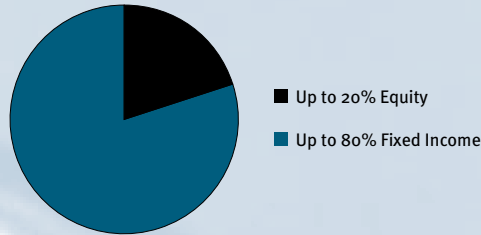


INVESTMENT PORTFOLIOS

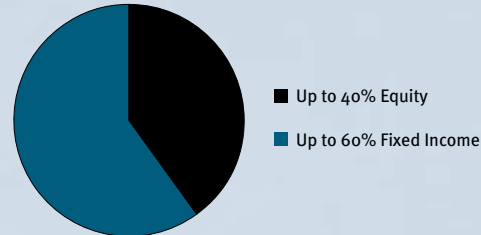
Pinnacle mutual fund portfolios are designed according to strict criteria relating primarily to equity exposure limits. Portfolios consist of both equity and fixed income components. Based on our proprietary research analysis we invest in the leading funds for each of these components during both positive and negative market conditions. All of our portfolios have the flexibility to move into 100% fixed income positions during extreme negative market conditions.

CONSERVATIVE - Preservation of capital



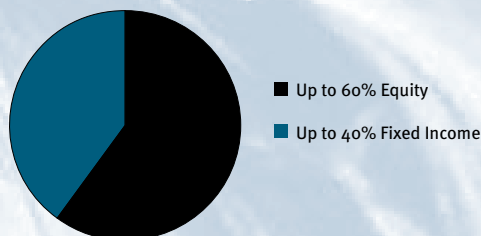
For investors with a short term horizon seeking income with limited growth potential.

BALANCED - Preservation of capital with a growth component



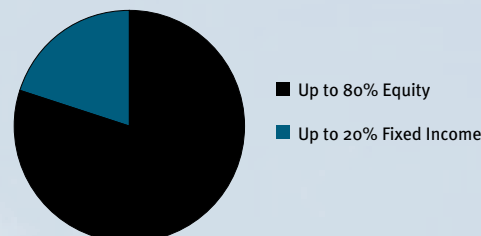
For investors seeking income with a portion of assets dedicated to modest growth.

MODERATE - Capital appreciation and preservation of capital



For investors willing to accept a moderate level of risk to achieve growth.

GROWTH - Capital appreciation



For investors with a medium to long term horizon who are willing to accept moderately high levels of risk to achieve high growth.

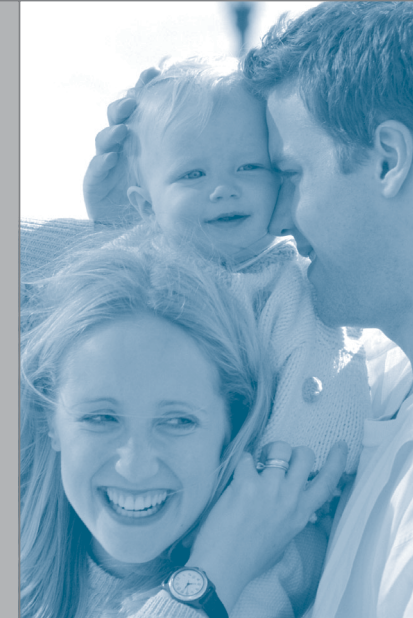
AGGRESSIVE - Long term capital appreciation



For investors with a long term horizon who are willing to accept high levels of risk to achieve maximum growth.

Many 401(k) plan investors, such as yourself, have recognized the need for individual 401(k) account management. This affordable plan option offers you the peace of mind that a professional money manager is monitoring your investments, so you can spend less time worrying about your retirement and more time living your life. To find out more about this new program, please contact your investment professional, local plan administrator or Pinnacle direct at **800.646.0148**.

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401 (K) MANAGED
ACCOUNT SERVICES



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800.646.0148



PINNACLE FUND MANAGEMENT, INC.

A Registered Investment Adviser

PROFESSIONAL INVESTMENT MANAGEMENT SERVICES

YOUR 401(K) PLAN could be one of the most effective means of saving for your future. It offers you the freedom to invest your contributions in a manner consistent with your individual goals and risk tolerance. However, evaluating, selecting, monitoring, and reallocating a mutual fund portfolio can become a daunting, time consuming task, which has left many investors uncertain, confused and scared to make investment decisions.

THERE IS A BETTER WAY...

HAVE PINNACLE MANAGE YOUR ACCOUNT FOR YOU.

Pinnacle has teamed with RIA Services, Inc. and the BEST of AMERICA Group Retirement Series to provide employees who participate in their company's retirement plan, professional full-service account management.

BEST of AMERICA plan participants can now elect to have Pinnacle Fund Management actively manage their account for a small fee utilizing one of five actively managed investment portfolios which best suits your risk profile and investment objectives. A Pinnacle Investment Adviser Representative will assist you during the investment interview process to determine which of our portfolio strategies is right for you.

BENEFITS YOU'LL RECEIVE:

- ▲ Independent professional 401(k) account management
- ▲ On-going access to an Investment Adviser Representative
- ▲ Multiple investment portfolios for all types of investors
- ▲ Active investment strategy
- ▲ Comfort of having a professional manager monitoring your account



HAVE A PROFESSIONAL MANAGE YOUR 401(K) ACCOUNT FOR YOU!

% LOST	GAIN TO BREAK EVEN
20%	25%
30%	43%
40%	66%
50%	100%
60%	150%

As an investor, you must consider that any loss that your portfolio experiences requires a larger corresponding gain to break even.

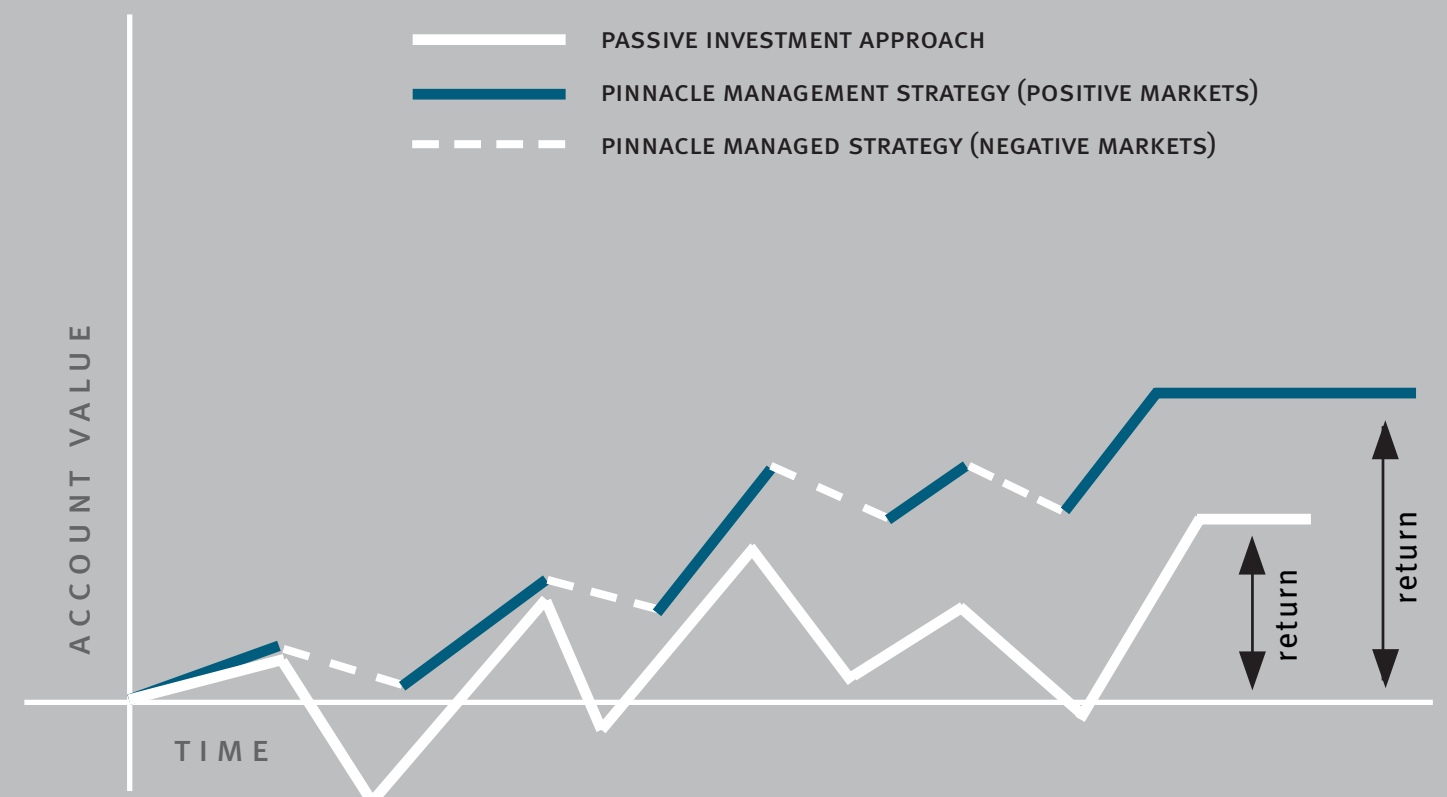
	INVESTMENT A	INVESTMENT B
YEAR 1	20%	10%
YEAR 2	20%	10%
YEAR 3	-20%	10%
YEAR 4	20%	10%
TOTALS	\$138,240	\$146,410

Which \$100,000 investment would you choose?
As illustrated, increases in smaller increments with no losses will earn you more money over time - "slow and steady" wins the race.

These charts are intended for demonstrative purposes only and is not intended to indicate that Pinnacle Fund Management, Inc. returns 10% a year.

OUR INVESTMENT PHILOSOPHY

- ▲ The primary goal of our investment philosophy is to enhance long term returns by positioning our portfolios defensively during negative market conditions. Making money during good times is important, but it is equally important to protect assets during bad times. Our trading rules are designed to make adjustments during both positive and negative market conditions.
- ▲ We do NOT attempt to trade on short term fluctuations, but we do expect to minimize losses during major downward market movements and to capitalize on major upward market movements.
- ▲ To enhance returns, we attempt to invest in mutual funds that are market leaders according to their return, momentum, relative strength, and fund manager performance.
- ▲ If a mutual fund within one of our portfolios begins to under perform, we will replace it with a better performing fund.



One way to **AVOID LARGE LOSSES** is to focus on the movement of the market. Our approach enables us to make adjustments to our portfolios in reaction to market trends. The result is a **BALANCE OF SAFETY AND RETURN**, providing you a smoother path towards your investment goals and peace of mind.

** This chart is for visual demonstration purposes of "strategies" and is not intended to indicate performance. Past performance is not a guarantee of future results.