

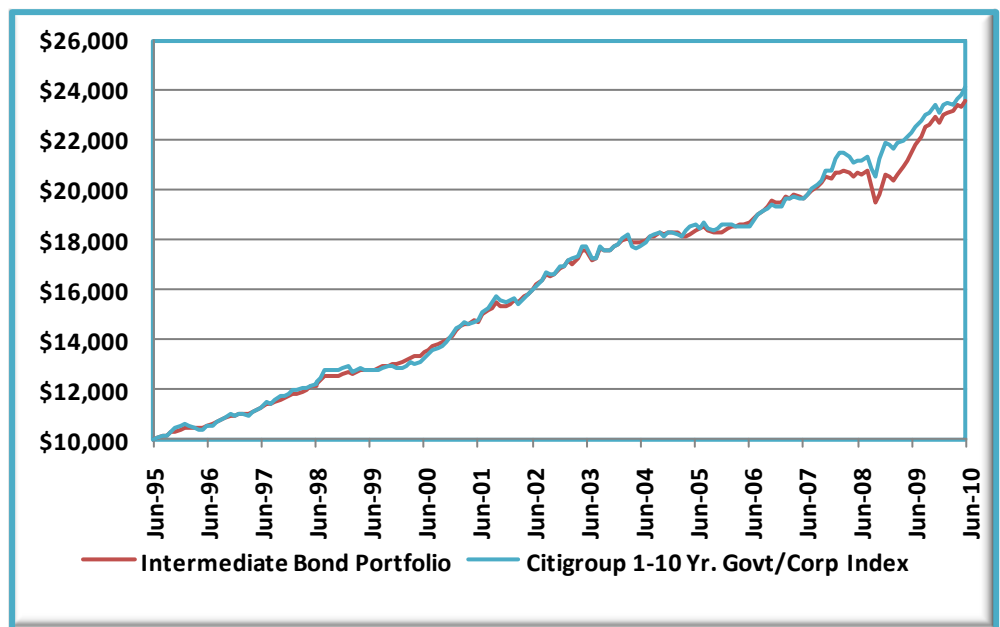
Intermediate Bond Portfolio

Investment Goal: Pinnacle’s Intermediate Bond Portfolio seeks higher yields and total returns than are available with short-term bonds. The Portfolio invests in investment grade corporate bonds in addition to a core holding of bonds issued by the U.S. Treasury or Federal Agencies.

Investor Profile: The Intermediate Bond Portfolio is for the investor who is looking for greater taxable income from a bond portfolio without taking the risk of low credit quality “junk bonds” or the price volatility risk of long-term bonds. The Portfolio has more price risk than a short-term bond portfolio but the fluctuation in the value of the Portfolio is expected to be lower than long-term bonds and stocks.

Advantages:

1. *Competitive Returns* - relative to similar intermediate term investments
2. *Safety* - core holdings in U.S. Government securities and high-grade corporate bonds
3. *Liquidity* - less price volatility and high credit quality translate into greater liquidity
4. *Low Cost* - management fees are lower than the average intermediate bond mutual fund



Portfolio Strategy: Pinnacle’s Intermediate Bond Portfolio invests in securities that are issued by the U.S. Government and its Agencies. These securities have the highest rating of bonds available in the market. Also, the portfolio managers seek to enhance the Portfolio’s return through the purchase of investment grade corporate bonds that offer yield advantages over government bonds. The average maturity of Pinnacle’s Intermediate Bond Portfolio is between 3-7 years.

Management Fee: 0.50% (one-half percent) annually of the market value of assets in the portfolio. The average corporate bond mutual fund expense ratio is 0.88%.

Performance for the Period Ending 06/30/10		Portfolio	Last 12 Months	06/95-06/10	Annualized
Ending Values:		Intermediate Bonds	9.68%	135.50%	5.88%
Intermediate Bond Portfolio	\$ 23,550	Net of Fees	9.18%	125.36%	5.57%
Citigroup 1-10 Yr. Gov/Corp Index	\$ 24,134	Citigroup 1-10 Yr. Gov/Corp Index	8.33%	141.34%	6.05%

Past performance is no guarantee of future results. Please see our performance disclosure statement for more information.