



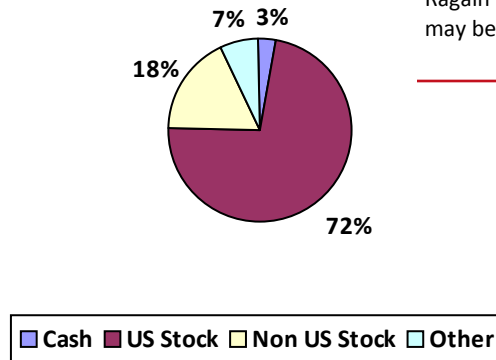
RETIREMENT PORTFOLIO DATA AS OF 12/31/2011

PORTFOLIO COMPOSITION

Inception Date	Number of Holdings	Div Yld (%)	Beta (3 year vs. S&P 500)	Alpha (3 year vs. S&P 500)	8 yr Rtrn Annual %
4/1/2003	25	3.04	1.02	1.89	7.02

Ten Largest Holdings	%	Sector Breakdown	%
Abbott Laboratories	8.87	Business Services	0.00
Apple Inc.		Consumer Def	12.74
SPDR Gold Shares	15.61	Technology	22.91
Lockheed Martin	5.11	Energy	7.43
E.I. du Pont de Nemours	5.00	Financial	7.94
Intel	4.57	Industrials	11.78
IBM Corp	4.24	Healthcare	13.21
Prudential PLC	4.22	Materials	8.96
Total SA	4.19	Telecommunication	6.94
DTE Energy Holding Co	3.92	Utilities	4.36

Investment Style	%	Asset Allocation
Large Growth	17.00	
Large Value	27.00	
Large Blend	46.00	
Mid Growth	0.00	
Mid Value	9.00	
Mid Blend	0.00	
Small Growth	0.00	
Small Value	2.00	
Small Blend	0.00	



PORTFOLIO OBJECTIVE

The Retirement Portfolio seeks to return a very stable, income based return regardless of market volatility.

PORTFOLIO STRATEGY

The Retirement Portfolio invests in large stable companies who are not subject to large swings based on market volatility. It is a core value strategy, looking for companies trading below their FMV. Special emphasis is given to holdings that produce dividends as the portfolio seeks a large yield. This portfolio was created for the post retirement investor.

NOTES

The Ragain Financial Portfolios are not mutual funds or investments that can be purchased in bulk. They are outlines and investment choices that your advisor will use to create a custom portfolio for your accounts.

Minimum investment size for the Ragain Financial Portfolios is \$50,000.00. Accounts smaller in size will be able to invest but in smaller baskets and not all investments will be used. Talk to your advisor about the specific investments your account will have.

Ragain Financial Portfolios are subject to change at any time and may be modified by your advisor.

Past Performance is No Guarantee of Future Results

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