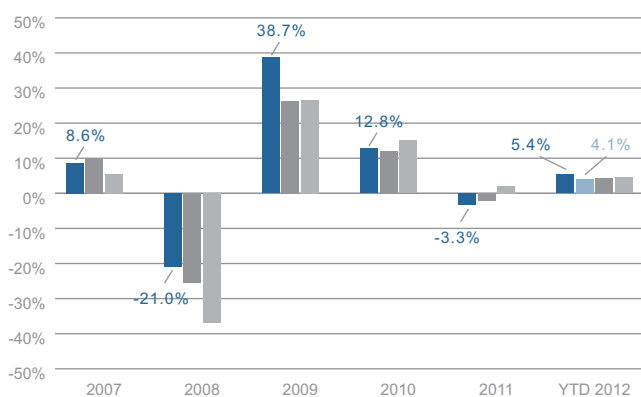


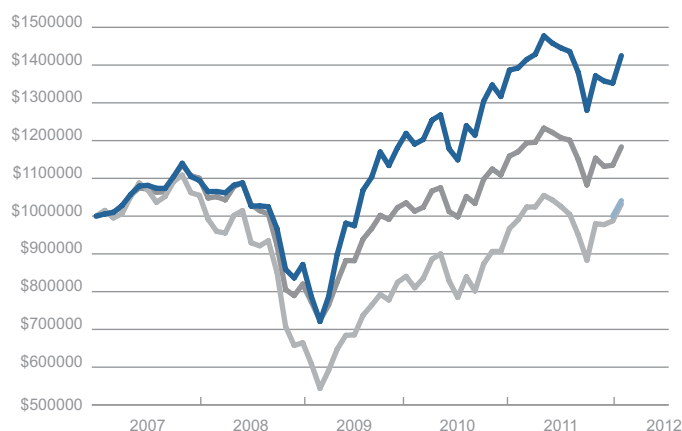
Equity Bias Models' Performance¹

	Returns						Standard Deviations ³	
	January	YTD	1 Year	Annualized			3 Year	
				3 Year	5 Year	Inception (1/1/07)	Gain	Loss
Equity Bias Model ¹	5.4%	5.4%	1.5%	20.9%	6.3%	6.3%	11.0%	9.1%
Equity Bias Low Vol Model ¹	4.1%	4.1%						
Benchmark ²	4.3%	4.3%	1.1%	15.3%	3.3%	3.4%	7.8%	8.6%
S&P 500	4.5%	4.5%	4.2%	19.2%	0.3%	0.6%	10.2%	12.0%

Returns



Growth



Equity Bias Model¹
Equity Bias LV Model¹
Benchmark²
S&P 500

Past performance is no guarantee of future results. Additional information is available in Holos's Form ADV Part II. Data obtained from iShares Funds and MSCI Inc.

Holos Asset Management is a boutique Chicago-based investment firm founded in 2006 as a new type of investment adviser. The firm was created with the belief that the right combination of asset allocation, international diversification, and long-term investing can maximize risk-adjusted returns. Holos employs a research-intensive methodology as part of our strategic approach to managing your assets.

Many investment firms use "static" asset allocations – their weightings do not change in response to changing market conditions. Holos uses valuation-based, dynamic asset allocations, favoring those asset classes which are the most attractive. By using dynamic asset allocation and then avoiding the temptation to trade too frequently, we attempt to enhance performance and reduce fees. In addition, we use cost-effective and liquid products, all held in individual accounts which are within the client's control at all times.

The strategies we employ each provide exposure to thousands of companies representing scores of industries in dozens of countries around the world, all dynamically weighted to account for deviations in market prices from fair values. Broad global diversification may mitigate market turmoil in one region of the world or sector of the investing universe.

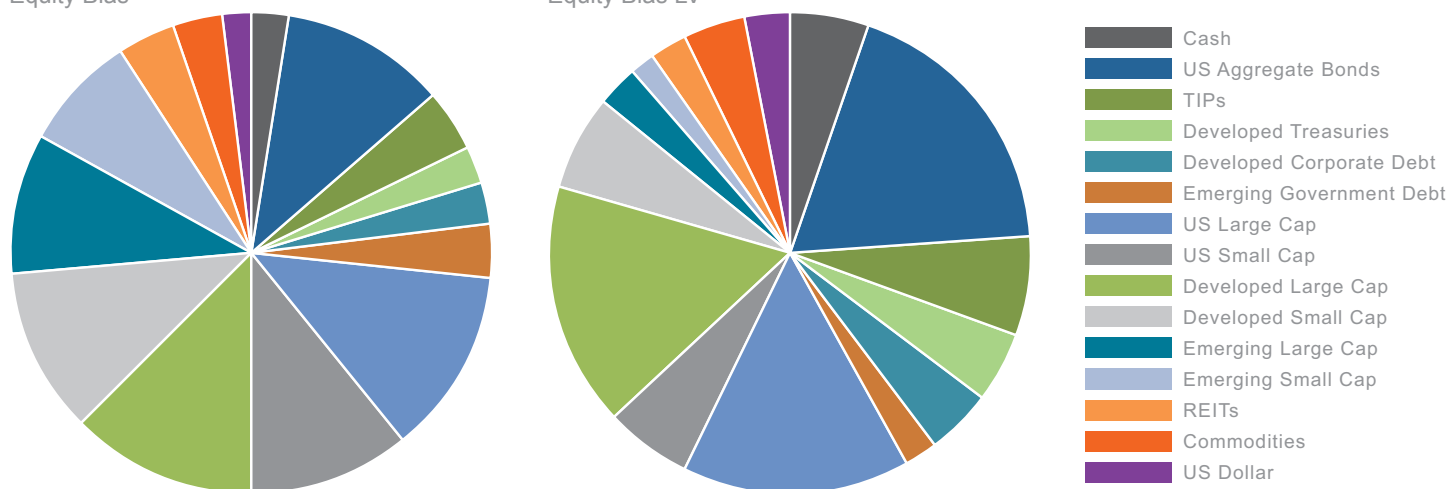
We represent a new type of investment advisory firm – one dedicated to maximizing performance for our clients. We know that when you understand what we do and how we do it, you'll agree that Holos has a better way to manage your assets.

- **Total transparency** – we discuss the ‘how’, ‘why’ and ‘when’ of our strategy, as well as offering clear and complete information about all fees and expenses
- **Our business model offers peace of mind**
 - All client assets are held in individual accounts, which are maintained by an independent custodian (e.g. Charles Schwab)
 - Account holders can see and control their account balances online at any time and have the flexibility of daily liquidity
- **Our model offers tax efficiency** – ETFs are more tax efficient than many mutual fund structures and our infrequent portfolio adjustments mean fewer taxable events for our clients
- **We offer a competitive fee structure**
 - We use ETFs with low expense ratios and our management fee schedule is a maximum of 0.75% of assets per annum, decreasing with account size
 - Small reductions in annual fees can compound into dramatic increases in total value over the life of a portfolio

Equity Bias Allocations⁴

Equity Bias

Equity Bias LV



Country Exposures⁴

	Equity Bias Model		Equity Bias LV Model	
	Equity	Debt	Equity	Debt
United States	25.2%	20.4%	23.5%	34.4%
Japan	5.7%	0.6%	5.7%	1.2%
United Kingdom	4.6%	0.5%	5.6%	0.8%
Australia	4.6%	0.0%	2.9%	0.4%
Taiwan	4.0%	0.0%	0.0%	0.0%
Brazil	2.5%	0.3%	0.0%	0.0%
France	2.0%	0.6%	2.0%	1.0%
South Africa	1.9%	0.0%	0.0%	0.0%
Hong Kong	1.8%	0.0%	1.4%	0.0%
Malaysia	1.6%	0.0%	0.0%	0.0%
Other (30 Countries)	17.3%	6.4%	13.9%	7.3%
Total Equities	71.2%	28.8%	55.0%	45.0%

Equity Sector Exposures⁴

	Equity Bias	Equity Bias LV
Financials	12.8%	8.6%
Industrial	8.6%	6.6%
Information Technology	8.0%	5.8%
Consumer Discretionary	7.8%	5.5%
Materials	6.3%	5.3%
Energy	5.7%	6.2%
Consumer Staples	5.7%	5.1%
Telecommunications	4.7%	1.8%
Health Care	4.3%	4.5%
Real Estate	3.8%	2.7%
Utilities	3.3%	2.0%
Other	0.2%	0.8%
Total Equity Exposure	71.2%	55.0%

Risks, Disclosures and Footnotes are provided on the following page.

Footnotes and Additional Information

1. The above table and charts presents performance results of hypothetical portfolios that track the Unison Equity Bias and Unison Low Volatility Equity Bias Asset Allocation Strategies (the "Strategies") from January 1, 2007 through January 31, 2012. You cannot invest directly in the Strategies. The Strategies identify broad asset classes and their respective asset allocations but does not specify individual securities. The performance given in this report is based on the performance of individual securities chosen by Holos. The ETFs used to calculate the performance of the stock portion of the Strategies are as follows: "US Large Cap" is the WisdomTree Earnings 500 Fund, "US Small Cap" is the WisdomTree SmallCap Earnings Fund, "Developed Large" is the WisdomTree International LargeCap Dividend Fund, "Developed Small" is the WisdomTree International SmallCap Dividend Fund, "Emerging Large" is the WisdomTree Emerging Markets Equity Income Fund, "Emerging Small" is the WisdomTree Emerging Markets SmallCap Dividend Fund, "REITs" is the WisdomTree International Real Estate Fund, and "Commodities" is the Market Vectors RVE Hard Assets Producers ETF. The ETFs used to calculate the performance of the stock portion of the Low Volatility Equity Bias strategy are as follows: "US Large Cap" is the Vanguard S&P 500 Fund, "US Small Cap" is the Vanguard Russell 2000 Fund, "Developed Large" is the Vanguard MSCI EAFE Fund, "Developed Small" is the iShares MSCI EAFE Small Cap Index Fund, "Emerging Large" is the Vanguard MSCI Emerging Markets Fund, "Emerging Small" is the iShares MSCI Emerging Markets Small Cap Index Fund, "REITs" is the WisdomTree International Real Estate Fund, and "Commodities" is the Market Vectors RVE Hard Assets Producers ETF. In 2007 the debt component was the Vanguard Short-Term Investment-Grade Fund; in 2008 and 2009 it was the Vanguard Short-Term Bond ETF; in 2010 it was the Barclays 1-3 Year Treasury Bond Fund, the Barclays TIPS Bond Fund, the Barclays MBS Bond Fund, the Barclays 1-3 Year Credit Bond Fund, the S&P/Citigroup 1-3 Year International Treasury Bond Fund, and the JPMorgan USD Emerging Markets Bond Fund. For 2011 "US Aggregate Bonds" is the Vanguard Total Bond Market ETF, "TIPs" is the PIMCO 1-5 Year US TIPS Index Fund, "Developed Treasuries" is the S&P/Citigroup 1-3 Year International Treasury Bond Fund, and "Emerging Government Debt" is the JPMorgan USD Emerging Markets Bond Fund. Beginning with 2012 "International Credit" is the State Street/Barclays Capital International Corporate Bond Fund and "US Dollar" is the PowerShares DB US Dollar Index Bullish Fund.

These represent hypothetical portfolios and do not reflect the performance of actual accounts or composites of actual accounts. Performance of Strategies assume (1) that no cash was added to or assets withdrawn from the hypothetical investments; (2) that the Strategies were rebalanced every year on January 1st; (3) and that investments were made on January 1st. The results shown are net of fees and transactional/custodial costs and reflect the reinvestment of dividends and other earnings. The performance may be affected by the impact of actual market conditions, timing of transactions, differences in account size and economic factors.

Clients' accounts may not include any of the funds used to demonstrate the Strategies' performance indicated above. Their investment results are likely to be different depending on various factors specific to such accounts, such as the timing of deposits and withdrawals from such accounts, amounts held in cash or cash equivalents in such accounts, and the specific securities held in such accounts. Clients should refer to their monthly account statements for performance information relating to their specific accounts. Current performance may be higher or lower than the performance presented. There can be no assurance that any specific investment strategy (including the investment allocations depicted here), will be either suitable or profitable for a client.

Performance results of the funds included in the Strategies were provided by, or are based on information provided by, parties who are not affiliated with Holos. Holos has not independently verified such performance results and makes no representation or warranty as to their accuracy or completeness. Holos does not undertake to update such performance results or to advise recipients of revisions to such performance results.

In addition, since trades in hypothetical accounts have not actually been executed, the performance given in this material does not account for the impact of certain market risks such as lack of liquidity. There are other factors related to markets in general, or the implementation of any specific investment strategy, that cannot be fully accounted for in the performance results of a hypothetical account and that may adversely affect the results of an actual portfolio. Past performance is no guarantee of future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Different types of investments and/or investment strategies involve varying levels of risk. Changes in investment strategies, contributions or withdrawals may materially affect the performance and results of an actual portfolio. Using diversification or asset allocation as part of an investment strategy neither assures nor guarantees superior performance and cannot protect against loss in declining markets.

2. The benchmark is composed of 65% MSCI ACWI/35% iShares Barclays Aggregate Bond Index. The MSCI All Country World Index is a market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets. The Barclays Aggregate Bond Index seeks results that correspond generally to the price and yield performance of the total U.S. investment grade bond market, including US government, corporate, and asset-backed securities. This unmanaged benchmark reflects the reinvestment of dividends and other earnings but do not reflect any management fees, transaction costs or expenses. You cannot invest directly in the index benchmarks. This is used for comparative purposes only, as it reflects some of the equity and debt exposures found in the hypothetical portfolio.

The composition of the Strategies which Holos employs may not resemble that of the benchmarks and Holos does not mean to imply that an investment in the securities represented by a strategy is comparable to an investment in the securities represented by the benchmarks. The performance and tax consequences of an investment in the securities represented by a strategy, on the one hand, and an investment in the securities represented by a benchmark, on the other hand, may be materially different. Performance results of the indexes included in the benchmarks were provided by, or are based on information provided by, parties who are not affiliated with Holos. Holos has not independently verified such performance results and makes no representation or warranty as to their accuracy or completeness. Holos does not undertake to update such performance results or to advise recipients of revisions to such performance results.

3. Standard deviation, or volatility, is a statistical measure of the dispersion of returns. Gain standard deviation is the annualized standard deviation of positive monthly returns since the relevant inception date. Loss standard deviation is the annualized standard deviation of negative monthly returns since the relevant inception date. In general, the greater the loss standard deviation, the greater the risk.

4. Values are approximate as of January 2012 and will differ during the year with changes in securities' prices. The Strategies' attributes, characteristics, weightings and holdings, including cash, may change at any time without notice.

Risks and Disclosures

Equities and fixed income instruments are subject to market risk and will undergo price fluctuations in which downward and upward trends may occur over short or extended periods. The principal value of fixed income instruments may fluctuate due to interest rate changes and other factors. Equity securities may be volatile and decline in value. Small cap portfolios may be highly volatile because the earnings and business prospects typically fluctuate more than larger cap companies. International portfolios involve considerations and potential risks not typically associated with domestic securities, including changes in currency values, economic, political and social conditions, loss of market liquidity, the regulatory environment of the countries in which the manager invests, and difficulties in receiving current or accurate information. A specific industry may suffer a downturn which typically affects related industries as well.

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