

WHY TACTICAL?

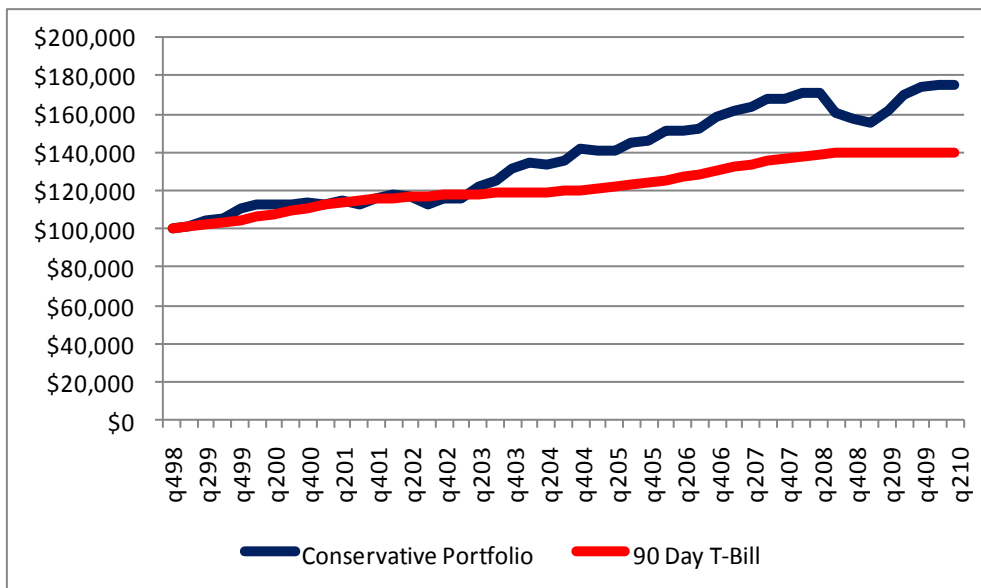
Tactical Asset Allocation is a dynamic investment management style that adjusts asset allocations in the portfolio to anticipate changing opportunities in various asset classes. This is distinguished from “rebalancing” a mechanical, passive process of bringing portfolios back to their original allocations; the weakness of this approach is its failure to allow for new information. The Tactical ETF Strategies are available in three targeted objective portfolios.

WHY ETF’S?

Exchange Traded Index Funds (ETFs) are baskets of stocks that track a specific index. They are listed on the U.S. stock exchanges and can be traded throughout the day (real time) just like a stock. An ETF combines the best of both worlds: the flexibility, ease and liquidity of stock trading and the diversification benefits of traditional mutual funds all with cost efficiency. With their ease of trading and ability to capture entire market sectors, ETFs are revolutionizing Tactical Asset Allocation.

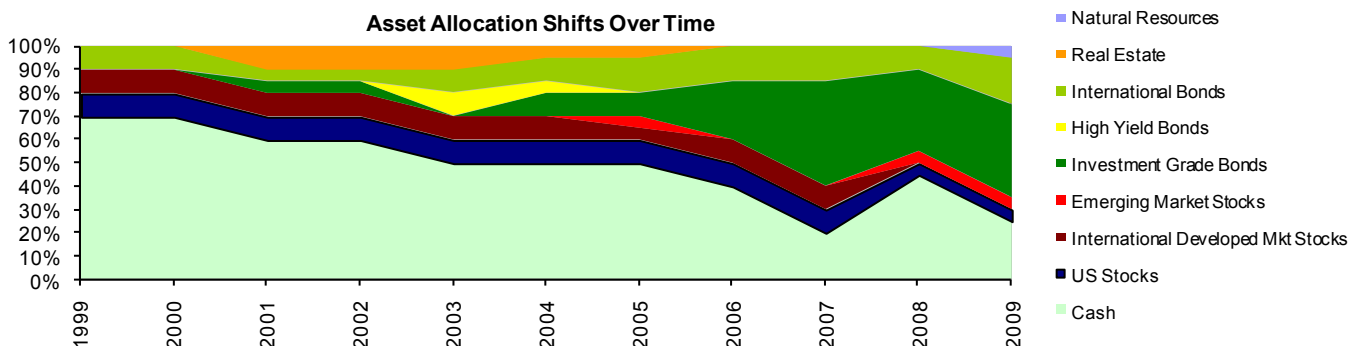
FUND FACTS	
Inception Date:	April 1, 2010
CUSIP:	410235857
Share Class:	R3
Expense Ratio*:	1.37%
Benchmark:	US 90 Day T-Bill
Fund Advisor:	Tactical Allocation Group, LLC

Hypothetical Growth of \$100,000



PORTFOLIO OBJECTIVES	
Target Time Horizon:	1-3 Years
Target Risk Tolerance:	20% / 80%
Target Annual Return:	4-6% +

Ratios for Risk Tolerance represent the potential, but not limited to, loss from the allocation between equities and bonds measured by the MSCI World Equity and Barclays Capital Global Aggregate Bond Indexes respectively.



Please see disclosures on the reverse side.

ABOUT THE FUND ADVISOR

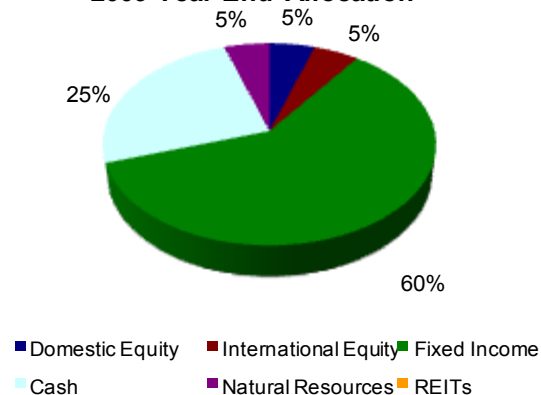
Tactical Allocation Group, LLC “TAG” is the Advisor to the fund. The founders of TAG, James Peters, Jr. CEO and Paul J. Simon, CIO, began their proactive investment management style in 1988 with “fixed income” investments; TAG’s “total return” approach sought to capture the value added for fixed income principal changes. Today, TAG applies its proactive approach and five levels of risk management across 30 asset classes globally. TAG ended the debate between *passive indexes* versus *active management* by combining the best of both; *active management of passive indexes*, an optimum blend of science and cost.

Annual Historical Performance**			
	Tactical Strategy	Market Benchmark	Over/Under
2000	1.90%	5.97%	-4.07%
2001	1.23%	4.08%	-2.85%
2002	-4.20%	1.70%	-5.90%
2003	12.98%	1.09%	11.89%
2004	8.01%	1.24%	6.77%
2005	2.77%	3.01%	-0.24%
2006	7.60%	4.76%	2.84%
2007	4.95%	4.74%	0.21%
2008	-7.22%	1.80%	-9.02%
2009	10.01%	0.16%	9.85%
2010	0.45%	0.06%	0.39%

Annualized Historical Performance**			
	Tactical Strategy	Market Benchmark	Over/Under
YTD	0.45%	0.06%	0.39%
1 Year	8.68%	0.17%	8.51%
3 Years	0.19%	1.58%	-1.39%
5 Years	4.13%	2.83%	1.29%
7 Years	6.48%	2.47%	4.01%
10 Years	5.19%	2.68%	2.52%

RISK MANAGEMENT LEVELS
1. Strategic allocation; establish equity risk
2. Wide diversification; protect allocation risk
3. Position limits; reduce concentration risk
4. Passive indexes; minimize security risk
5. Tactical overlay; manage event risk

2009 Year-End Allocation



Disclosure: Tactical ETF Strategies are Collective Investment Funds (“CIFs”) created by the Hand Composite Employee Benefit Trust, and is administered by Hand Benefits & Trust Company, the trustee. Tactical Allocation Group, LLC (TAG) is the investment advisor to the fund and is a SEC registered investment advisor, founded as an independent business entity in 2004. Prior to March 2004, the founders/principals operated as a unit of UBS. The CIFs are not a mutual fund. Its shares are not deposits of Hand Benefits & Trust Company or TAG, and are not insured by the Federal Deposit Insurance Corporation or any other agency. The CIFs are securities which have not been registered under the Securities Act of 1933 and are exempt from investment company registration under the Investment Act of 1940. The inception date of the Tactical ETF Strategies Conservative Portfolio is April 1, 2010. * The Fund Expense Ratio does not include costs of the underlying ETF Funds. As of 12/31/09 the weighted ETF funds cost was approximately 0.38%. **Performance data quoted prior to inception date is a Model Portfolio performance that was calculated using TAG’s Conservative ETF Portfolio gross performance minus the CIF Fund Expense percent to create the net performance for the respective CIF shown. Benchmark or indices are used to track current and historical market performance by specific market segment (large/small capitalization) or investment style (growth/value). Benchmarks or indexes are used to track current and historical market performance by specific market segment (large/small capitalization) or investment style (growth/value). For purposes of the table above, our primary benchmark is the annual targeted return. Our secondary benchmark is the 90 Day U.S. Treasury Bill Index (“90 Day T-Bill”) because it represents the shortest and safest fixed income investment. However, because the CP includes equities in addition to short-term fixed income instruments, the volatility of the CP and 90 Day T-Bill may be materially different. The 90 Day T-Bill returns are calculated with dividends reinvested. The volatility of the Tactical ETF Strategies Conservative Portfolio may be materially different than their bench-marks because they do not invest only in securities traces by this index. The performance quoted here does not guarantee future results. As market conditions fluctuate, the investment return and principal value of any investment will change. Diversification may not protect against market risk. There are risks involved with investing, including possible loss of principal. Before investing in any investment portfolio, the client and the financial professional should carefully consider client investment objectives, time horizon, risk tolerance, and fees. **For more information, visit www.tacticalETFstrategies.com or call (262) 250-0800.**