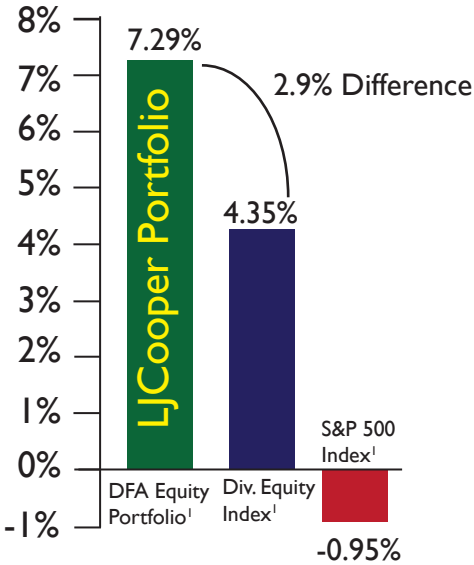
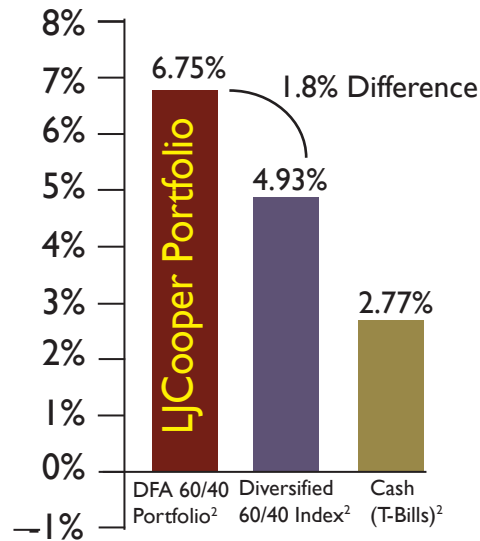


Average Annual Returns 10 Years Ending 12-31-2009

AGGRESSIVE



MODERATE



Disclosures

Past performance is not a guarantee of future results. As with any investment strategy, there is potential for profit as well as the possibility of loss. LJCooper does not guarantee any minimum level of investment performance or the success of any investment strategy. All investments involve risk (the amount of which may vary significantly) and investment recommendations will not always be profitable. This is not a solicitation or an offer to sell securities or investment advisory services except where applicable, in states where LJCooper is registered, or where an exemption for such registration exists. Returns data are sourced from DFA Returns Program, are net of DFA's management fees, and assume monthly rebalancing. LJCooper's management fees vary by client and are not reflected in returns shown. Custodial transaction fees are not reflected in returns shown. Performance information presented in the charts or tables in this brochure represents back tested performance for the asset class funds indicated and not the experience of any one individual client. Actual performance of client accounts may differ from the asset class portfolios. Direct investment cannot be made into an index.

¹DFA Equity Portfolio is comprised of 15% DFA US Large Company Portfolio, 15% DFA US Large Cap Value Portfolio, 10% DFA US Micro Cap Portfolio, 10% DFA US Small Cap Value Portfolio, 10% DFA Real Estate Securities Portfolio, 14% DFA International Value Portfolio, 8% DFA International Small Company Portfolio, 8% DFA International Small Cap Value Portfolio, 4% DFA Emerging Markets Small Cap Portfolio, 3% DFA Emerging Markets Portfolio, 3% DFA Emerging Markets Value Portfolio. Diversified Equity Index is comprised of 15% S&P 500 Index, 15% Russell 1000 Value Index, 10% Russell 2000 Index, 10% Russell 2000 Value Index, 10% Dow Jones US Select REIT Index, 30% MSCI EAFE Index, 10% MSCI Emerging Markets Index.

²DFA 60/40 Portfolio is comprised of 60% equity funds in the same proportions as the DFA Equity Portfolio plus 40% DFA Five-Year Global Fixed Income Portfolio. Diversified 60/40 Index is comprised of 60% equity indexes in the same proportions as the Diversified Equity Index plus 40% Merrill Lynch US Corporate and Govt. 1-3 Years Index.