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As of Date		ABC Company 401(k) Plan Streetlight Scorecard™																	
Fund Name	Risk Code	Morningstar Category	Mstar Rating	Mstar Rating 3 Yr	Mstar Rating 5 Yr	Mstar Rating 10 Yr	Expense Ratio	Tot Ret 1 Year	Tot Ret Annlzd 3 Yr	Tot Ret Annlzd 5 Yr	Tot Ret Annlzd 10 Yr	Tot Ret Annlzd Since Inception	% Rank Cat 1 Year	% Rank Cat 3 Yr	% Rank Cat 5 Yr	% Rank Cat 10 Yr	Manager Tenure		
Mutual Fund A	18,20	Real Estate	★★★★★	3	3	5	1.32	-57.24	-24.75	-7.81	5.76	6.90	33	31	26	5	5.90		
Mutual Fund B	20,22	Technology	★★★★★	5	5	5	1.34	-19.74	-2.57	5.17	6.88	10.05	4	1	1	1	8.20		
Mutual Fund C	2,4,5,7,15	Diversified Emerging Mkts	★★★★★	4	5	4	1.53	-45.36	-7.56	8.60	9.38	4.59	24	21	3	25	6.20		
Mutual Fund D	2,4,7	Foreign Large Blend	★★★★★	5	5	5	1.45	-41.88	-8.94	1.83	7.05	7.03	14	3	3	1	5.70		
Mutual Fund E	2,4,7	Foreign Large Growth	★★★★★	5	5	5	1.18	-43.84	-6.99	6.33	5.96	7.51	28	2	1	1	8.20		
Mutual Fund F	2,4,7	World Stock	★★★★★	4	5	5	1.05	-40.41	-9.56	0.48	4.94	4.05	37	18	11	12	5.80		
Mutual Fund G	8,13,21,23	Small Blend	★★★★★	3	4	5	1.49	-36.26	-16.87	-3.35	9.73	8.68	22	41	25	2	6.70		
Mutual Fund H	8,13,21	Small Growth	★★★★★	5	5	4	1.53	-27.51	-8.09	0.61	4.22	8.03	2	1	2	14	3.40		
Mutual Fund I	13,21,23	Small Value	★★★★★	4	4	4	1.46	-36.08	-13.51	-2.91	5.85	-38.94	29	21	24	36	5.80		
Mutual Fund J	8,14	Mid-Cap Growth	★★★★★	4	4		1.34	-38.58	-11.95	-0.22		1.07	50	22	7		6.90		
Mutual Fund K	14,23	Mid-Cap Value	★★★★★	5	5		1.24	-29.48	-7.55	0.50		6.36	4	4	3		6.30		
Mutual Fund L	8,23	Large Blend	★★★	2	3	4	0.85	-41.95	-14.86	-5.30	-0.37	10.99	85	73	62	19	12.20		
Mutual Fund M	8	Large Growth	★★★★★	4	4	5	0.91	-36.66	-11.90	-2.60	1.84	0.01	59	40	15	3	12.30		
Mutual Fund N	23	Large Value	★★★★★	4	5		1.09	-37.31	-11.47	-0.99		3.41	31	20	4		8.80		
Mutual Fund O	8,12,16,19,23	Moderate Allocation	★★★★★	5	5	5	1.16	-22.23	-1.75	2.06	7.73	7.01	11	4	3	1	11.30		
Mutual Fund P	1,10,16,19	Multisector Bond	★★★	3	3	4	0.90	-19.44	-2.21	1.50	5.63	7.81	77	52	45	12	14.40		
Mutual Fund Q	4,7,12,16,19	World Bond	★★★★★	4	5	5	0.91	-11.46	4.53	5.86	9.94	9.07	63	17	4	1	5.00		
Mutual Fund R	12,16,19	Intermediate-Term Bond	★★★★★	5	5	5	0.68	2.71	6.39	4.66	6.17	7.03	16	3	1	2	21.90		
Mutual Fund S	12,16,19	Intermediate Government	★★★★★	3	4	4	0.82	4.83	6.03	4.55	5.58	5.14	52	45	24	20	5.30		

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so you may lose money. Past performance is no guarantee of future results. For more complete information about any mutual fund, including risks, charge and expenses, please obtain a prospectus. Please read the prospectus carefully before you invest. Call 1-800-556-8600 for the most recent month end performance results. Current performance may be lower or higher than the performance data quoted. The performance data quoted represents past performance, which is no guarantee of future results. Investment return and principal value will fluctuate, and shares, when redeemed, may be worth more or less than their original cost.

11-15	1% - 33% of Category Ranking
16-20	34% - 66% of Category Ranking
21-25	67% - 100% of Category Ranking
26-30	Data not available for time period
31-35	Manager tenure less than 3 years



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IMPORTANT DISCLOSURES

AND RISK CODES

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% Rank in Industry (Mutual Funds) This figure represents the percentile rank the mutual funds net return had in its Morningstar Category over the designated time frame. Returns are ranked from highest to lowest, with the best return having a 1% ranking and the worst a 100% ranking. These relative figures are a good way to locate mutual funds that out- or underperformed their peers during a certain time period.

For each fund with at least a three-year history, Morningstar calculates a morningstar Rating based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (including the effects of sales charges, loads and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. Within each asset class, the top 10%, the next 22.5%, 35%, 22.5%, and the bottom 10% receive 5, 4, 3, 2 or 1 star, respectively. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variations in the distribution percentages.) Each fund is rated exclusively against U.S. domiciled funds. The following comyright pertains only to the Morningstar information. The Morningstar information contained herein: (1) is proprietary to Morningstar; (1) may not be copied: and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. ©Morningstar, Inc. All rights Reserved.

For more information on any of these funds, please contact Winslow Evans & Crocker, Inc. at 1-800-556-8600. Before investing, carefully consider the product's investment objective, risks, charges and expenses. Contact Winslow Evans & Crocker, Inc. for a prospectus containing this and other information. Read it carefully.

1 Credit Risk

The likelihood that a debtor will be unable to pay interest or principal payments as planned is typically referred to as default risk. Default risk for most debt securities is constantly monitored by several nationally recognized statistical rating agencies such as Moody's Investors Services, Inc. and Standard & Poor's Corporation. Even if the likelihood of default is remote, changes in the perception of an institution's financial health will affect the valuation of its debt securities. This extension of default risk is typically known as credit risk. Bonds rated BBB/Baa, although investment grade, may have speculative characteristics because their issuers are more vulnerable to financial setbacks and economic pressures than issuers with higher ratings.

2 Currency Risk

The value of foreign securities in an investor's home currency depends both upon the price of the securities and the exchange rate of the currency. Thus, the value of an investment in a foreign security will drop if the price for the foreign currency drops in relation to the U.S. dollar. Adverse currency fluctuations are an added risk to foreign investments. Currency risk can be reduced through diversification among currencies or through hedging with the use of foreign currency contracts.

3 Current Income Risk

A short-term interest rate target is set by the Federal Reserve Bank Open Market Committee. As the Federal Reserve Bank Open Market Committee changes its target rate in response to the business cycle, rates in the Money Market Fund will change correspondingly. It is this mechanism of changing with the short-term interest rate that allows the Money Market Fund to achieve the goal of maintaining principal value.

4 International Investing Risk

The Fund is subject to the special risks associated with investments in foreign securities, such as erratic market conditions, economic and political instability and currency exchange rate fluctuations.

5 Emerging Markets Risk

Generally, the risks of foreign investing are greater in emerging markets. Investors in emerging markets face a greater likelihood of political and economic instability, the imposition or tightening of exchange controls or other limitations on repatriation of foreign capital. They may also have to cope with changes in local governmental attitudes toward private investment, possibly leading to nationalization or confiscation of their assets.

6 Economic Risk

The prevailing economic environment is important to the health of all businesses. However, some companies are more sensitive to changes in the domestic or global economy than others. These types of companies are often referred to as cyclical businesses. Countries in which a large portion of businesses are in cyclical industries are thus also very economically sensitive and carry a higher amount of economic risk.

7 Foreign Risk

Investment gains in foreign securities may be subject to higher taxes, and foreign currencies may lose value relative to the U.S. dollar, which may result in losses unrelated to a foreign security's market performance. A variety of factors such as reduced access to company information and different accounting, corporate governance, regulatory and market systems may cause foreign securities to be more volatile. Changes in foreign countries' economic policies and their relations with the United States may also pose risks.

8 Growth Stock Risk

Because the prices of most growth stocks are based on future expectations, these stocks tend to be more sensitive than value stocks to bad economic news and negative earnings surprises. While the prices of any type of stock may rise and fall rapidly, growth stocks in particular may underperform during periods when the market favors value stocks. A Fund's performance may also suffer if certain stocks do not perform as the Fund's subadvisor expected. To the extent that a Fund's subadvisor sells stocks before they reach their market peak, the Fund may miss out on opportunities for higher performance.

9 Inflation Risk

Inflation risk is the risk that the price of an asset, or the income generated by an asset, will not keep up with the cost of living. Almost all financial assets have some inflation risk.

10 Interest Rate Risk

Changing interest rates may adversely affect the value of an investment. An increase in interest rates typically causes the value of bonds and other fixed-income securities to fall. Because of this risk, a Fund that invests in fixed-income securities is subject to risk even if all the fixed-income securities in that Fund's portfolio are paid in full at maturity. Changes in interest rates will affect the value of longer-term fixed-income securities more than shorter term securities.

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11 Management Risk

Each Fund is subject to management risk because it is an actively managed investment portfolio. Management risk is the chance that poor security selection will cause a Fund to

12 Market Risk

The market value of a Fund's investments will fluctuate as the stock and bond markets fluctuate. Market risk may affect a single issuer, industry or sector of the economy or may affect the market as a whole.

13 Micro-Capitalization Stock Risk

Micro-capitalization companies are companies that have market capitalizations that, at the time of initial purchase, place them among the smallest 5% of companies on U.S. exchanges or in the over-the-counter market. Such companies have greater price volatility, lower trading volume and less liquidity than larger, more established companies. These companies tend to have smaller revenues, narrower product lines, less management depth and experience, smaller shares of their product or service markets, fewer financial resources and less competitive strength than larger companies. For these and other reasons, a Fund with investments in micro-capitalization companies carries more risk than a Fund with investments in large-capitalization companies.

14 Mid-Capitalization Stock Risk

Mid-capitalization companies often have greater price volatility, lower trading volume and less liquidity than larger, more established companies. These companies tend to have smaller revenues, narrower product lines, less management depth and experience, smaller shares of their product or service markets, fewer financial resources and less competitive strength than larger companies. For these and other reasons, a Fund with investments in mid-capitalization companies carries more risk than a Fund with investments in large-capitalization companies.

15 Political Risk

Changes in the political status of any country can have profound effects on the value of securities within that country. Related risk factors are the regulatory environment within any country or industry and the sovereign health of the country. These risks can only be reduced by carefully monitoring the economic, political and regulatory atmosphere within countries and diversifying across countries.

16 Prepayment Risk

Issuers may prepay fixed-rate bonds when interest rates fall, forcing a Fund to reinvest in obligations with lower interest rates than the original bonds.

17 Price Risk

As investors perceive and forecast good business prospects, they are willing to pay higher prices for securities. Higher prices therefore reflect higher expectations. If expectations are not met, or if expectations are lowered, the prices of the securities will drop. This happens with individual securities or the financial markets overall. For stocks, price risk is often measured by comparing the price of any security or portfolio to the book value, earnings or cash flow of the underlying company or companies. A higher ratio denotes higher expectations and higher risk that the expectations will not be sustained.

18 Real Estate Industry Risk

The stock prices of companies in the real estate industry are typically sensitive to changes in real estate values, property taxes, interest rates, cash flow of underlying real estate assets, occupancy rates, government regulations affecting zoning, land use, and rents, and the management skill and creditworthiness of the issuer. Companies in the real estate industry may also be subject to liabilities under environmental and hazardous waste laws which could negatively affect their value.

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19 Reinvestment Risk

As debtors pay interest or return capital to investors, there is no guarantee that investors will be able to reinvest these payments and receive rates equal to or better than their original investment. If interest rates fall, the rate of return available to reinvested money will also fall. Purchasers of a 30-year, 8% coupon bond can be reasonably assured that they will receive an 8% return on their original capital, but unless they can reinvest all of the interest receipts at or above 8%, the total return over 30 years will be below 8%. The higher the coupon and prepayment risk, the higher the reinvestment risk. Here is a good example of how consequences differ for various investors. An investor who plans on spending (as opposed to reinvesting) the income generated by his portfolio is less likely to be concerned with reinvestment risk and more likely to be concerned with inflation and interest rate risk than is an investor who will be reinvesting all income.

20 **Sector Risk**

Companies that are in similar businesses may be similarly affected by particular economic or market events, which may, in certain circumstances, cause the value of securities of all companies in a particular sector of the market to decrease. Although a Fund may not concentrate in any one industry, each Fund may invest without limitation in any one sector. To the extent a Fund has substantial holdings within a particular sector, the risks associated with that sector increase.

21 **Small Capitalization Stock Risk**

Investments in smaller companies may be more volatile than investments in larger companies. Smaller companies generally experience higher growth rates and higher failure rates than do larger companies. The trading volume of smaller-company stocks is normally lower than that of larger-company stocks. Short-term changes in the market for small-company stocks generally have a disproportionate effect on their price, tending to make them rise more in response to buying demand and fall more in response to selling pressure. These risks are somewhat less for medium-size companies relative to smaller-size companies.

22 **Science and Technology Market Risk**

Companies in the rapidly changing fields of science and technology often face unusually high price volatility, both in terms of gains and losses, which creates the potential for wide variation in performance. In the science and technology market, products or services that at first appear promising may not prove commercially successful or may become obsolete quickly.

23 **Value Stock Risk**

The determination by a Fund's subadvisor that a stock is undervalued may not be borne out by subsequent market movements, and the stock price may not rise to what the subadvisor believes is its full value. The stock price may even decrease in value.

24 **Volatility Risk**

Volatility risk is the risk that performance will be affected by unanticipated events (e.g., significant earnings shortfalls or gains, war, or political events) that cause major price changes in individual securities or market sectors. Below-investment grade securities are more susceptible to sudden and significant price movements because they are generally more sensitive to adverse developments.

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Each fund was rated and ranked exclusively against the following numbers of funds by Morningstar Category over the following time periods.

	# Number of Funds by Category			
	<u>1 year</u>	<u>3 year</u>	<u>5 year</u>	<u>10 year</u>
Large Blend	2195	1979	1719	1135
Large Growth	1852	1694	1540	1069
Large Value	1487	1358	1209	801
Mid-Cap Blend	536	463	400	264
Mid-Cap Growth	950	917	821	541
Mid-Cap Value	471	382	314	140
Small Blend	709	651	582	355
Small Growth	837	785	714	478
Small Value	445	399	337	204
Conservative Allocation	675	546	378	224
Moderate Allocation	1255	1083	957	744
World Allocation	193	134	118	107
Specialty Communications	53	50	46	28
Specialty Financial	156	132	121	70
Specialty Health	202	187	180	80
Specialty Natural Resources	304	199	149	120
Specialty Precious Metals	84	78	76	74
Specialty Real Estate	286	268	257	152
Specialty Technology	259	251	245	131
Specialty Utilities	115	107	100	74
World Stock	716	593	513	416
Diversified Emerging Mkts	354	280	248	196
Foreign Large Blend	837	681	593	425
Foreign Large Growth	276	242	208	151
Foreign Large Value	330	279	248	176
Ultra Short Bond	130	127	113	72
Intermediate-Term Bond	1183	1119	1057	829
Intermediate-Govt	939	391	386	353
Multisector Bond	232	185	157	127
High Yield Bond	571	535	489	400
World Bond	252	204	184	175
Target Date 2000-2010	213	123	64	18
Target Date 2011-2015	141	56	21	10
Target Date 2016-2020	208	105	57	21
Target Date 2021-2025	123	43	12	0
Target Date 2026-2030	196	100	52	16
Target Date 2031-2035	117	38	12	0
Target Date 2036-2040	184	87	52	15
Target Date 2041-2045	107	28	2	0
Target Date 2050+	137	19	12	0

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