

DISTRIBUTION STRATEGIES™

About Distribution Strategies

Distribution Strategies is a three-tier investment solution designed to meet your needs as you shift your focus from asset accumulation to distribution. This strategy provides immediate cash flow to meet your spending needs, reduces overall volatility through broad asset class diversification, and ensures the potential for long-term growth to decrease the likelihood of outliving your assets.

Each tier is designed to address a specific investment objective:

Tier I - Short-Term Target Distribution: Designed to provide two years of current cash flow by investing in short-term bonds and cash instruments.

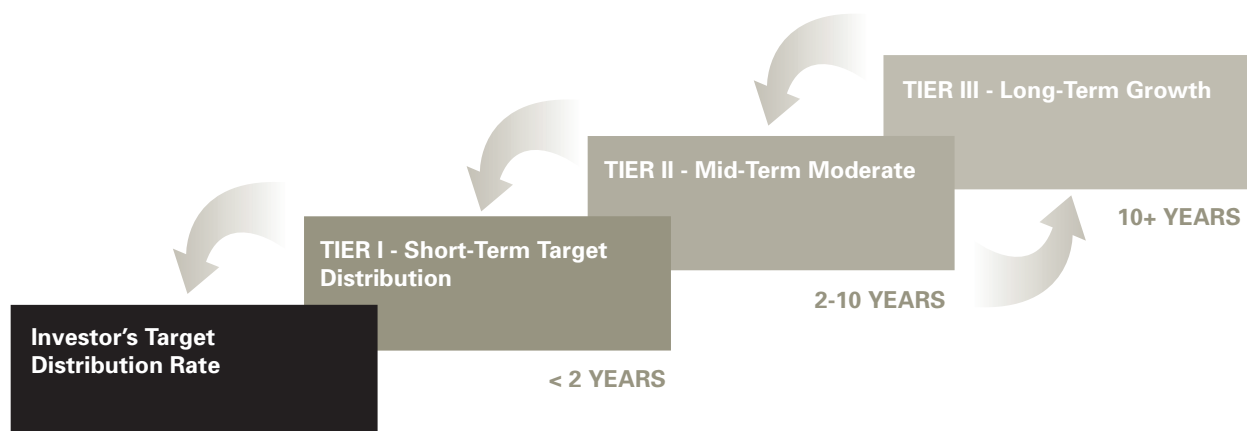
Tier II - Mid-Term Moderate: Designed to provide moderate growth over a two to ten year period by investing in a balanced mix of stocks and bonds.

Tier III - Long-Term Growth: Designed to provide long-term growth and inflation protection from year ten to life expectancy by investing in a diversified portfolio of stocks.

Benefits of Distribution Strategies

- **Meet Immediate Distribution Needs:** To meet immediate spending needs and ensure sufficient monthly cash flow, a portion of Distribution Strategies portfolios are allocated to short-term bonds and cash instruments.
- **Maintain A Manageable Level of Risk:** Assets are protected from dramatic market movements through a broad diversification of stocks and bonds, providing ongoing peace of mind.*
- **Prolong The Longevity of Assets:** To provide the confidence that invested assets are not outlived, a portion of Distribution Strategies portfolios are allocated to stocks, helping to combat inflation and extend the life of the assets that are invested.

Reallocation Between Tiers



*Diversification is a means to help reduce risk and market volatility within a portfolio and does not assure a profit.

DISTRIBUTION STRATEGIES PORTFOLIO CONSTRUCTION

Building Your Portfolio

To build and manage our three-tier Distribution Strategies portfolios, we employ a comprehensive investment process, drawing upon the expertise of leading Portfolio Strategists and goals-based financial planning tools.

Utilizing these financial planning tools, we assess your short-term cash flow needs and risk orientation. Our Portfolio Strategists then construct an integrated set of asset allocation portfolios designed to meet your distribution needs. Depending on the Portfolio Strategists you select,

these portfolios are implemented using No-Load Mutual Funds or Exchange Traded Funds.*

Based on your specific distribution needs and financial circumstances, these individual portfolios are then combined in an overall three-tier allocation structure.

Both the individual tiers and the overall strategy are managed by the Portfolio Strategist, who executes the rebalancing across, and within the tiers, using either a strategic or tactical asset allocation approach.

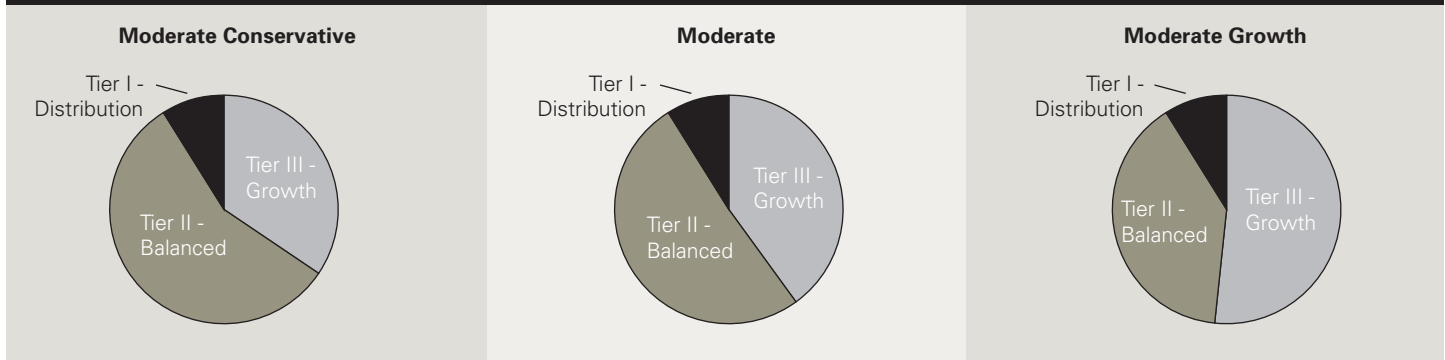
How We Construct Your Portfolio		
Portfolio Strategists	Asset Allocation Options	Distribution Strategies Portfolio Construction
<ul style="list-style-type: none"> ● Callan Associates ● New Frontier Advisors 	<p>STRATEGIC</p> <p>The target asset mix is constructed using historical asset class performance statistics, and the asset mix stays relatively constant.</p>	<ul style="list-style-type: none"> ● Cash & Equivalents ● Domestic & Int'l Fixed Income ● Domestic & Int'l Equities ● REITs
<ul style="list-style-type: none"> ● Goldman Sachs ● UBS Global Asset Management 	<p>TACTICAL</p> <p>The asset mix shifts whenever the Portfolio Strategist determines there are market opportunities that potentially can boost overall return and reduce risk.</p>	<p>The portfolios constructed by our Portfolio Strategists are implemented using a combination of mutual funds and exchange traded funds representing various asset classes, determined by your Risk/Return Profile.</p>

*An investment in mutual funds or exchange traded funds is subject to risk. The value of an investment and the return on invested capital will fluctuate over time, and, when sold or redeemed, an investment may be worth less than its original cost.

Each of the Portfolio Strategists available through Distribution Strategies has constructed portfolios for the three available Risk/Return Profiles. The asset allocation for each of these portfolios is assessed at both an aggregate and tier level, so it is important that you understand

the objective of each tier and how the asset allocation will be implemented. Below is an example of how your Distribution Strategies portfolio might be allocated and how similar combined indices have performed.

EXAMPLES OF THREE-TIER ALLOCATIONS*



*The actual allocation of a three-tier Distribution Strategies Portfolio will be determined by the selected Portfolio Strategist and will be outlined in your investment proposal.

RANGE OF BENCHMARK RETURNS (1979-2008)

	Tier I Short-Term Target Distribution		Tier II Mid-Term Moderate		Tier III Long-Term Growth	
Percent of Periods with Positive Returns	3 mo.	99%	3 year	95%	10 year	100%
	1 year	100%	5 year	100%	15 year	100%
	2 year	100%	7 year	100%	20 year	100%
Best Returns (annualized) (*3 month not annualized)	3 mo.*	7.44%	3 year	30.27%	10 year	19.58%
	1 year	18.06%	5 year	25.72%	15 year	18.48%
	2 year	15.65%	7 year	21.37%	20 year	16.94%
Worst Returns (annualized) (*3 month not annualized)	3 mo.*	-0.45%	3 year	-6.79%	10 year	5.02%
	1 year	0.64%	5 year	0.40%	15 year	6.43%
	2 year	1.18%	7 year	4.41%	20 year	9.10%

This performance information is not intended to represent the performance of any particular investment, but rather is indicative of how combinations of certain asset classes historically performed. It does not take into account the impact of any fees or expenses that will be charged to a Distribution Strategies Portfolio; nor does it illustrate the impact that material economic or market events would have on specific securities. The time period of January 1, 1979 - May 31, 2008 has been represented because it is indicative of when performance on the selected indexes could reliably be reported. Selecting different time periods would result in different historical performance results.

Benchmark	Tier I	Tier II	Tier III
Russell 3000	0.0%	40.0%	59.0%
MSCI EAFE	0.0%	20.0%	39.0%
Lehman Brothers U.S. Aggregate	0.0%	38.0%	0.0%
Citigroup 3 month T-bill	50.0%	2.0%	2.0%
Lehman 1-3 Year Gov.	50.0%	0.0%	0.0%

Source: Genworth Financial Wealth Management, Inc. June 2008. Returns in excess of one year are annualized. There is no guarantee that the objective return of any profile will be achieved. Past performance is no guarantee of future results. Investors cannot invest directly in an index.

DISTRIBUTION STRATEGIES PORTFOLIO STRATEGISTS

As your Financial Advisor, we assist you in determining which Portfolio Strategist, or combination of Portfolio Strategists, is most appropriate for your investment portfolio. All of our Portfolio Strategists apply their proprietary asset allocation and Investment Management Firm selection methodologies, including strategic and

tactical asset allocation approaches. Your choice of a Portfolio Strategist depends upon, among other factors, whether you would prefer a strategic or tactical approach and whether you require a standard or tax-advantaged portfolio.

Portfolio Strategist Overview

Standard	Tax-Advantaged	
●	●	Callan Associates, Inc.: Callan provides research and advice to over 500 institutional clients responsible for over \$3 trillion in assets. Annually, Callan develops a five-year capital market outlook serving as the foundation for its strategic asset allocation framework.
●	●	Goldman Sachs Asset Management: Goldman Sachs, with over \$600 billion under management, utilizes proprietary modeling technology and a staff of over 1,100 research personnel to construct their asset allocation models.
●	●	New Frontier Advisors: New Frontier Advisors, LLC (NFA) is an institutional research and investment advisory firm. NFA combines practical investment theory, a global view of investment value, state-of-the-art statistical estimation and patented investment technology to meet the needs of clients.
●		UBS Global Asset Management: UBS Global Asset Management is a world leader in the creation and management of institutional-quality portfolios. UBS has attracted a distinguished roster of clients and over \$650 billion in assets under management worldwide.