



SUMMIT TRUST COMPANY

DFA/Efficient Frontier Series DFA/EFS Portfolios

EFS RETURNS	100% FIXED	CONSERVATIVE	MODERATE	BALANCED	MODERATELY AGGRESSIVE	AGGRESSIVE	S&P
EQUITY	0%	20%	40%	60%	80%	100%	S&P 500
FIXED INCOME	100%	80%	60%	40%	20%	0%	
MONTHLY RETURNS (%) 2008							
January	0.41	-0.73	-1.87	-3.01	-4.14	-5.28	-6.00
February	0.47	0.00	-0.47	-0.94	-1.41	-1.88	-3.25
March	0.20	0.15	0.11	0.06	0.02	-0.02	-0.43
April	-0.60	0.53	1.66	2.79	3.92	5.05	4.87
May	-0.21	0.23	0.68	1.13	1.57	2.02	1.30
June							
July							
August							
September							
October							
November							
December							
QUARTERLY RETURNS (%)							
Q1 (%) Ending 3/31/08	1.08	-0.58	-2.22	-3.85	-5.48	-7.08	-9.45
Q2 (%) Ending 6/30/08							
Q3 (%) Ending 9/30/08							
Q4 (%) Ending 12/31/08							
ANNUALIZED STANDARD DEVIATION (%) 6/98-5/08	1.87	2.88	5.67	8.64	11.67	14.73	14.74
ANNUALIZED RETURN (%) Ending 5/31/2008							
ONE YEAR	3.29	0.82	-1.66	-4.14	-6.62	-9.10	-6.70
THREE YEAR	3.48	5.39	7.32	9.14	10.98	12.80	7.57
FIVE YEAR	2.58	5.60	8.67	11.17	14.81	17.93	9.78
TEN YEAR	4.40	5.80	7.14	8.37	9.51	10.56	4.21
YEAR TO DATE (%) Ending 5/31/2008	0.26	0.18	0.07	-0.06	-0.23	-0.42	-3.80

Annualized from monthly data; portfolios rebalanced monthly. Lowest & highest 3-yr 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 Advisor 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 expense, 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 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.