



# SUMMIT TRUST COMPANY

EFFICIENT FRONTIER SERIES		CONSERVATIVE	MODERATE	BALANCED	MODERATELY AGGRESSIVE	AGGRESSIVE
<b>EQUITY</b>		<b>20%</b>	<b>40%</b>	<b>60%</b>	<b>80%</b>	<b>100%</b>
<b>US STOCKS</b>	<b>Symbol</b>	<b>14%</b>	<b>28%</b>	<b>42%</b>	<b>56%</b>	<b>70%</b>
<b>CORE MARKET BLEND</b>						
US VECTOR EQUITY PORTFOLIO	DFVEX	5.0	10.0	15.0	20.0	25.0
<b>LARGE CAP VALUE</b>						
US LARGE CAP VALUE PORTFOLIO	DFLVX	4.0	8.0	12.0	16.0	20.0
<b>CORE MARKET BLEND</b>						
US CORE EQUITY 2 PORTFOLIO	DFQTX	3.0	6.0	9.0	12.0	15.0
<b>REAL ESTATE STOCKS</b>						
REAL ESTATE SECURITIES PORTFOLIO	DFREX	2.0	4.0	6.0	8.0	10.0
<b>INTERNATIONAL STOCKS</b>		<b>6.0%</b>	<b>12.0%</b>	<b>18.0%</b>	<b>24.0%</b>	<b>30.0%</b>
<b>LARGE CAP VALUE</b>						
INTERNATIONAL VALUE PORTFOLIO	DFIVX	2.0	4.0	6.0	8.0	10.0
<b>SMALL CAP MARKET</b>						
INTERNATIONAL SMALL COMPANY PORTFOLIO	DFISX	1.0	2.0	3.0	4.0	5.0
<b>SMALL CAP VALUE</b>						
INTERNATIONAL SMALL CAP VALUE PORTFOLIO	DISVX	1.0	2.0	3.0	4.0	5.0
<b>EMERGING MARKETS LARGE</b>						
EMERGING MARKETS PORTFOLIO	DFEMX	0.6	1.2	1.8	2.4	3.0
<b>EMERGING MARKETS VALUE</b>						
EMERGING MARKETS VALUE PORTFOLIO	DFEVX	0.6	1.2	1.8	2.4	3.0
<b>EMERGING MARKETS SMALL</b>						
EMERGING MARKETS SMALL CAP PORTFOLIO	DEMSX	0.8	1.6	2.4	3.2	4.0
<b>FIXED INCOME</b>		<b>80%</b>	<b>60%</b>	<b>40%</b>	<b>20%</b>	<b>0%</b>
<b>ONE-YEAR FIXED INCOME PORTFOLIO</b>	DFIHX	20.0	15.0	10.0	5.0	0.0
<b>TWO-YEAR GLOBAL FIXED INCOME PORTFOLIO</b>	DFGFX	20.0	15.0	10.0	5.0	0.0
<b>FIVE-YEAR GOVERNMENT PORTFOLIO</b>	DFFGX	20.0	15.0	10.0	5.0	0.0
<b>FIVE-YEAR GLOBAL FIXED INCOME PORTFOLIO</b>	DFGBX	20.0	15.0	10.0	5.0	0.0

Annualized from monthly data; portfolios rebalanced monthly. Lowest & highest 3-year and annual returns calculated from periods monthly. Series include simulated and live data, which both reflect total returns. For portfolio construction, simulated data is used prior to inception of live portfolios, see prospectus (where applicable) for each fund's inception. Neither simulated nor live data reflects the deductions of Advisory fees of OBS Financial Services, Inc., and Custodian expense. The result of these fees over a period of time can be significant. For example, a 1.7% investment fee would have the following effect on a \$1,000 portfolio that earns an annual rate of return of 10% over the course of five years. Without a 1.7% fee, the portfolio would grow to \$1,611. With the 1.7% fee, the portfolio would grow to \$1,480. Both simulated and live data reflect total returns. **For more complete information, including mutual fund charges and expenses, contact your financial advisor for a prospectus. Read the prospectus carefully. Past performance is not a guarantee of future results. Managed accounts will have different results based on rebalancing frequency.**

OBS Financial Services, Inc. is a Registered Investment Advisor.

IMPORTANT INFORMATION ABOUT INVESTMENTS: NOT FDIC-INSURED, NO BANK GUARANTEE.

MAY LOSE VALUE, NOT A BANK DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.