Veripax FINANCIAL MANAGEMENT, LLC

7037 Rosado Drive, El Dorado Hills, CA 95762
Phone: (916) 358-5635 | Fax: (916) 404-4279
Email: Jerry.Verseput@veripax.net
www.veripax.net

VFM Portfolio Component Effectiveness

Results of 10-year backtest simulation using daily closing prices.

Portfolio Components:
1) Stock-only sector ETFs (Sector ETFs)
2) Small Stock Index
3) Real Estate ETF
4) Fixed Income (modeled with a Total Bond Market ETF)
5) SPDR Gold ETF
6) VFM-proprietary Buy/Sell algorithm

X = included in back-test simulation

Sector ETFs	Small Stock & Real Estate	Fixed Income	Gold	Buy/Sell Algorithm	Cumulative Performance (12/31/1998 – 12/31/2008)		
					VFM Aggressive	Benchmark*	S&P 500
X				OFF	1.79%	-12.52%	-14.72%
X	X			OFF	12.37%	-12.52%	-14.72%
X	X	X		OFF	31.75%	7.83%	-14.72%
X	X	X	X	OFF	56.16%	27.61%	-14.72%
X				ON	68.19%	-12.52%	-14.72%
X	X			ON	78.91%	-12.52%	-14.72%
X	X	X		ON	79.68%	7.83%	-14.72%
X	X	X	X	ON	111.04%	27.61%	-14.72%

Note: All performance results assume quarterly rebalancing consistent with VFM's portfolio management techniques.

* "Benchmark" represents a synthetic benchmark made up of the Wilshire 5000 Index, Total Bond Market Index, and SPDR Gold ETF. The ratio of stocks, bonds and gold is always the same as the VFM portfolio it is being compared to, and rebalanced at the same rate.