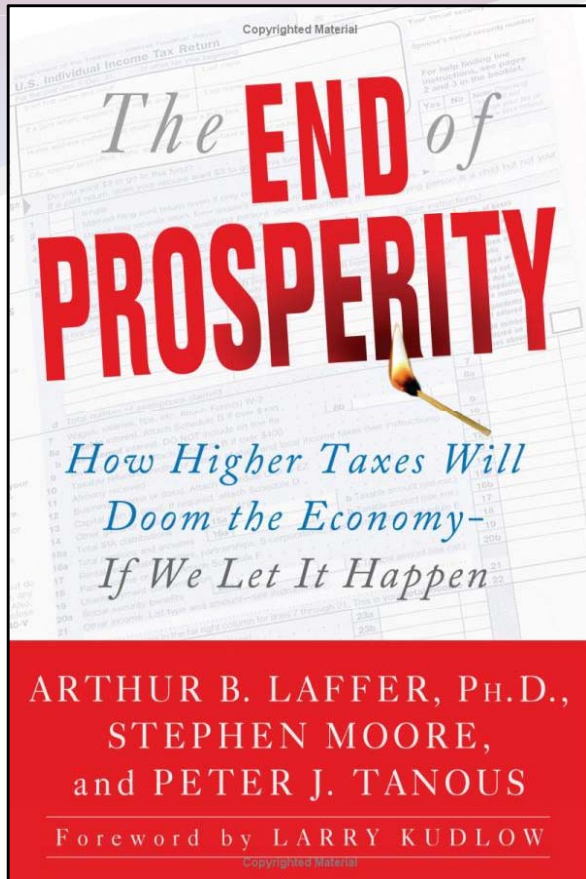


# THE POLITICS OF THE FINANCIAL CRISIS, THE 2008 ELECTION & WHY PROPER ASSET ALLOCATION IS SO IMPORTANT

FEATURING:



**DR. ARTHUR B. LAFFER, PH.D.**  
*VICE CHAIRMAN AND LEAD DIRECTOR*  
RETIREMENT CAPITAL GROUP, INC.

CO-AUTHOR OF THE NEW BOOK:

***THE END OF PROSPERITY:***

*HOW HIGHER TAXES WILL DOOM THE ECONOMY – IF WE LET IT HAPPEN*

ALSO FEATURING...



**DARRELL ALFORD, CLU, CHFC**

*PRESIDENT*

ALFORD-JUNGERS FINANCIAL & INSURANCE SERVICES, INC.

Presented by:



**Darrell Alford, CLU, ChFC**  
**Alford-Jungers Financial, Inc.**

*Securities offered through NRP Financial, Inc. Member FINRA/SIPC  
Advisory services provided through NRP Advisors, Inc.*

# Equity Returns

Equities

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	3Q08	YTD
Large Value	35.2%	38.7%	51.3%	22.8%	14.0%	-9.6%	48.5%	23.7%	12.7%	23.5%	11.8%	5.0%	-5.4%
Mid Value	34.4%	17.9%	43.1%	19.2%	2.3%	-11.4%	46.0%	22.3%	12.1%	22.2%	11.4%	-6.1%	-15.3%
Small Value	31.8%	15.6%	33.2%	7.0%	-5.6%	-15.5%	42.7%	16.5%	7.1%	20.2%	7.0%	-7.0%	-15.5%
Large Growth	30.5%	5.1%	7.4%	-11.8%	-9.2%	-27.4%	38.1%	15.5%	5.3%	13.3%	-0.2%	-7.5%	-18.9%
Mid Growth	22.5%	1.2%	-0.1%	-22.4%	-20.2%	-27.9%	30.0%	14.3%	4.7%	10.7%	-1.4%	-12.3%	-20.3%
Small Growth	13.0%	-6.5%	-1.5%	-22.4%	-20.4%	-30.3%	29.8%	6.3%	4.2%	9.1%	-9.8%	-17.8%	-23.4%

Source: FactSet, Russell Investment Group, JPMorgan Asset Management.

All data are based on Russell Indexes, and represent total return for stated period. Small company stocks may be subject to a higher degree of market risk than the securities of more established companies because they tend to be more volatile and less liquid. Each style is representative of corresponding Russell style index. Past performance is not indicative of future returns. Please see disclosure page at end for index definitions. Data are as of 9/30/08.

Large Value = Russell 1000 Value Index  
 Mid Value = Russell Mid Cap Value Index  
 Small Value = Russell 2000 Value Index

Large Growth = Russell 1000 Growth Index  
 Mid Growth = Russell Mid Cap Growth Index  
 Small Growth = Russell 2000 Growth Index

# Fixed Income Sector Returns

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	3Q08	YTD
EMD	Treas.	EMD	EMD	Corp.	TIPS	High Yield	EMD	EMD	High Yield	TIPS	Treas.	Treas.	
13.2%	10.0%	23.1%	13.7%	10.3%	16.7%	29.0%	11.9%	12.3%	11.8%	11.6%	2.3%	4.6%	
High Yield	Lehman Agg	High Yield	Treas.	Lehman Agg	EMD	EMD	High Yield	Muni	EMD	Treas.	MBS	MBS	
12.8%	8.7%	2.4%	13.5%	8.4%	12.2%	26.9%	11.1%	3.5%	10.0%	9.0%	1.9%	3.8%	
Corp.	Corp.	TIPS	TIPS	MBS	Treas.	TIPS	TIPS	TIPS	TIPS	MBS	Lehman Agg	Lehman Agg	TIPS
10.2%	8.6%	2.4%	13.2%	8.2%	11.8%	10.6%	6.3%	2.8%	5.2%	7.0%	-0.5%	1.2%	
Lehman Agg	MBS	MBS	Muni	TIPS	Lehman Agg	Corp.	Corp.	Treas.	Muni	MBS	Muni	Lehman Agg	
9.7%	7.0%	1.9%	11.7%	7.9%	10.3%	8.2%	5.4%	2.8%	4.8%	6.9%	-3.2%	0.6%	
Treas.	Muni	Lehman Agg	Lehman Agg	Treas.	Corp.	Muni	MBS	High Yield	Lehman Agg	EMD	TIPS	Muni	
9.6%	6.5%	-0.8%	11.6%	6.7%	10.1%	5.3%	4.7%	2.7%	4.3%	5.2%	-3.5%	-3.2%	
MBS	TIPS	Corp.	MBS	High Yield	Muni	Lehman Agg	Muni	MBS	Corp.	Corp.	EMD	EMD	
9.5%	3.9%	-2.0%	11.2%	5.3%	9.6%	4.1%	4.5%	2.6%	4.3%	4.6%	-5.8%	-6.0%	
Muni	High Yield	Muni	Corp.	Muni	MBS	MBS	Lehman Agg	Lehman Agg	Treas.	Muni	Corp.	Corp.	
9.2%	1.9%	-2.1%	9.1%	5.1%	8.7%	3.1%	4.3%	2.4%	3.1%	3.4%	-7.8%	-8.6%	
	EMD	Treas.	High Yield	EMD	High Yield	Treas.	Treas.	Corp.	TIPS	High Yield	High Yield	High Yield	
	-11.6%	-2.6%	-5.9%	1.5%	-1.4%	2.2%	3.5%	1.7%	0.4%	1.9%	-8.9%	-10.1%	

Fixed Income

Source: Lehman Brothers, FactSet, JPMorgan Asset Management. Data are now made available by Barclays Capital Inc.

Past performance is not indicative of future returns. Fixed income sectors shown above are provided by Lehman Brothers and are represented by: U.S. Lehman Aggregate Index; MBS: Fixed Rate MBS Index; Corporate: U.S. Corporates; Municipals: Muni Bond Index; Emerging Debt: Emerging Markets Index; High Yield: Corporate High Yield Index; Treasuries: Lehman U.S. Treasury. TIPS: Lehman Real TIPS.

Data are as of 9/30/08.

# Asset Class Returns

1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	3Q08	YTD
Russell 1000V 35.2%	Russell 1000G 38.7%	Russell 1000G 33.2%	Real Estate 26.4%	Real Estate 13.9%	Lehman Agg 10.3%	Russell 2000 47.3%	Real Estate 31.6%	MSCI EAFE 14.0%	Real Estate 35.1%	Russell 1000G 11.8%	Real Estate 5.6%	Market Neutral 3.1%
Russell 1000G 30.5%	MSCI EAFE 20.3%	MSCI EAFE 27.3%	Market Neutral 15.0%	Market Neutral 9.3%	Market Neutral 7.4%	MSCI EAFE 39.2%	MSCI EAFE 20.7%	Real Estate 12.2%	MSCI EAFE 26.9%	MSCI EAFE 11.6%	Lehman Agg -0.5%	Real Estate 1.8%
Russell 2000 22.4%	Russell 1000V 15.6%	Russell 2000 21.3%	Lehman Agg 11.6%	Lehman Agg 8.4%	Real Estate 3.8%	Real Estate 37.1%	Russell 2000 18.3%	Russell 1000V 7.1%	Russell 1000V 22.2%	Market Neutral 9.3%	Market Neutral -0.6%	Lehman Agg 0.6%
Real Estate 20.3%	Balance 14.4%	Market Neutral 15.3%	Russell 1000V 7.0%	Russell 2000 2.5%	Balance -8.1%	Russell 1000V 30.0%	Russell 1000V 16.5%	Balance 6.7%	Russell 2000 18.4%	Lehman Agg 7.0%	Russell 2000 -1.1%	Russell 2000 -10.4%
Balance 17.1%	Market Neutral 13.3%	Balance 14.0%	Balance 0.2%	Balance -4.2%	Russell 1000V -15.5%	Russell 1000G 29.7%	Balance 12.6%	Market Neutral 6.1%	Balance 15.5%	Balance 5.7%	Russell 1000V -6.1%	Balance -12.3%
Market Neutral 14.8%	Lehman Agg 8.7%	Russell 1000V 7.4%	Russell 2000 -3.0%	Russell 1000V -5.6%	MSCI EAFE -15.7%	Balance 25.0%	Market Neutral 6.5%	Russell 1000G 5.3%	Market Neutral 11.2%	Russell 1000V -0.2%	Balance -6.9%	Russell 1000V -18.9%
Lehman Agg 9.7%	Russell 2000 -2.5%	Real Estate -4.6%	MSCI EAFE -14.0%	Russell 1000G -20.4%	Russell 2000 -20.5%	Market Neutral 7.1%	Russell 1000G 6.3%	Russell 2000 4.6%	Russell 1000G 9.1%	Russell 2000 -1.6%	Russell 1000G -12.3%	Russell 1000G -20.3%
MSCI EAFE 2.1%	Real Estate -17.5%	Lehman Agg -0.8%	Russell 1000G -22.4%	MSCI EAFE -21.2%	Russell 1000G -27.9%	Lehman Agg 4.1%	Lehman Agg 4.3%	Lehman Agg 2.4%	Lehman Agg 4.3%	Real Estate -15.7%	MSCI EAFE -20.5%	MSCI EAFE -28.9%

Source: Russell, MSCI Inc., Standard and Poors, Lehman Brothers, NCREIF, JPMorgan Asset Management. Data are now made available by Barclays Capital Inc.

The "balanced" portfolio assumes the following weights: 15% in the Russell 1000 Value, 15% in the Russell 1000 Growth, 10% in the Russell 2000, 20% in the MSCI EAFE, 30% in the Lehman Aggregate, 5% in the CSFB Equity Market Neutral Index, and 5% in the NAREIT Equity REIT Index.

All data represent total return for stated period. Past performance is not indicative of future returns. Please see disclosure page at end for index definitions. Data are as of 9/30/08, except for the CSFB Equity Market Neutral Index, which reflects data through 8/31/08.