

WHY TACTICAL?

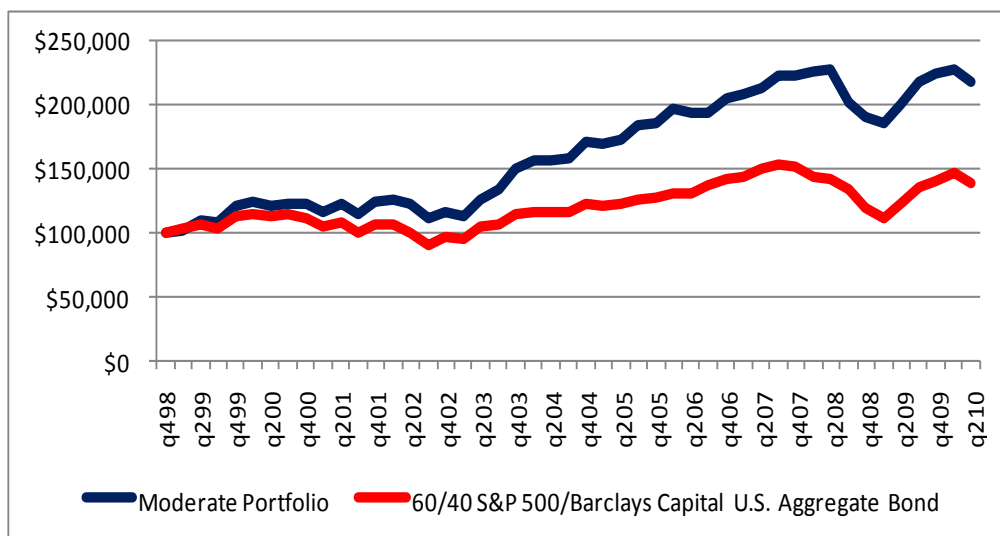
Tactical Asset Allocation is a dynamic investment management style that adjusts asset allocations in the portfolio to anticipate changing opportunities in various asset classes. This is distinguished from “rebalancing” a mechanical, passive process of bringing portfolios back to their original allocations; 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.

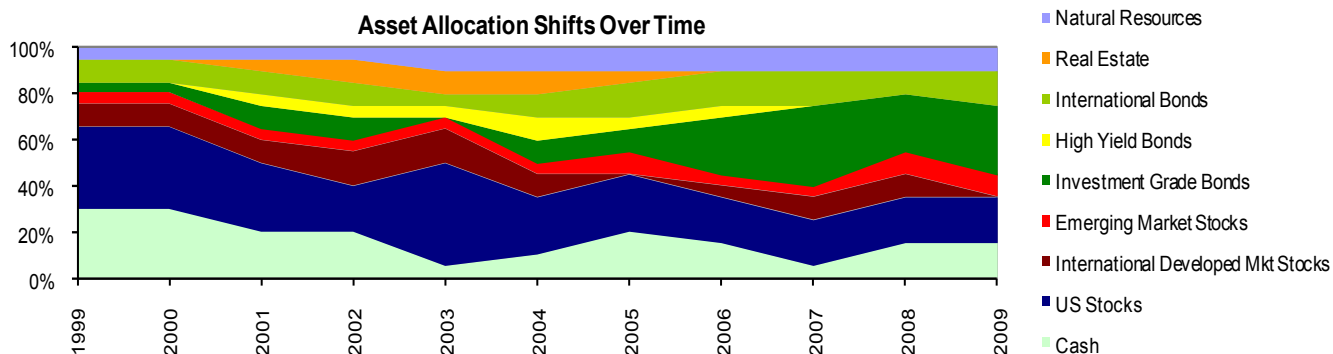
FUND FACTS	
Inception Date:	April 1, 2010
CUSIP:	410235840
Share Class:	R3
Expense Ratio*:	1.37%
Benchmark:	60%/40% S&P 500 / Barclays Capital U.S. Aggregate Bond
Fund Advisor:	Tactical Allocation Group, LLC

Hypothetical Growth of \$100,000



PORTFOLIO OBJECTIVES	
Target Time Horizon:	4-9 Years
Target Risk Tolerance:	60% / 40%
Target Annual Return:	7-9% +
<i>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.</i>	

Asset Allocation Shifts Over Time



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.

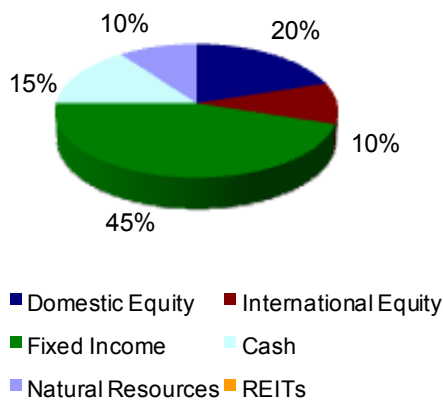
Annual Historical Performance**			
	Tactical Strategy	Market Benchmark	Over/Under
2000	0.41%	-0.81%	1.22%
2001	0.61%	-3.77%	4.38%
2002	-7.08%	-9.16%	2.08%
2003	30.16%	18.85%	11.31%
2004	13.79%	8.26%	5.53%
2005	7.64%	3.93%	3.71%
2006	9.88%	11.20%	-1.32%
2007	8.56%	6.09%	2.47%
2008	-15.45%	-20.10%	4.65%
2009	17.64%	19.45%	-1.81%
2010	-2.59%	-2.15%	-0.44%

Annualized Historical Performance**			
	Tactical Strategy	Market Benchmark	Over/Under
YTD	-2.59%	-1.73%	-0.86%
1 Year	7.93%	12.98%	-5.05%
3 Years	-5.15%	-2.52%	-2.63%
5 Years	3.64%	2.31%	1.32%
7 Years	7.67%	4.08%	3.58%
10 Years	5.56%	1.99%	3.57%

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 Moderate 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 0.39%. **Performance data quoted prior to inception date is a Model Portfolio performance that was calculated using TAG’s Moderate ETF Portfolio gross performance minus the CIF Fund Expense percent to create the net performance for the respective CIF shown. 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, TAG uses the Standard & Poor’s 500 Index (“S&P 500”) and the Barclays Capital U.S. Aggregate Index. The S&P 500 includes 500 leading companies in leading industries of the U.S. economy and is a common performance measurement of the overall U.S. stock market. The Barclays Capital U.S. Aggregate Index is a broad-based bond index comprised of government, corporate, mortgage and asset-backed issues, rated investment grade or higher, and having at least one year to maturity and have an outstanding face value of at least \$250 million. We use these indices because the allocation of the MP is approximately 60% to equities and 40% to fixed income. Because the MP does not invest only in securities tracked by one index, the volatility of the MP may be materially different than either 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.**