

RETIREFOCUS (balanced)

PORTFOLIO DESCRIPTION

RetireFocus(balanced) fund is a collective investment fund maintained by MG Trust® Company, LLC. The philosophy behind the construction of RetireFocus funds is to provide the typical plan participant a globally diversified, professionally managed portfolio. The long-term performance objective of the fund is to achieve a positive real rate of return of 4% in excess of inflation.

INVESTMENT STRATEGY

The investment strategy combines strategic asset allocation, broad asset class representation, core-satellite portfolio construction and open architecture manager selection.

The advisor utilizes forward-looking five-year capital market estimates in determining its asset allocation. In the advisor's assessment of the capital markets, considerations are given to both the long-term historic risk and return characteristics of the various asset classes, as well as how fundamental drivers of returns could be expected to shape future return and risk characteristics. The capital market assumptions are then utilized to determine an optimal asset allocation structure through the use of mean variance optimization, full scale optimization and Monte Carlo simulations. Rebalancing ranges have been set for each asset class in relation to its strategic portfolio weighting and volatility.

Broad asset class representation and the inclusion of lower correlated asset classes are intended to help manage volatility and deliver competitive performance in various market conditions. A core and satellite portfolio construction approach is employed to strike an appropriate balance between alpha-seeking opportunistic managers and the need for low-cost market exposure. The underlying fund selection is supported by an objective, comprehensive due diligence process and an unconstrained universe of 25,000 mutual funds.

CURRENT ASSET ALLOCATION



This value represents the asset sectors included in the portfolio on a percent-of-assets basis as of the date indicated and is subject to change. MG Trust® has the discretion to change the identity of the funds, as well as the weighting.

PORTFOLIO FUNDS

- | | | |
|---|--------------------------------------|---|
| Alger SMidCap Growth I | Harbor Bond Instl | Managers Fixed Income Inst |
| Chesapeake Core Growth | Harbor International Instl | MFS Research International A LW |
| Columbia Mid Cap Index Z | JPMorgan Emerging Mkts Debt Sel | Morgan Stanley Inst US Sm/Mid Cap Val I |
| Dreyfus Bond Market Index Basic | Lazard Emerging Markets Equity Instl | PIMCO Commodity Real Ret Strat Instl |
| Eaton Vance Floating-Rate & Hi Inc A LW | Loomis Sayles Global Bond Instl | TIAA-CREF S&P 500 Index Instl |
| Eaton Vance Large-Cap Value A LW | MainStay High Yield Corporate Bond I | |

PERFORMANCE*

	QTD	YTD	1 Year	Since Inception
Institutional	n/a	n/a	n/a	n/a
Administrative	n/a	n/a	n/a	n/a
Benchmark: 60% Russell Global/ 40% Barclays Aggregate Index	-12.96	n/a	n/a	n/a

* Period ending 12/31/08.

The performance information contained herein represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that your investment, when redeemed, may be worth more or less than the data quoted. All returns assume reinvestment of all dividends and capital gains distributions and are net of fees. Current performance may be higher or lower than the performance shown here. The most recent month-end performance information for the fund may be obtained by contacting your investment advisor. Market indices have been provided for comparison purposes only; they are unmanaged and do not reflect the deduction of any fees and expenses. Index performance does not provide an indicator of how individual investments performed in the past or how they will perform in the future. Individuals cannot purchase or invest directly in an index.

WHY RETIREFOCUS (funds)

Our approach is simple. Choosing from eight diversified portfolios with target retirement dates ranging from 2015 to 2050 in five-year increments, plan participants select the RetireFocus(funds) that most closely matches the year they plan to retire.

Key benefits of RetireFocus(funds) include:

- 100% open architecture platform, with no conflicts of interest in manager selection or portfolio structure
- Access to institutional products with no required minimum investment
- Ongoing monitoring of managers and periodic portfolio rebalancing
- Low fund expenses and full disclosure of fees
- High-level research and due diligence typically available exclusively to major banks and financial institutions
- Funds utilize a core-satellite approach which uses both passive and active management to target positive real returns in excess of inflation

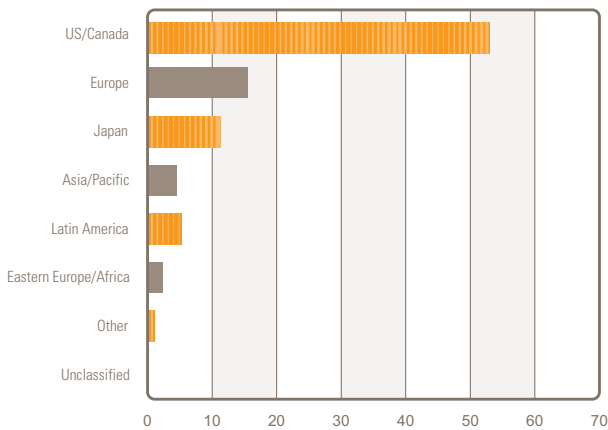
A FOCUSED FUTURE.

RETIREFOCUS (balanced)

GENERAL FACTS

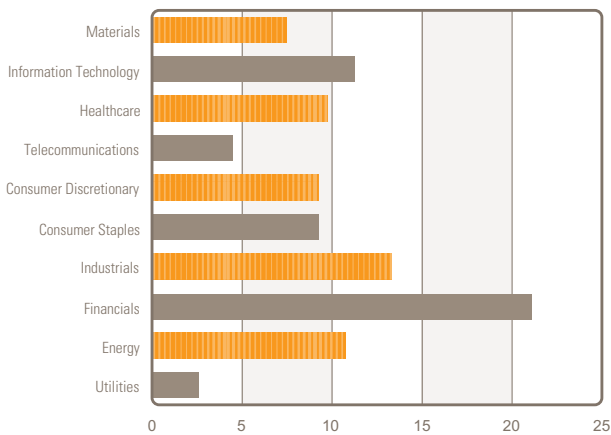
Shareclass	Ticker	CUSIP	Expense Ratio	Inception Date
Institutional	TD55	9MGCTF584	1.04%	n/a
Administrative	TD56	9MGCTF592	1.29%	n/a

GLOBAL ALLOCATION



This value represents the countries included in the portfolio on a percent-of-assets basis as of the date indicated and is subject to change.

SECTOR ALLOCATION



This value represents the sectors included in the portfolio on a percent-of-assets basis as of the date indicated and is subject to change.

ADDITIONAL INFORMATION

This Fund is not available to retail investors. MG Trust[®] Company, LLC offers collective trust funds to qualified retirement plans and their participants in connection with trust and custody services.

Units of any Fund have not been registered with or approved by the U.S. Securities and Exchange Commission, or any securities regulatory authority of any state, nor has the SEC or such commission or regulatory authority of any state passed upon the accuracy or adequacy of the Declaration of Trust or any other related governing document.

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Notes:

- The Fund will reimburse MG Trust[®] Company, LLC for expenses incurred in the administration of the Fund, including but not limited to, audit, legal and transaction costs. A schedule of such fees is available from MG Trust[®] Company, LLC upon request.
- Performance figures and sector weightings for the market industries and investments are obtained from third-party sources. MG Trust[®] Company, LLC cannot guarantee their accuracy.
- All data as of 12/31/08.



MG Trust[®]
COMPANY LLC

A wholly owned subsidiary of Matrix Financial Solutions, MG Trust[®] provides custodial, trust and/or cash agent services for approximately 38,000 plan accounts and more than \$26 billion in assets. MG Trust[®] supports third-party administrators who desire a trust organization committed to providing outstanding customer service for its plan customers. MG Trust[®] is also a trust member of the National Securities Clearing Corporation.

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