Model used to help predict the risk and return characteristics of equity portfolios to the latest discoveries in behavioral finance, EMAP relies on an investment philosophy that is based on the latest academic research.

How the Program Works for You

The dynamic, versatile framework of the Edelman Managed Asset Program® provides you with a carefully constructed and individually selected asset allocation model that is both highly diversified and custom-selected to meet your unique investment needs. Your model is based on your individual circumstances, and features a variety of benefits to help you minimize expenses and manage risk, while giving you the opportunity to obtain the long-term returns you seek.

Extensive Diversification

Instead of holding only some stocks and bonds, your model will feature thousands of securities from as many as 19 separate asset classes and market sectors. This investment strategy helps manage risks as part of our goal of helping you to earn more consistent, competitive returns.

Market-Based Asset Allocation Models

EMAP models avoid substantial turnover by emphasizing market-based (not manager-based) investments. This is quite a contrast compared to retail mutual funds, which often invest in a smaller number of securities and frequently change their holdings.

Dynamic Security Selection

The universe of investments is constantly reviewed for opportunity. If a superior alternative is found, it can be swiftly incorporated into your asset allocation model.

Institutional Mutual Funds and ETFs

You'll have access to institutional mutual funds that may not be available through certain brokerage firms or financial planners.[1] These funds are used by some of the nation's largest institutional investors, putting you alongside many of the nation's biggest and most respected organizations. EMAP also uses exchange-traded funds (ETFs), which like institutional funds, are quite inexpensive. The institutional and exchange-traded funds used in EMAP models cost almost 85% less than ordinary mutual funds.[2]

Strategic Rebalancing Through Daily Reviews

Even the best-designed asset allocation model needs attention. Otherwise, a carefully constructed asset allocation will drift due to varying performances of the model's underlying investments. That's why every client's model is examined on a daily basis to identify opportunities for rebalancing. Once the need is identified, your model will be rebalanced automatically. This helps manage your risks and your performance.

Easy-to-Read Statements

You'll receive monthly statements showing you the status of your account. You can also view your account 24/7 via EMAP's secure client-only Web site.

No Commissions — Just One Annual Fee

Unlike retail mutual funds, which charge the same annual management fee to all investors, no matter how much you invest, we base your fee on the value of your account. The more you invest, and the higher your account value grows, the lower your rate — potentially providing valuable savings to you. And with EMAP, you never pay any commissions, brokerage fees or trading costs.[3]

[1] Source: Dimensional Fund Advisors

[2] Ordinary mutual fund cost reflects the average Annual Expense Ratio for all mutual funds tracked by Morningstar (1.23% as of 12/31/11) and the average Annual Trading and Brokerage Costs based on a March 2007 study by Virginia Tech, University of Virginia and Boston College titled "Scale Effects in Mutual Fund Performance: The Role of Trading Costs", which examined 1,706 U.S. stock funds from 1995 to 2005 and found that the average U.S. stock fund spent 1.44% per $100 of assets on trading costs. Annual Cost of Investments used by EMAP reflects the average Annual Expense Ratio (0.26% as of 12/31/11) and the average trading and brokerage costs (0.05% as of 12/31/11) of all mutual funds and exchange traded funds used by EMAP. For current fees and expenses of a given mutual fund, refer to the fund's prospectus, which may be obtained from your financial advisor.

[3] Depending on your situation you may incur a debit balance fee, margin interest, an IRA or retirement plan fee, transfer fees, SEC fees, 12b-1 fees for certain money market funds, wire transfer fees, overnight check fees, account closing fees, transaction charges incurred for fund level asset allocation model trades, or other fees or taxes as required by law.

Prospective clients should rely exclusively on securities' offering materials when considering whether to invest. Before making an investment decision, prospective investors should carefully consider their investment objectives, risk factors, and expenses. This and other important information is contained in each fund's prospectus, which can be obtained from your investment advisor and should be read carefully before investing.

The Edelman Managed Asset Program® is sponsored by Edelman Financial Services LLC, an SEC registered investment advisory firm.

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