



BEACON MONTHLY PERFORMANCE DIGEST

All statistics through September 30, 2009

Historical Portfolio Characteristics This information is for illustrative purposes only and is no indication of future portfolio composition or performance. These hypothetical results indicate historical performance had the portfolios been available over the period indicated. The purpose of providing portfolio characteristics is to give the investor an understanding of the historic performance of portfolios similar to those that the investor may choose. These results include change in share/unit price, reinvestment of dividends and capital gains, mutual fund and program fees and custodian trading fees, but do not include plan administration fees or miscellaneous custodian fees, such as overnight delivery fees, which would lower the returns shown. The investment return and principal value of the underlying funds will fluctuate so that shares/units, when redeemed, may be worth more or less than their original cost, and thus, the value of the mutual fund investment will be similarly affected. There is no direct correlation between a hypothetical investment and the anticipated performance of any portfolio and there is no guarantee that any portfolio will achieve their objectives. Past performance, actual or simulated, is no guarantee of future returns. The portfolio characteristics described are for portfolio with the approximate asset allocation being offered, rebalanced monthly using the results of fund benchmark indexes and live funds included in simulated portfolio models. Simulated portfolio models include some back tested data, which does not represent the impact that material economic and market factors might have on an advisor's decision making process in giving advice to an investor. Simulated performance data differs from actual account performance because an investment strategy can be adjusted any time, for any reason and continue to be changed until desired or better performance results are achieved. The information is not intended as a representation of historic performance of the portfolios being offered. NOT FDIC INSURED – MAY LOSE VALUE – NO BANK GUARANTEE

Portfolio Model PIP Score	Core 10 Under 15	Core 20 15-24	Core 30 25-34	Core 40 35-44	Core 50 45-54	Core 60 55-64	Core 70 65-74	Core 80 75-84	Core 90 85-94	Core 100 95-plus
Investor Profile	Preservation Primarily	Conservative	Conservative/ Moderate	Moderate	Moderate/ Balanced	Balanced	Balanced/ Growth	Growth	Growth/ Aggressive	Aggressive
Growth Objective	Very Low	Low	Low/ Moderate	Moderate	Moderate	Moderate	Moderate/ High	High	High	Very High
Income Objective	Moderate	High	High	High	Moderate	Moderate/ Low	Low	Very Low	Very Low	Very Low
Risk Tolerance	Very Low	Low	Low/ Moderate	Moderate	Moderate	Moderate/ High	High	High	High	Very High
Time Horizon	6 months	1 year	2-3 years	4-5 years	6-8 years	9-10 years	11-15 years	16-20 years	21-25 years	26+ years
Stocks										
DFA U.S. Large Company	1.33%	2.66%	3.98%	5.31%	6.64%	7.97%	9.30%	10.62%	11.95%	13.28%
DFA U.S. Large Value	1.25%	2.49%	3.74%	4.99%	6.24%	7.48%	8.73%	9.98%	11.22%	12.47%
DFA U.S. Small Cap	1.02%	2.03%	3.05%	4.07%	5.09%	6.10%	7.12%	8.14%	9.15%	10.17%
DFA Large Cap Intl.	1.43%	2.86%	4.30%	5.73%	7.16%	8.59%	10.02%	11.46%	12.89%	14.32%
DFA Intl.Value	0.72%	1.44%	2.17%	2.89%	3.61%	4.33%	5.05%	5.78%	6.50%	7.22%
DFA Intl. Small Cap Value	1.80%	3.59%	5.39%	7.18%	8.98%	10.78%	12.57%	14.37%	16.16%	17.96%
DFA Emerg Mrkts. Small Cap	1.96%	3.92%	5.87%	7.83%	9.79%	11.75%	13.71%	15.66%	17.62%	19.58%
Dynamic Large Cap Growth	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Dynamic Large Cap Value	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Dynamic Mid Cap Growth	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Dynamic Mid Cap Value	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Dynamic Small Cap Growth	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Dynamic Small Cap Value	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Alternatives										
Wilshire REIT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Wilshire Intl. REIT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
DB Commodity	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
DB G10 Currency	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Black Rock Private Equity	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bonds										
Barclay Agg. Bond	32.07%	28.50%	24.94%	21.38%	17.82%	14.25%	10.69%	7.13%	3.56%	0.00%
Barclay Intl. Treasury	17.81%	15.83%	13.85%	11.87%	9.90%	7.92%	5.94%	3.96%	1.98%	0.00%
Barclay Capital TIPS	17.81%	15.83%	13.85%	11.87%	9.90%	7.92%	5.94%	3.96%	1.98%	0.00%
Barclay High Yield	17.81%	15.83%	13.85%	11.87%	9.90%	7.92%	5.94%	3.96%	1.98%	0.00%
Cash	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Average Annual Total Return										
Year-to-date	7.03%	10.10%	13.21%	16.37%	19.57%	22.81%	26.09%	29.41%	32.78%	36.18%
1-year	4.69%	5.11%	5.44%	5.70%	5.88%	5.98%	6.00%	5.93%	5.78%	5.55%
3-year	1.83%	1.56%	1.25%	0.90%	-1.39%	0.09%	-0.37%	-0.88%	-1.42%	-1.99%
5-year	2.36%	2.88%	3.36%	3.82%	3.06%	4.65%	5.03%	5.37%	5.69%	5.97%
Inception	3.58%	3.97%	4.35%	4.70%	4.59%	5.34%	5.62%	5.88%	6.11%	6.32%
Best/Worst Times										
Lowest 1-year	-18.47%	-22.45%	-26.29%	-29.99%	-33.54%	-36.95%	-40.23%	-43.37%	-46.39%	-49.29%
Lowest 3-year	-3.63%	-5.02%	-6.41%	-7.82%	-10.95%	-10.65%	-12.07%	-13.50%	-14.94%	-16.38%
Lowest 5-year	-1.05%	-1.34%	-1.64%	-1.97%	-3.43%	-2.68%	-3.07%	-3.48%	-3.91%	-4.36%
Highest 1-year	15.23%	18.12%	22.77%	27.58%	32.56%	37.70%	43.01%	48.50%	54.17%	60.02%
Highest 3-year	8.76%	9.88%	11.81%	13.77%	16.36%	19.11%	21.92%	24.77%	27.67%	30.63%
Highest 5-year	6.82%	8.60%	10.40%	12.22%	12.75%	15.90%	17.76%	19.64%	21.53%	23.44%
Risk -Volatility										
Standard Deviation	5.77%	6.57%	7.58%	8.73%	9.96%	11.28%	12.63%	14.00%	15.40%	16.82%

Portfolio Model PIP Score	Core Plus 10 Under 15	Core Plus 20 15-24	Core Plus 30 25-34	Core Plus 40 35-44	Core Plus 50 45-54	Core Plus 60 55-64	Core Plus 70 65-74	Core Plus 80 75-84	Core Plus 90 85-94	Core Plus 100 95-plus
Investor Profile	Preservation Primarily	Conservative	Conservative/ Moderate	Moderate	Moderate/ Balanced	Balanced	Balanced/ Growth	Growth	Growth/ Aggressive	Aggressive
Growth Objective	Very Low	Low	Low/ Moderate	Moderate	Moderate	Moderate	Moderate/ High	High	High	Very High
Income Objective	Moderate	High	High	High	Moderate	Moderate/ Low	Low	Very Low	Very Low	Very Low
Risk Tolerance	Very Low	Low	Low/ Moderate	Moderate	Moderate	Moderate/ High	High	High	High	Very High
Time Horizon	6 months	1 year	2-3 years	4-5 years	6-8 years	9-10 years	11-15 years	16-20 years	21-25 years	26+ years
Stocks										
DFA U.S. Large Company	0.34%	0.68%	1.02%	1.35%	1.69%	2.03%	2.37%	2.71%	3.05%	3.39%
DFA U.S. Large Value	0.32%	0.64%	0.95%	1.27%	1.59%	1.91%	2.23%	2.54%	2.86%	3.18%
DFA U.S. Small Cap	0.26%	0.52%	0.78%	1.04%	1.30%	1.56%	1.82%	2.07%	2.33%	2.59%
DFA Large Cap Intl.	0.37%	0.73%	1.10%	1.46%	1.83%	2.19%	2.56%	2.92%	3.29%	3.65%
DFA Intl.Value	0.18%	0.37%	0.55%	0.74%	0.92%	1.10%	1.29%	1.47%	1.66%	1.84%
DFA Intl. Small Cap Value	0.46%	0.92%	1.37%	1.83%	2.29%	2.75%	3.21%	3.66%	4.12%	4.58%
DFA Emerg Mrkts. Small Cap	0.50%	1.00%	1.50%	2.00%	2.50%	3.00%	3.50%	3.99%	4.49%	4.99%
Dynamic Large Cap Growth	0.30%	0.60%	0.90%	1.21%	1.51%	1.81%	2.11%	2.41%	2.71%	3.02%
Dynamic Large Cap Value	0.74%	1.48%	2.22%	2.95%	3.69%	4.43%	5.17%	5.91%	6.65%	7.38%
Dynamic Mid Cap Growth	0.54%	1.08%	1.62%	2.16%	2.70%	3.24%	3.78%	4.32%	4.86%	5.40%
Dynamic Mid Cap Value	0.43%	0.87%	1.30%	1.74%	2.17%	2.61%	3.04%	3.48%	3.91%	4.35%
Dynamic Small Cap Growth	0.30%	0.60%	0.90%	1.21%	1.51%	1.81%	2.11%	2.41%	2.71%	3.02%
Dynamic Small Cap Value	0.77%	1.54%	2.32%	3.09%	3.86%	4.63%	5.40%	6.18%	6.95%	7.72%
Alternatives										
Wilshire REIT	0.51%	1.03%	1.54%	2.05%	2.56%	3.08%	3.59%	4.10%	4.62%	5.13%
Wilshire Intl. REIT	0.51%	1.03%	1.54%	2.05%	2.56%	3.08%	3.59%	4.10%	4.62%	5.13%
DB Commodity	0.94%	1.88%	2.82%	3.77%	4.71%	5.65%	6.59%	7.53%	8.47%	9.42%
DB G10 Currency	1.00%	1.99%	2.99%	3.99%	4.99%	5.98%	6.98%	7.98%	8.97%	9.97%
Black Rock Private Equity	1.03%	2.05%	3.08%	4.10%	5.13%	6.15%	7.18%	8.21%	9.23%	10.26%
Bonds										
Barclay Agg. Bond	32.07%	28.50%	24.94%	21.38%	17.82%	14.25%	10.69%	7.13%	3.56%	0.00%
Barclay Intl. Treasury	17.81%	15.83%	13.85%	11.87%	9.90%	7.92%	5.94%	3.96%	1.98%	0.00%
Barclay Capital TIPS	17.81%	15.83%	13.85%	11.87%	9.90%	7.92%	5.94%	3.96%	1.98%	0.00%
Barclay High Yield	17.81%	15.83%	13.85%	11.87%	9.90%	7.92%	5.94%	3.96%	1.98%	0.00%
Cash	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Average Annual Total Return										
Year-to-date	5.92%	7.84%	9.77%	11.72%	13.68%	15.65%	17.63%	19.62%	21.63%	23.64%
1-year	3.06%	1.86%	0.61%	-0.67%	-2.01%	-3.38%	-4.80%	-6.26%	-7.76%	-9.30%
3-year	1.29%	0.48%	-0.34%	-1.19%	-3.43%	-2.95%	-3.87%	-4.80%	-5.75%	-6.73%
5-year	1.92%	2.00%	2.05%	2.08%	1.23%	2.08%	2.05%	2.00%	1.92%	1.82%
Inception	3.69%	4.20%	4.70%	5.19%	5.34%	6.12%	6.57%	7.00%	7.41%	7.81%
Best/Worst Times										
Lowest 1-year	-18.29%	-22.12%	-25.81%	-29.36%	-32.79%	-36.09%	-39.26%	-42.32%	-45.25%	-48.07%
Lowest 3-year	-3.79%	-5.32%	-6.85%	-8.38%	-11.17%	-11.43%	-12.96%	-14.48%	-15.99%	-17.51%
Lowest 5-year	-1.19%	-1.60%	-2.02%	-2.46%	-3.74%	-3.39%	-3.88%	-4.38%	-4.90%	-5.44%
Highest 1-year	14.65%	16.41%	19.78%	23.47%	27.26%	31.15%	35.14%	39.23%	43.43%	47.74%
Highest 3-year	8.70%	9.82%	11.21%	12.96%	14.73%	16.63%	18.98%	21.36%	23.78%	26.23%
Highest 5-year	6.45%	7.87%	9.29%	10.72%	11.22%	13.62%	15.08%	16.55%	18.03%	19.53%
Risk -Volatility										
Standard Deviation	5.63%	6.20%	6.95%	7.81%	8.76%	9.78%	10.83%	11.92%	13.03%	14.16%

	DFA Core Model	Alternative Model	Dynamic Model	Fixed Income Model
Stocks				
DFA U.S. Large Company	13.28%	0.00%	0.00%	0.00%
DFA U.S. Large Value	12.47%	0.00%	0.00%	0.00%
DFA U.S. Small Cap	10.17%	0.00%	0.00%	0.00%
DFA Large Cap Intl.	14.32%	0.00%	0.00%	0.00%
DFA Intl. Value	7.22%	0.00%	0.00%	0.00%
DFA Intl. Small Cap Value	17.96%	0.00%	0.00%	0.00%
DFA Emerg Mrkts. Small Cap	19.58%	0.00%	0.00%	0.00%
Dynamic Large Cap Growth	0.00%	0.00%	9.28%	0.00%
Dynamic Large Cap Value	0.00%	0.00%	22.72%	0.00%
Dynamic Mid Cap Growth	0.00%	0.00%	16.60%	0.00%
Dynamic Mid Cap Value	0.00%	0.00%	13.37%	0.00%
Dynamic Small Cap Growth	0.00%	0.00%	9.28%	0.00%
Dynamic Small Cap Value	0.00%	0.00%	23.75%	0.00%
Alternatives				
Wilshire REIT	0.00%	12.21%	0.00%	0.00%
Wilshire Intl. REIT	0.00%	12.21%	0.00%	0.00%
DB Commodity	0.00%	22.42%	0.00%	0.00%
DB G10 Currency	0.00%	23.74%	0.00%	0.00%
Black Rock Private Equity	0.00%	24.42%	0.00%	0.00%
Bonds				
Barclay Agg. Bond	0.00%	0.00%	0.00%	35.63%
Barclay Intl. Treasury	0.00%	0.00%	0.00%	19.79%
Barclay Capital TIPS	0.00%	0.00%	0.00%	19.79%
Barclay High Yield	0.00%	0.00%	0.00%	19.79%
Cash	5.00%	5.00%	5.00%	5.00%
Total	100.00%	100.00%	100.00%	100.00%
Average Annual Total Return				
Year-to-date	36.18%	25.06%	12.61%	4.01%
1-year	5.55%	-16.33%	-11.22%	4.21%
3-year	-1.99%	-8.77%	-8.09%	2.07%
5-year	5.97%	1.18%	-0.83%	1.83%
Inception	6.32%	8.56%	7.60%	3.16%
Best/Worst Times				
Lowest 1-year	-49.29%	-52.34%	-41.30%	-14.32%
Lowest 3-year	-16.38%	-18.76%	-17.06%	-2.25%
Lowest 5-year	-4.36%	-5.31%	-6.71%	-0.79%
Highest 1-year	60.02%	46.28%	45.60%	13.91%
Highest 3-year	30.63%	27.80%	24.38%	7.76%
Highest 5-year	23.44%	21.34%	19.07%	5.74%
Risk – Volatility				
Standard Deviation	16.82%	13.59%	15.25%	5.28%