

ISIN/Ticker	Name	Category	Morningstar Overall Rating	YTD	Ann. Return 1 Yr	Ann. Return 3 Yr	Ann. Return 5 Yr	Ann. Return 10 Yr	Since Inception	Inception	Assets in Millions	Expense Ratio
IE00B19Z6R17	<b>FTGF WA US Govt Lqdy A \$ Acc</b>	USD Money Market - Short Term	N/A	1.01%	3.47%	4.20%	3.01%	1.86%	1.27%	May-07	395	0.65
		<i>Benchmark: FTSE Treasury Bill 1 Mon USD</i>		1.22%	4.13%	4.86%	3.50%	2.29%				
LU0219442893	<b>MFS Meridian Limited Maturity A1</b>	USD Corporate Bond - Short Term	2 Stars	0.48%	3.43%	4.27%	1.79%	1.80%	1.95%	Sep-05	564	1.14
		<i>Benchmark: Bloomberg US Govt/Credit 1-3 Yr TR USD</i>		0.52%	3.42%	4.31%	2.07%	2.03%				
IE0007471927	<b>Vanguard U.S. Govt Bd Idx \$ Acc</b>	USD Government Bond	3 Stars	-0.06%	2.44%	2.32%	-0.36%	0.93%	2.92%	Jan-02	857	0.12
		<i>Benchmark: Bloomberg US Gov Float Adj TR USD</i>		-0.11%	2.54%	2.42%	-0.26%	1.07%				
Fund B	<b>Front Street Fixed Income</b>	USD Diversified Bond	N/A	-0.03%	3.76%	4.29%	1.25%	1.65%	1.68%	Apr-16	37	0.61
		<i>Benchmark: Bloomberg US Agg Bond TR USD</i>		0.07%	4.06%	3.46%	0.18%	1.67%				
IE0032125126	<b>Vanguard Euro Government Bd Idx</b>	EUR Government Bond	3 Stars	-0.38%	2.81%	4.34%	-2.77%	-0.02%	0.57%	Mar-15	270	0.12
		<i>Benchmark: Bloomberg GA EUR Govt Float Adj TR EUR</i>		-0.24%	-0.28%	2.33%	-2.19%	-0.16%				
IE00B50WV524	<b>FTGF WA Glb Mit Strat F USD Acc</b>	Global Flexible Bond	4 Stars	0.40%	5.09%	6.10%	1.64%	3.32%	3.40%	Feb-10	25	0.82
		<i>Benchmark: ICE BofA USD 3M Dep OR CM TR USD</i>		1.22%	4.20%	4.91%	3.49%					
LU0035377810	<b>MFS Meridian Global High Yield A1</b>	Global High Yield Bond - USD Hedged	3 Stars	1.00%	8.03%	8.25%	3.63%	4.66%	4.29%	Jul-97	83	1.40
		<i>Benchmark: ICE BofA Gbl HY Constnd TR HUSD</i>		1.38%	8.71%	9.26%	4.01%	5.70%				
LU0125948108	<b>MFS Meridian Emerging Mkts Dbt</b>	Global Emerging Markets Bond	3 Stars	1.07%	11.49%	8.82%	1.98%	3.22%	7.00%	Jan-01	432	1.52
		<i>Benchmark: Morningstar EM Sov Bd GR USD</i>		0.18%	10.10%	7.29%	1.49%	3.03%				
Fund A	<b>Front Street Balanced</b>	US Asset Allocation	N/A	3.52%	18.60%	10.60%	4.51%	7.56%	6.61%	Mar-93	81	1.63
		<i>Benchmark: 70% S&amp;P 500 - 30% BBgBarc US Agg Bond</i>		4.02%	22.21%	15.74%	8.95%	10.85%				
LU0125979160	<b>MFS Meridian US Value A1 USD</b>	US Large-Cap Value Equity	2 Stars	4.89%	16.22%	11.03%	6.53%	8.23%	6.98%	Feb-02	682	1.91
		<i>Benchmark: Russell 1000 Value NR USD</i>		10.24%	28.51%	16.01%	9.59%	10.45%				
IE0002639775	<b>Vanguard U.S. 500 Stk Idx \$ Acc</b>	US Large-Cap Blend Equity	4 Stars	5.55%	30.45%	21.08%	12.56%	14.58%	8.22%	Nov-98	3,389	0.10
		<i>Benchmark: S&amp;P 500 NR USD</i>		5.59%	30.57%	21.19%	12.65%	14.67%				
Fund C	<b>Front Street Equity</b>	US Equity Large Cap	N/A	4.24%	24.32%	10.59%	5.47%	9.45%	7.45%	Sep-96	54	1.57
		<i>Benchmark: S&amp;P 500 NR USD</i>		5.59%	30.57%	21.19%	12.65%	14.67%				
IE00B03HD209	<b>Vanguard Glb Stk Idx \$ Acc</b>	Global Large-Cap Blend Equity	4 Stars	5.65%	29.03%	19.59%	11.20%	12.54%	7.21%	Aug-98	9,220	0.18
		<i>Benchmark: MSCI World NR USD</i>		5.68%	29.16%	19.70%	11.29%	12.65%				
LU0219441069	<b>MFS Meridian Global Equity A1</b>	Global Large-Cap Blend Equity	2 Stars	-1.94%	9.21%	5.68%	2.30%	7.11%	6.78%	Sep-05	324	1.90
		<i>Benchmark: MSCI World NR USD</i>		5.68%	29.16%	19.70%	11.29%	12.65%				
LU1340706099	<b>MFS Meridian Blnd Rsrch Eurp Eq</b>	Europe Large-Cap Blend Equity	5 Stars	5.79%	28.03%	17.50%	11.69%		11.51%	Jun-16	26	0.70
		<i>Benchmark: MSCI Europe NR EUR</i>		4.20%	18.44%	12.02%	9.89%	8.71%				
IE0007218849	<b>Vanguard Pac ex-Japan Stk Idx</b>	Pacific ex-Japan Equity	3 Stars	8.80%	25.02%	12.44%	5.56%	7.68%	7.04%	Jul-05	193	0.16
		<i>Benchmark: MSCI Pacific ex Japan NR EUR</i>		8.99%	21.34%	10.36%	6.26%	7.58%				
IE00B03HCY54	<b>Vanguard US Opportunities Ins</b>	US Flex-Cap Equity	5 Stars	8.86%	52.13%	23.22%	11.06%	15.07%	13.81%	Apr-02	1,078	0.85
		<i>Benchmark: Russell 3000 NR USD</i>		5.73%	30.54%	20.82%	11.44%	14.20%				
IE00B42LF923	<b>Vanguard Global Small-Cap Idx</b>	Global Small/Mid-Cap Equity	4 Stars	10.56%	36.69%	16.69%	6.48%	10.05%	10.22%	Dec-09	420	0.29
		<i>Benchmark: MSCI World Small Cap NR USD</i>		10.56%	36.72%	16.79%	6.54%	10.19%				
IE0031786928	<b>Vanguard Emerg Mkts Stk Idx Inv</b>	Global Emerging Markets Equity	3 Stars	14.49%	46.54%	20.39%	5.81%	8.92%	5.49%	Nov-06	184	0.23
		<i>Benchmark: MSCI EM NR USD</i>		14.52%	46.68%	20.67%	6.05%	9.23%				
		<b>Average</b>		<b>3.89%</b>	<b>18.78%</b>	<b>11.13%</b>	<b>4.91%</b>	<b>6.59%</b>				<b>0.84</b>

**Model Allocations**

