



Personal Benefit Services Wealth Management

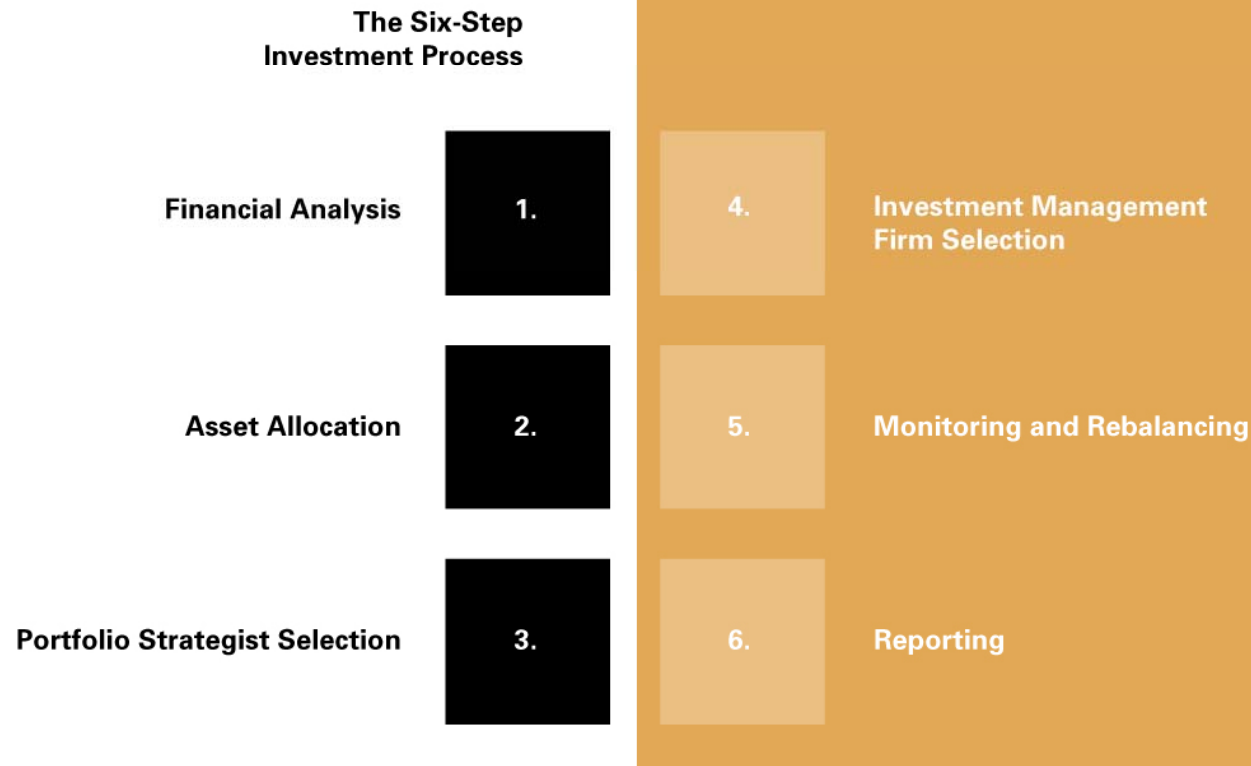
The Six Step Investment Process

Our Approach to Investment Management



The Six-Step Investment Process

We believe the likelihood of achieving success in your investment strategy is greatly improved by adhering to a disciplined investment process.





Step 1: Financial Analysis

What are Your Financial Goals and Objectives?

- What are your investment goals?
- What is your time horizon?
- What are your liquidity needs?
- What is your risk tolerance?
- What are your investable resources?
- What are your income needs?

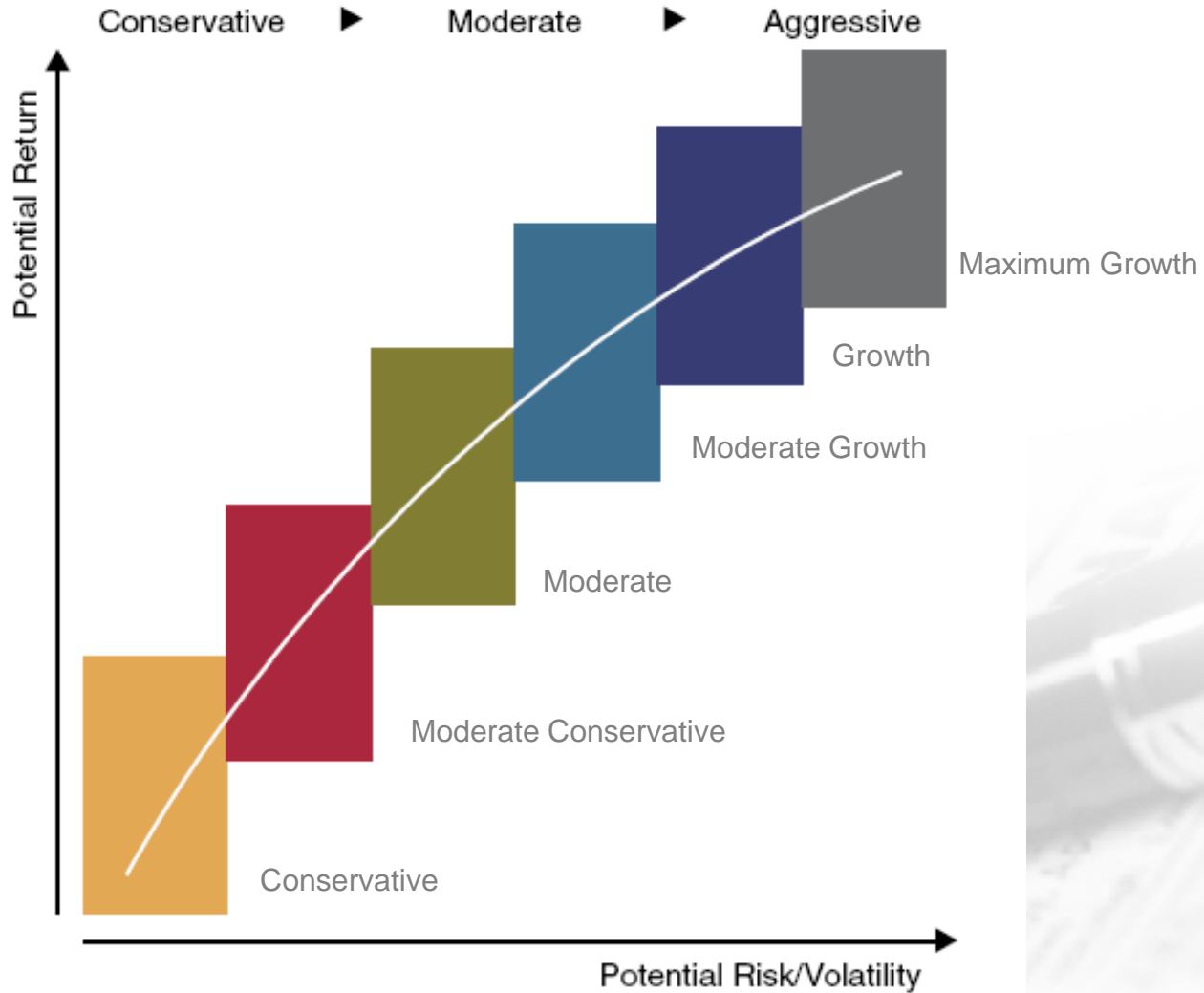
Our Recommendations

- Risk / Return Profile
- Investment Policy Statement
- Customized Proposal





Establishing Your Risk Return Profile

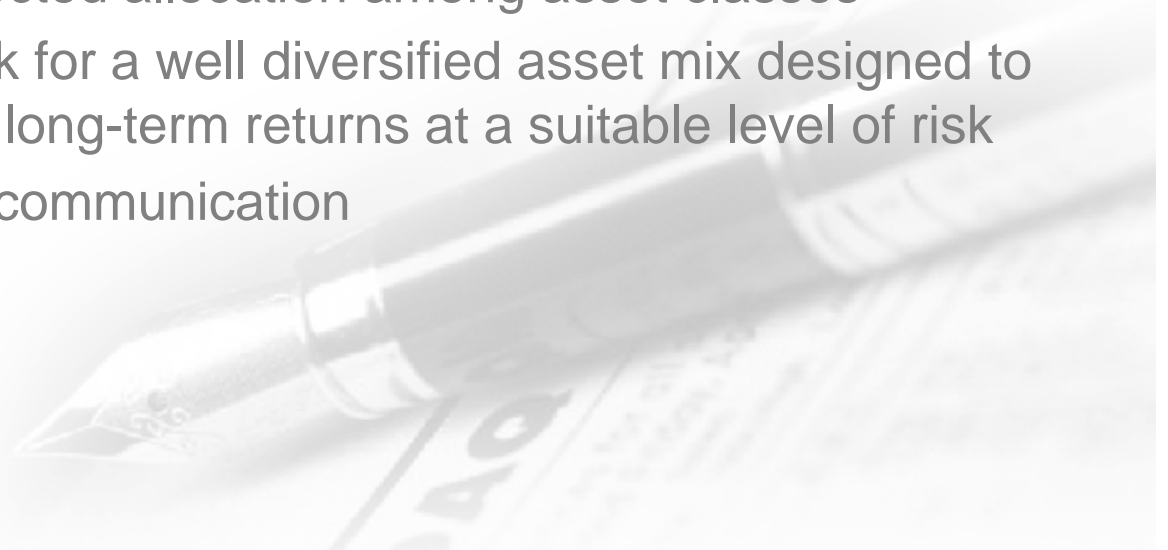




Creating an Investment Policy Statement

The financial analysis will lead to a written Investment Policy Statement which is designed to:

- Establish reasonable expectations, objectives and guidelines for investing the portfolio
- Set forth an investment structure detailing permitted asset classes and the expected allocation among asset classes
- Create the framework for a well diversified asset mix designed to generate acceptable long-term returns at a suitable level of risk
- Encourage effective communication

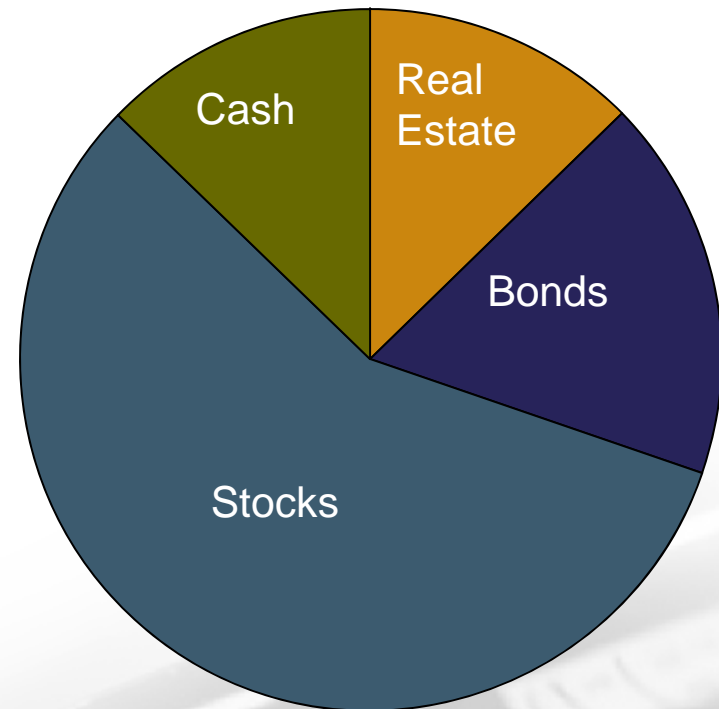




Step 2: Asset Allocation

Asset allocation is the process of allocating investment funds to specific asset classes so that expected return is maximized for a given level of risk.

Asset Classes



Asset Allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

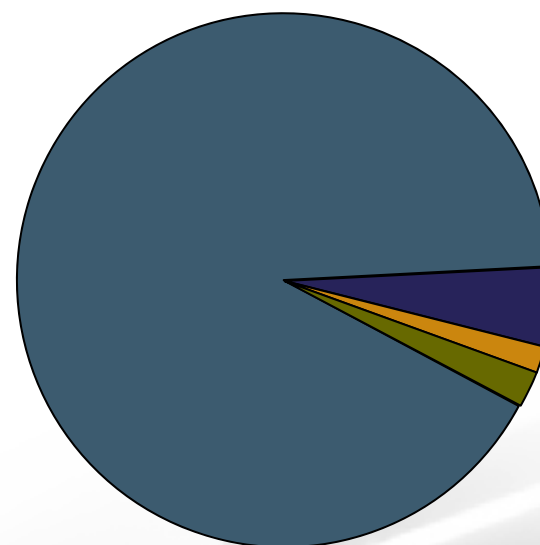


Importance Of Asset Allocation

How Should You Allocate Your Assets?

More than timing or the specific securities you invest in, the way in which your assets are allocated in stocks, bonds, and cash and how they are rebalanced over time ultimately drive your returns.

Asset Allocation is the most important determinant of variance in portfolio performance



- 91.5% Asset Allocation
- 4.6% Securities Selection
- 1.8% Timing
- 2.1% Other Factors

Brinson, Hood & Beebower, *Financial Analysts Journal*, 1986
Brinson, Singer & Beebower, *Financial Analysts Journal*, 1991



Risk/Return Profile Guidelines And Benchmarks

	Conservative	Moderate Conservative	Moderate	Moderate Growth	Growth	Maximum Growth
Target Asset Allocation	14% U.S. Equity 6% Int'l Equity 78% Fixed Income 2% Cash	28% U.S. Equity 12% Int'l Equity 58% Fixed Income 2% Cash	42% U.S. Equity 18% Int'l Equity 38% Fixed Income 2% Cash	52.5% U.S. Equity 22.5% Int'l Equity 23% Fixed Income 2% Cash	63% U.S. Equity 27% Int'l Equity 8% Fixed Income 2% Cash	68.6% U.S. Equity 29.4% Int'l Equity 2% Cash
Equity Allocation Ranges (Max - Min)	0% - 30%	20% - 50%	35% - 70%	55% - 90%	70% - 98%	90% - 98%



Historical Performance Statistics For Our Risk/Return Profiles (1979-2008)

	Conservative	Moderate Conservative	Moderate	Moderate Growth	Growth	Maximum Growth
Average Annual Return (1979–2008)	9.64%	10.50%	11.27%	11.81%	12.31%	12.50%
Best Returns						
1 Year *	34.56%	40.25%	43.97%	47.65%	53.18%	60.28%
3 Year *	20.95%	24.72%	30.27%	33.95%	37.70%	41.43%
5 Year *	20.18%	22.16%	25.72%	28.27%	30.83%	33.02%
Worst Returns						
1 Year *	-5.52%	-5.21%	-13.38%	-19.14%	-24.59%	-27.40%
3 Year *	4.13%	-1.30%	-6.79%	-10.70%	-14.53%	-16.75%
5 Year *	4.75%	2.96%	0.40%	-1.49%	-3.42%	-4.66%
Percent of Periods with Positive Returns						
3 Month *	81%	78%	75%	74%	72%	71%
1 Year *	97%	92%	87%	85%	82%	82%
3 Year *	100%	99%	95%	93%	92%	90%
5 Year *	100%	100%	100%	99%	95%	91%

* Rolling Period



Historical Performance Statistics For Our Risk/Return Profiles (1979-2008)

DISCLOSURE

This performance is not intended to represent the performance of any particular investment, but rather is indicative of how combinations of certain asset classes historically performed. It does not take into account the impact of any fees or expenses that will be charged to a Portfolio; nor does it illustrate the impact that material economic or market events would have on specific securities. The time period of January 1, 1979 – May 31, 2008 has been represented because it is indicative of when performance on the selected indexes could reliably be reported. Selecting different time periods would result in different historical performance results.

This information has been compiled by Genworth Financial Wealth Management, Inc. to reflect the historical returns from January 1, 1979 - May 31, 2008 of the following combinations of indices utilized to construct the multi-asset class benchmarks for Risk/Return Profiles from Conservative to Maximum Growth. Conservative: 20% Russell 3000, 78% Lehman Bros U.S. Aggregate, 2% Citigroup 3 month T-bill, Moderate Conservative: 10% MSCI EAFE, 30% Russell 3000, 58% Lehman Bros U.S. Aggregate, 2% Citigroup 3 month T-bill, Moderate Growth: 20% MSCI EAFE, 40% Russell 3000, 38% Lehman Bros U.S. Aggregate, 2% Citigroup 3 month T-bill, Moderate Growth: 25% MSCI EAFE, 50% Russell 3000, 23% Lehman Bros U.S. Aggregate, 2% Citigroup 3 month T-bill, Growth: 30% MSCI EAFE, 60% Russell 3000, 8% Lehman Bros U.S. Aggregate, 2% Citigroup 3 month T-bill, Maximum Growth: 39% MSCI EAFE, 59% Russell 3000, 2% Citigroup 3 month T-bill. SOURCE: Genworth Financial Wealth Management, Inc. June 2008. Returns in excess of one year are annualized. Where the time period analyzed precedes the inception of a benchmark, the 'best fit' index was used. There is no guarantee that the objective return of any profile will be achieved. Past performance is no guarantee of future results. Investors cannot invest directly in an index.





Step 3: Portfolio Strategist Selection

Which Portfolio Strategist is Right for You?

We have developed strategic alliances with institutional investment firms demonstrating:

- Substantial research across global capital markets
- Asset allocation and portfolio strategy as a core competency
- Investment Policy Committees composed of senior investment professionals
- Disciplined investment processes



Our Portfolio Strategists

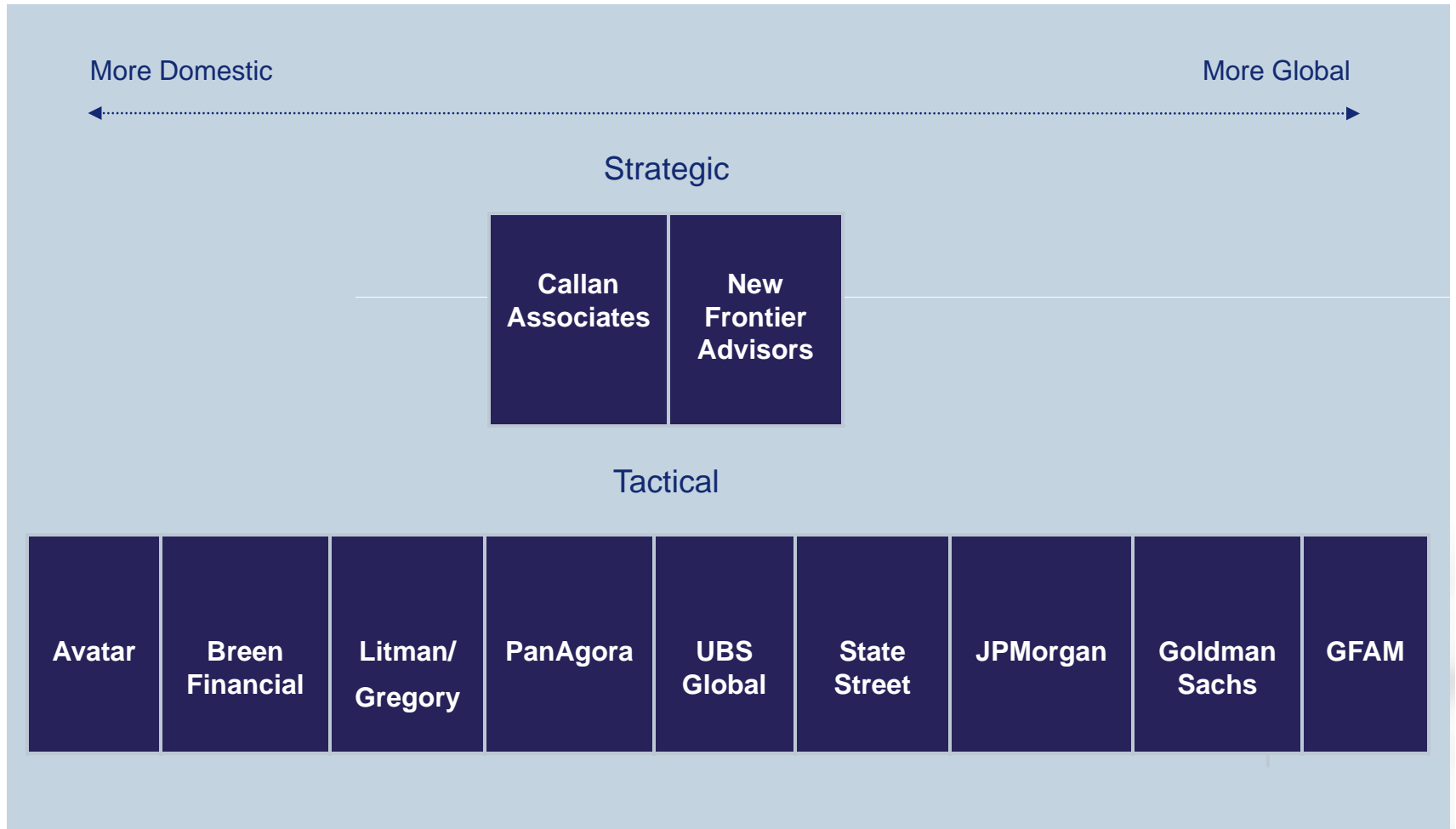


Illustration is for Strategist overview only and does not indicate exact asset allocation approach.



Step 4: Investment Management Firm Selection

What's the Right Solution for You?

No-Load
Mutual Funds

Exchange Traded
Funds

Unified Managed
Accounts

Privately
Managed
Accounts

Mutual Funds and ETFs are sold by prospectus. The prospectus contains information on the investment objectives, risk factors, fees and charges as well as other important information about the product and investment company that should be carefully read and considered before investing. You can obtain a prospectus by contacting your registered representative.



The Investment Management Firm Selection Process

- Each Portfolio Strategist has a unique and disciplined process for selecting Investment Management Firms.
- Regardless of the investment approach we ultimately recommend for you, you have the assurance of each Strategist's best efforts in manager review and due diligence.



Implementing Your Investment Strategy

- We will guide you in selecting an investment management approach that reflects your:
 - Amount of Investable Resources
 - Individual Investment Requirements
 - Tax Considerations



Step 5: Monitoring and Rebalancing

We are on Constant Watch for You.

- As your Investment Advisor, it's our responsibility to continually monitor your investment portfolio, oversee the Portfolio Strategist's decisions to rebalance and realign your portfolio, and clearly communicate the changes to you.





Portfolio Monitoring And Rebalancing

➤ Strategic

- Rebalance to original target asset mix

➤ Tactical

- Adjust asset mix based upon current proprietary research

➤ Both

- Monitor performance of Investment Management Firms and replace when necessary





Step 6: Reporting

You Need Knowledge, Not Just Information.

- We provide you with clear, ongoing communications. And whenever you have a question you can call on us.





Our Reporting And Communications Program

We provide an entire communications program, including:

- Monthly Custodial Statements
- Quarterly Performance Reviews
- Year-End Tax Planning Report
- Online Access to Account Information, Market Commentary, and Investment Research





In Summary

Our Approach to Investment Management:

- Emphasizes the importance of asset allocation
- Provides a wide variety of investment approaches to develop a customized investment strategy
- Provides on-going monitoring of your portfolio
- Delivers clear, timely reporting to keep you on top of your portfolio's progress



In Summary

Our Approach to Investment Management:

- Emphasizes a disciplined process to eliminate an emotional response to short-term market volatility
- Delivers great capability to all investment management decision-making
- Aligns your investment strategy with your long-term investment objectives and tolerance for risk
- Fully disclosed fees and charges vary for these services. Please refer to the applicable Disclosure Brochure (Schedule H or ADV Part II) for complete information on all applicable fees.

