

DESCRIPTION

The Netherby Enhanced Growth & Income Model Portfolio seeks a combination of capital appreciation and income. The portfolio contains mutual funds that invest in both US and non-US securities with a target allocation of 65% to equity securities and 35% to fixed income and is intended for consideration by long-term investors seeking equity exposure with a limited fixed income component. For comparison purposes, a composite benchmark return is provided which contains the index benchmark for each mutual fund in the LifeStage Portfolio. Please see the Important Information section for more detail.

PORTFOLIO COMPOSITION (as of 12/31/2012)

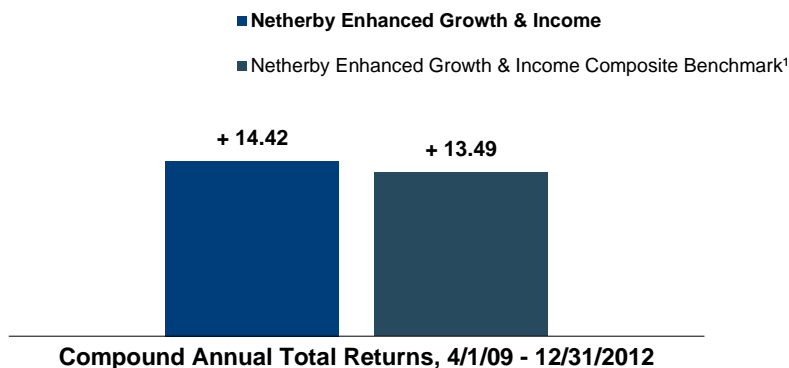
Equity Characteristics

Weighted Avg Book to Market	0.59 ¹
Weighted Avg Mkt Cap., \$mil	\$50,208.23 ¹
Holdings	7,923
Weighted Avg Expense Ratio	0.315

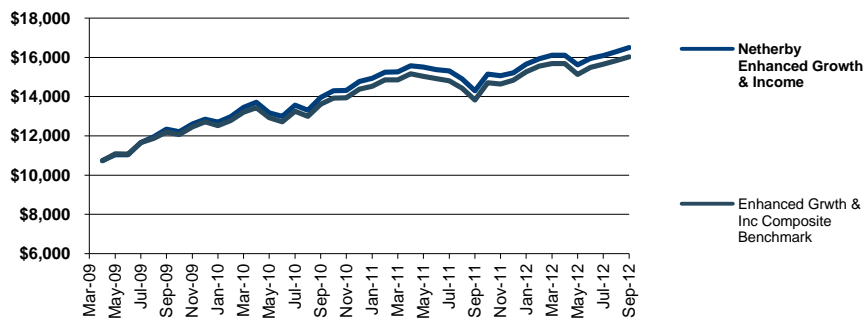
Fixed Income Characteristics

Duration	2.83
Yield to Maturity	.81
Average Maturity	3.11
Quality	AA/AA+/AAA

PERFORMANCE (%)

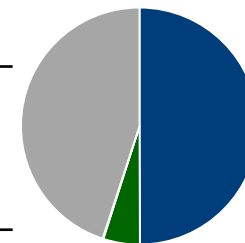


GROWTH OF \$10,000



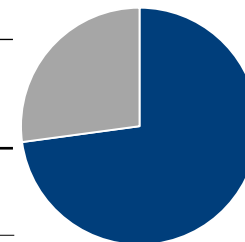
Asset Class Allocation

US Equity	50%
International Equity	5%
Fixed Income	45%



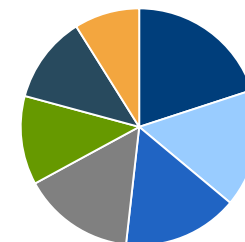
Geography (Equities)

US	71%
International	29%



Equity Sector Allocations

Information Technology	15.8%
Consumer Discretionary	13.7%
Industrials	13.7%
Financials	13.3%
REITS	10.1%
Health Care	9.6%
Energy	7.3%



¹ Composite benchmark includes components of the Citi World Gov't Bond Index 1-5 yrs hedged, MSCI All Country World ex USA Index (net div), Russell 2000 Index, Barclays Capital US Gov't Bond Index, BofA Merrill Lynch 1 Yr Treas. Note Index, Dow Jones US Select REIT Index, S&P 500 Index, and the Alerian MLP Infrastructure Index. ¹ Weighted average BtM, Weighted Average Market Cap, and the Equity Sector Allocation and Chart do not include the allocation to the Center Coast MLP Focus Fund.

Important Information

Enhanced
Global
(80/20)

Enhanced
Global
(60/40)

Enhanced
Global
(20/80)

Global
Select

World
Core

Enhanced
Growth &
Income

Advanced
Income

Netherby model portfolios are newly formed. Historical performance data based on actual results are therefore not available. To provide investors and advisors the ability to evaluate portfolios, the data below is based on a model of the performance that would have been achieved if assets had been invested in the same underlying mutual funds and in the same ratios that are employed in these Netherby portfolios today. No actual assets were invested in this way and these charts do not represent actual investment performance. Average annual total returns include reinvestment of dividends and capital gains.

Results are shown net of underlying mutual fund expenses and Netherby fees. However, it is important to note that hypothetical performance is shown before any trading costs associated with rebalancing and before any fees charged by your bank or Investment Advisor as such fees are likely to vary based on individual client circumstances including total assets under management.

Performance data represents past performance and does not predict future performance. The investment return and principal value will fluctuate so that an investment's shares, when redeemed, may be worth more or less than their original cost. Further, there can be no assurance that any of the portfolios will achieve its investment objective. For performance data current to the most recent month end, please contact Netherby Advisors, LLC at info@netherby.com.

The performance information contained in this document, constitutes hypothetical back-tested results of the Netherby LifeStage Model Portfolios applied to historical data. Hypothetical performance results have many inherent limitations. One limitation of hypothetical performance results is that they are generally prepared with the benefit of hindsight. In addition, hypothetical investing does not involve financial risk, and no hypothetical investment record can completely account for the impact of financial risk in actual investing. There are numerous factors related to the markets in general or to the implementation of any specific investment program which cannot be fully accounted for in the preparation of hypothetical performance results, and any or all of such factors can adversely affect actual investment results. No representation is made hereby that the Model Portfolios will or are likely to achieve profits or losses similar to those shown herein.

The ability of the Model Portfolios to achieve the hypothetical performance shown in this presentation can be impacted by significant changes in market conditions such as increased volatility, price dislocations, material market events or news, or trading halts. Reasonable efforts have been made to ensure that the data used in the Model Portfolio results is accurate; however, Netherby makes no representation or guarantee as to the accuracy of such data.

For comparison purposes, a composite benchmark return is provided. This composite contains the index benchmark for each mutual fund within the LifeStage portfolios. These index benchmarks were selected as the primary benchmarks for comparison purposes by each underlying fund manager. Market index information and certain other statistical data contained herein was compiled from sources that Netherby believes to be reliable. However, Netherby does not guarantee the accuracy or completeness of such data.