

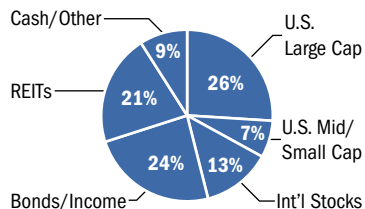
Professional Guidance

What planners says the Boyets should do with their \$1.1 million portfolio currently invested entirely in real-estate investment trusts:

Key Financial¹

West Chester, PA

■ Asset Allocation



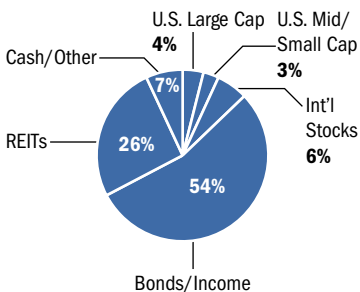
■ Suggested Mutual Funds:

- Pimco Low Duration
- Pimco Real Return
- Pimco Foreign Bond
- Pioneer High Yield
- American Funds Growth Fund of America
- Davis New York Venture
- Columbia Acorn
- NovaStar Financial Inc.
- Cohen & Steers Premium Income Realty
- Cohen & Steers Quality Income Realty
- American Funds EuroPacific Growth
- Templeton Foreign

Jaffe Asset Management

Beverly Hills, Calif.

■ Asset Allocation



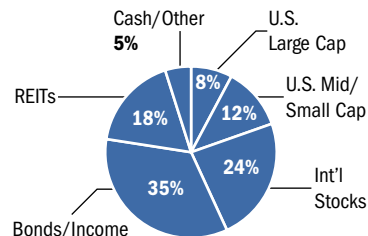
■ Suggested Mutual Funds:

- American Funds Washington Mutual
- Vanguard Mid-Cap Index
- Vanguard Small Cap Index
- American Funds EuroPacific Growth
- Templeton Foreign Class A
- Vanguard REIT Index
- Individual REITs (unspecified)
- BlockRock Int'l Bond "Service" Share Class
- T. Rowe Price Emerging Markets
- Northeast Investors
- T. Rowe Price High-Yield
- American Funds American High Income Trust F
- Vanguard Short-term Bond Index
- Vanguard Intermediate-term Bond Index

Lam Group²

Lake Oswego, Ore.

■ Asset Allocation



■ Suggested Mutual Funds:

- Pimco Low Duration Institutional
- Buffalo High-Yield
- Morgan Stanley Institutional Int'l Fixed-Income
- Pimco Emerging Markets Bond Institutional
- Vanguard Dividend Growth
- Franklin Utilities Advisor class
- Dimensional U.S. Small Cap Value
- Dimensional U.S. Large Cap Value
- Dimensional International Small Cap Value
- Dimensional Emerging Markets Value
- Third Avenue Real Estate Value
- Dimensional Real Estate Securities

¹Key Financial says which class of shares the Boyets should own depends on how they invest. If they work with a planner, the planner will have access to an institutional class and institutional pricing. If they work alone, then A-class shares will be most cost-effective over the long haul. C-class shares will be more effective for short-term investments.

²Lam Group recommends many institutional- and advisor-class shares, which generally require large minimum investments. Similar classes of the same funds are often available for much smaller initial investments.