You want your dreams to come true.

Mercer Advisors helps you make them a reality.

MERCER ADVISORS™

Economic Freedom® Planning

You want financial clarity. Mercer Advisors provides expert advice so you can make sound decisions.

At Mercer Advisors, we believe your success in life is not simply summed up by a single retirement number and date. Your life is a journey and you deserve a "life plan" that integrates your personal, business and financial life, offering you the greatest opportunity for personal fulfillment and financial success today… and throughout your retirement.

Our Certified Financial Planners™ conduct an in-depth review of your personal finances, your investments and your business finances, but we don't stop there. We also delve deeply into your visions, values and motivations — because each is equally important to the development of your life plan.

Our advisors guide you through portfolio design and the emotional element of investing to select the portfolio best aligned with your goals… and you. We use a powerful combination of theory, education, modeling results and testing expectations to guide critical discussions about priorities and tradeoffs related to your retirement age, your lifestyle and your savings.

Our teams of experts evaluate the dependencies between all elements of Economic Freedom Planning and fine-tune your plan to maximize your results. Our goal is to provide you with the most value — as you define it — both today and tomorrow. Finally, to facilitate financial success, we continue to help you monitor, measure and manage your plans in order to course correct as needed through the years.

Two-day planning session with a Certified Financial Planner™, covering:

- Vision casting and life calendar planning
- Goal clarification and prioritization
- Asset and liability analysis
- Cash flow and spending plan
- Savings plan
- Debt elimination plan
- Investment education and portfolio analysis
- Tax planning review
- Retirement plan review
- Risk management and insurance review
- Estate planning review
- Children's education plan
- Written comprehensive life plan

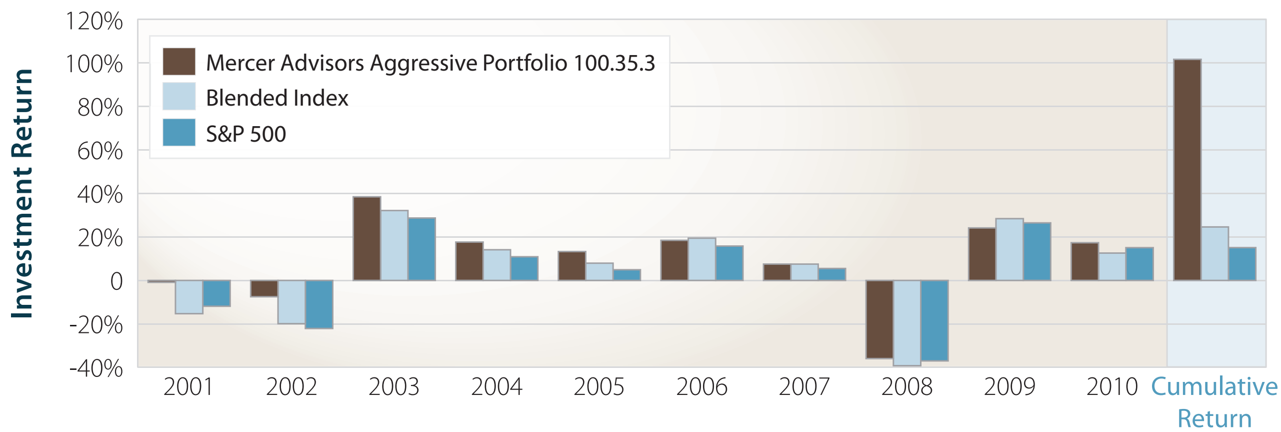
Also includes regular performance reviews, plan updates and ongoing support

You want strong investment returns.
Mercer Advisors provides portfolios that perform over time.

Mercer Advisors Investment Portfolios

Mercer Advisors' Investment Portfolios have a proven track record with more than 25 years of success stories. We have developed a systematic approach to combining select award-winning, academically validated strategies to increase return, reduce risk and limit tax exposure within your portfolio. We are not compensated by sales commissions, so our fee-based investment management services cannot be swayed by the latest sales pitches from Wall Street, thereby freeing us to act as a true fiduciary. As a result, our portfolios have consistently performed over time, including during some of the worst economic times seen in decades.

Mercer Advisors Aggressive Portfolio 100.35.3[1] vs Blended Index[2] vs S&P 500[3]



	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Cumulative Return
100.35.3	-0.88%	-7.50%	38.45%	17.63%	13.27%	18.44%	7.51%	-35.94%	24.14%	17.33%	101.64%
Blended	-15.29%	-19.89%	32.13%	14.10%	7.93%	19.43%	7.50%	-39.20%	28.40%	12.57%	24.58%
S&P 500	-11.88%	-22.10%	28.69%	10.88%	4.91%	15.80%	5.49%	-37.00%	26.46%	15.06%	15.08%

The Mercer Advisors Asset Optimization Portfolios include thousands of customized portfolios. The Aggressive Portfolio 100.35.3 is one of our representative portfolios. It is composed of 90% stocks and 10% managed futures. The stock allocation is comprised of 35% international holdings and a strong weighting toward small company, value and momentum stocks. Additional asset classes, such as U.S. and International REITs, are also available.

800.898.4642

MERCER ADVISORS™

Successful life planning is more than what a typical financial or retirement plan can deliver. Successful life planning requires a comprehensive look at your personal life, your business and your finances. Based on real-world proven techniques, our experts help you build a life plan so you can live the lifestyle you desire today… and continue that lifestyle into retirement.

"…if I said I wanted to have it, they gave me a plan to do it and I've done it."

–Dr. James DeFinnis

Two-day Economic Freedom Planning

DAY ONE

MORNING **Continued In-depth Discovery:** We review what we learned from the discovery documents you sent us prior to our meeting. We ask questions to ensure we have a complete understanding of your current financial situation.

AFTERNOON **Wealth Optimization Plan:** We present your personal financial plan, including each element of Economic Freedom Planning. We design an investment portfolio tailored to your unique needs. We discuss our recommendations, address your questions and work through adjustments until we have a plan that works for you.

EVENING HOMEWORK **Vision Casting and Life Alignment:** You spend the evening reconnecting with your values and the most meaningful aspects of your life. Then you create a series of written vision statements — personal, professional and relational.

DAY TWO

MORNING **Vision and Life Alignment:** We review your homework and provide support for living your vision. If applicable, this may include working toward alignment between you and your spouse or significant other, finalizing your vision statements and discussing daily decision making in the context of your vision and determining the impact of your vision on your financial plan.

AFTERNOON **Comprehensive Economic Freedom Plan:** We begin with a thorough review of the overall plan to ensure complete understanding and alignment, including any further adjustments to connect your vision with your personal financial plan. If using multiple Mercer Advisors services, we provide introductions to your entire Mercer Advisors team.

For business owners, we assess your business and staff performance in order to align your current reality with your business vision. We also bridge your business and personal economics, incorporate your ideal calendar and provide coaching for bringing it all together.

Economic Freedom
–noun

The point in time when you reach clarity regarding both your finances and your life goals so you can truly begin to live and trust that your financial future is secure.

You want economic freedom.
Mercer Advisors helps you get there.

About Mercer Advisors

Established in 1985, Mercer Advisors is a total wealth management firm that provides comprehensive financial planning and investment management, as well as other financial services such as proactive tax planning, insurance, retirement plan design and administration.

Kendrick Mercer, the founder of Mercer Advisors, was dedicated to improving the lives of his clients both professionally and personally. This dedication continues today as Mercer Advisors currently helps more than 3,300 clients to fund their life goals and support their lifestyle throughout retirement.

Quick Facts[4]

- More than $3.9 billion in assets under management
- Over 40 Certified Financial Planners™, CPAs, attorneys and retirement plan specialists
- National presence with branch offices located in 11 major cities
- Ranked by Investment News[5] as one of the top five financial planning firms in the U.S.
- Ranked by Investment News[5] and Forbes[5] as one of the largest Registered Investment Advisors in the U.S.

These returns represent simulated portfolios, rebalanced monthly to the model allocation. Simulated returns reflect reinvestment of all estimated earnings less estimated management fees based on Mercer Advisors fee schedule that is determined from the client's estimated assets under management, 0.10% estimated trading costs, and the estimated mutual funds internal administrative expenses and transaction fees. Simulated returns do not necessarily portray how a portfolio would have performed because, among other factors, active management decisions may have been made based on material economic and market factors which at the time that could have impacted actual clients' results.

[1] **Simulated/Back-tested Returns** From 09/2010 to 12/2010 – 17.5% AMOMX, 5.5% BTIIX, 17.5% DFUVX, 9.0% ASMOX, 9.0% DFFVX, 7.5% AIMOX, 2.5% BTAEX, 7.5% DFVIX, 4.0% DFISX, 4.0% DISVX, 2.0% SSEMX, 2.0% DEMSX, 2.0% DFEVX, and 10% AQMIX. Prior to 09/2010 –19.5% BTIIX 01/1993-09/2010, DFLCX 01/91-12/92, S&P 500 Index net of 0.10% annual estimated management fee, 19.5% DFUVX 03/1995-09/2010, DFLVX 04/1993-02/1995, Fama/French US Large Value Index (ex. Utilities) net of 0.19% annual estimated management fee 01/1990-03/1993, 13.0% DFSTX 04/1992 – 09/2010, CRSP 6-10 Index net of 0.41% annual estimated management fee 01/1990 – 03/1992, 13.0% DFFVX 01/2008-09/2010, DFSVX 04/1993 – 12/2007, Fama French Small Value Index (ex. Util) net of 0.56% annual estimated management fee 01/1990 – 03/1993, 8.5% BTAEX 02/1996 – 09/2010, MSCI EAFE Index net of 0.40% estimated annual management fee 01/1990 – 01/1996, 8.5% DFVIX 03/1995-09/2010, DFIVX 07/1993 – 02/1995, Fama/French Int'l Value Index net of 0.35% estimated annual management fee 09/2010 – 06/1993, 5.5% DFISX 10/1996 – 09/2010, DFA International Small Company Index net of 0.71% estimated management fee 01/1990 – 09/1996, 5.5% DISVX 01/1995 – 09/2010, DFA International Small Company Index, net of 0.83% estimated annual management fee 01/1990 – 12/1994, 1.0% SSEMX 03/1994 – 09/2010 – MSCI Emerging Markets Free (gross) index net of 1.25% estimated management fee 01/1990 to 02/1994, 2.5% DEMSX 04/1998 – 09/2010, Dimensional Emerging Markets Small Cap Index net of 1.20% estimated annual management fee 01/1994 – 03/1998, Fama/French Emerging Markets Small Cap Index net of 1.20% estimated annual management fee 01/1990 – 12/1993, 3.5% DFEVX 04/1998 to 09/2010,Dimensional Emerging Markets Value Index net of 0.85% estimated annual management fee 01/1990 – 03/1997.

[2] The blended benchmark is rebalanced monthly and is 65% weighted to the S&P 500 and 35% weighted to the MSCI EAFE Index (net). As always, past performance is not indicative of future returns.

[3] S&P 500 historical data 1988–2011.

[4] Data as of May 2011.

[5] Mercer Global Advisors Inc. is registered with the Securities and Exchange Commission and delivers all investment-related services. Mercer Advisors Inc. is the parent company of Mercer Global Advisors Inc. and is not involved with investment services. Forbes and Investment News rankings are for Mercer Global Advisors Inc. Rankings are based on assets under management.

Source: Bloomberg, Fama/French, MSCI, Standard & Poor's, Dimensional Fund Advisors.

MERCER ADVISORS BRANCH LOCATIONS

Atlanta | Boulder | Chicago | Columbus | Detroit | Houston
Philadelphia | Santa Barbara | Sarasota | Scottsdale | Seattle

ATLANTA
5780 Windward Parkway, Suite 275
Alpharetta, Georgia 30005
800.335.8808

BOULDER
2595 Canyon Boulevard, Suite 220
Boulder, Colorado 80302
800.525.0961

CHICAGO
425 N. Martingdale Road, Suite 1220
Schaumburg, Illinois 60173
888.642.3000

COLUMBUS
100 E. Broad Street, Suite 2430
Columbus, Ohio 43215
800.335.1404

DETROIT
39555 Orchard Hill Place, Suite 380
Novi, Michigan 48375
800.444.4143

HOUSTON
4635 SW Freeway West Tower, Suite 550
Houston, Texas 77027
800.825.5152

PHILADELPHIA
300 Conshohocken State Road, Suite 370
West Conshohocken, Pennsylvania 19428
888.642.2329

SANTA BARBARA
1801 E. Cabrillo Boulevard
Santa Barbara, California 93108
877.258.1559

SARASOTA
1350 Main Street, Suite 1
Sarasota, Florida 34236
877.375.8995

SCOTTSDALE
7221 E. Princess Boulevard
Scottsdale, Arizona 85255
800.898.4642

SEATTLE
12011 NE First Street, Suite 207
Bellevue, Washington 98005
888.642.4636

v20110801