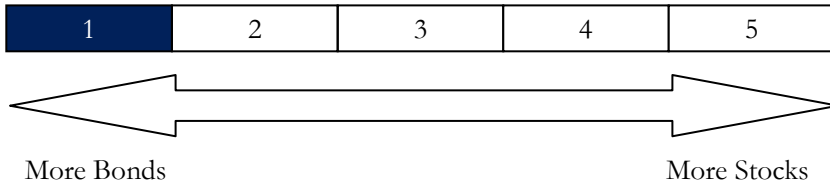


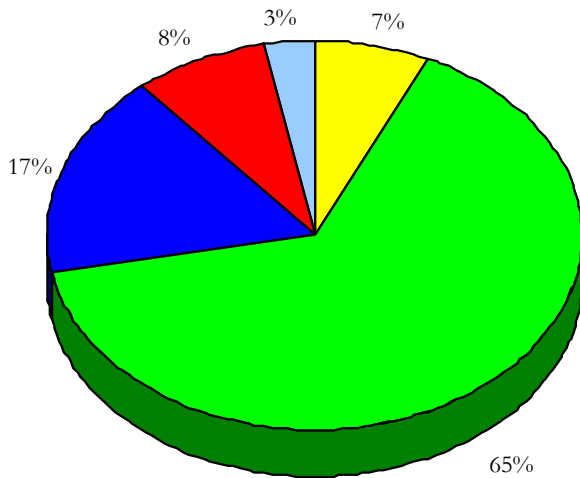
## Income Asset Allocation

Objective: The primary investment objective for this portfolio is current income and/or capital preservation.



On a scale of 1 to 5, with 1 being the most stable, but the lowest expected return and 5 being the highest but most volatile expected return, this portfolio would be ranked a 1.

### Target Asset Allocation



Asset Class	Allocation
Equity	17%
Fixed Income	65%
Alternative Investments	8%
Real Estate	3%
Cash	7%

The Target Asset Allocation is determined by a variety of economic factors and current market conditions relative to varying asset allocations ranges.

Asset Class	Investment Style	Allocation
Equity	Large Cap	12%
	International	5%
Fixed Income	Long-Term Debt	16%
	Interm/Short Term Debt	23%
	Mortgage Backed Securities	18%
	International Debt	8%
Alternative Investments		8%
Real Estate		3%
Cash		7%
Total		100%

This is for illustrative purposes only and not indicative of any investment. Investors should carefully consider their investment objectives, risks, charges, and expenses. This and other important information can be obtained from your financial adviser. Asset allocation does not assure a profit against loss in a declining market and investments are subject to market risk and may lose value. Advisory products and services offered through Investacorp Advisory Services, Inc. and Ladenburg Thalmann Asset Management, Inc. a registered investment advisor, and subsidiary of Ladenburg Thalmann Financial Services Inc. Ladenburg Thalmann Financial Services Inc. is traded on the AMEX under the symbol LTS.