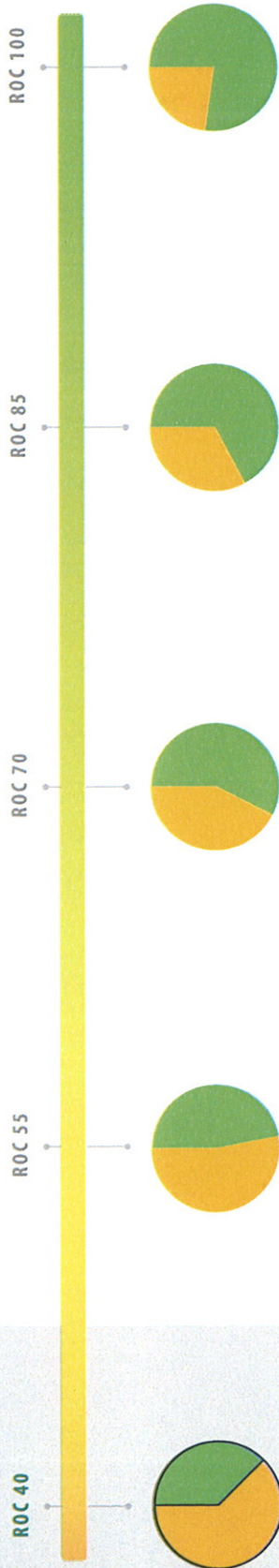


For illustrative purposes, five positions, or ROC calibrations, along the spectrum are highlighted. These calibrations were selected to represent the portfolio allocations that address the most common subsets of investor needs and risk tolerance levels. However, Lattice can construct portfolios at virtually any location along the spectrum to meet the specific needs of any particular client.

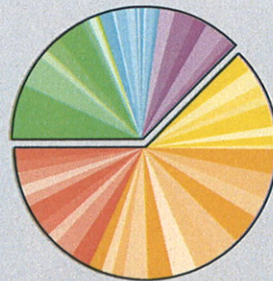
LATTICE RISK-OPTIMIZED CORE (ROC) PORTFOLIOS: A full range of calibrations for all investors

Lattice portfolios are built to be resilient in all market conditions, yet are customized to reflect each investor's individual needs, risk preferences and objectives. The Risk-Calibration Spectrum shown below provides a look at how investors and advisors may begin to analyze where to find the portfolio characteristics that are "right-tuned" to achieve their objectives.

The number indicated for each Lattice ROC portfolio represents the target composite relative risk to a dedicated global equity portfolio. Composite relative risk is measured as an equally weighted blend of relative volatility, relative value-at-risk, relative downside participation and relative estimated tail loss for each ROC portfolio against the MSCI World Index. For example, the ROC 40 portfolio targets 40% composite relative risk to the MSCI World Index.



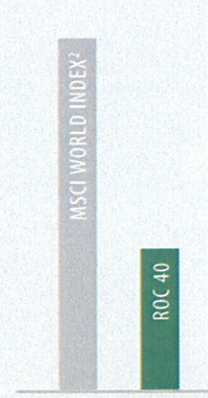
STRATEGIC ALLOCATION¹



ROC 40 PORTFOLIO CHARACTERISTICS

- Prioritizes capital preservation while also seeking to take advantage of capital growth opportunities.
- The ROC 40 strategic portfolio architecture's historical risk characteristics have been similar to those of a longer-duration, mixed-grade bond portfolio.
- May appeal to investors who have a limited appetite for risk, but seek potential after-tax portfolio return in excess of that provided by a dedicated fixed-income portfolio.

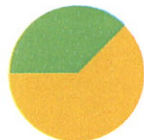
TARGET COMPOSITE RELATIVE RISK



¹ Portfolio compositions shown represents the strategic allocation structure for each ROC portfolio. Lattice tactically adjusts portfolio component exposures based on changing economic/market conditions, asset valuations, asset fundamentals, price dynamics and investor sentiment. At any point in time, the actual portfolio composition of any ROC portfolio may differ materially from its strategic allocation structure indicated.

² The MSCI World Index (MXWD) is a free-float weighted equity index, which includes both emerging and developed markets.

ROC 40



ROC 55



ROC 70



ROC 85



ROC 100

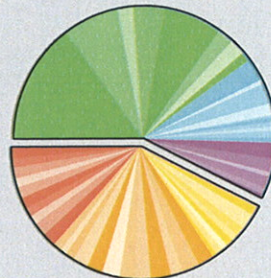


■ Defensive Assets and Strategies
 ■ Growth and Total Return Assets

ROC 70 PORTFOLIO CHARACTERISTICS

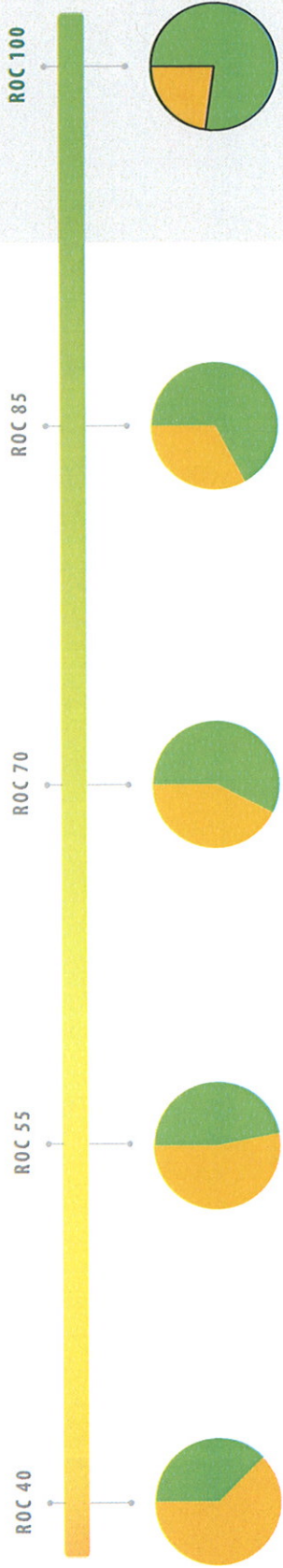
- Seeks to balance the inherent trade-offs between the goals of capital preservation and growth.
- The ROC 70 strategic portfolio architecture's historical risk characteristics have been similar to those of a blended fixed-income/equity portfolio.
- May appeal to investors who have a moderate appetite for risk, but seek potential capital growth more in line with that provided by an equity-oriented portfolio.

STRATEGIC ALLOCATION¹



TARGET COMPOSITE RELATIVE RISK





■ Defensive Assets and Strategies ■ Growth and Total Return Assets

TARGET COMPOSITE RELATIVE RISK



There can be no assurance that actual results or the realized risk of any portfolio will correspond to the various target composite relative risk levels indicated.

ROC 100 PORTFOLIO CHARACTERISTICS

- Emphasizes long-term growth of capital.
- The ROC 100 strategic portfolio architecture's historical risk characteristics have been similar to those of a dedicated equity portfolio.
- May appeal to investors who have a higher risk tolerance and who seek potential capital growth in excess of that provided by a dedicated equity portfolio.

STRATEGIC ALLOCATION¹

