



SUMMIT TRUST COMPANY

EFS RETURNS	FIXED	CONSERVATIVE	MODERATE	BALANCED	MODERATELY AGGRESSIVE	AGGRESSIVE
EQUITY	0%	20%	40%	60%	80%	100%
FIXED INCOME	100%	80%	60%	40%	20%	0%
ANNUALIZED RETURNS (%) ENDING 12/31/07						
ONE YEAR	5.16	4.56	3.92	3.23	2.49	1.71
THREE YEAR	3.74	5.58	7.40	9.21	11.00	12.76
FIVE YEAR	3.07	6.59	10.17	13.81	17.49	21.22
TEN YEAR	4.65	6.23	7.73	9.14	10.47	11.70
ANNUALIZED STANDARD DEVIATION (%) 1998-2007	1.84	2.90	5.68	8.66	11.68	14.72
LOWEST ANNUAL RETURN (%) (6/03-5/04)	-0.71	2.47	-2.85	-8.49	-13.94	-19.21
LOWEST ANNUALIZED THREE-YEAR RETURN (%) (6/03-5/06)	1.51	4.85	2.83	0.72	-1.46	-3.72
HIGHEST ANNUAL RETURN (%) (4/02-3/03)	8.97	13.49	24.63	36.70	49.79	63.95
HIGHEST ANNUALIZED THREE-YEAR RETURN (%) (6/00-5/01)	7.12	7.63	13.69	19.99	26.56	33.38
ANNUALIZED RETURNS (%) Most Recent Bear Market 2000-2002	6.89	5.33	3.66	1.89	0.02	-1.95
QUARTERLY RETURNS (%)						
Q1 (%) Ending 03/31/07	1.30	1.77	2.23	2.70	3.16	3.63
Q2 (%) Ending 06/30/07	1.12	2.04	2.95	3.85	4.76	5.66
Q3 (%) Ending 09/30/07	1.35	0.85	0.35	-0.17	-0.70	-1.23
Q4 (%) Ending 12/31/07	1.29	-0.15	-1.60	-3.05	-4.49	-5.95
INTERNAL EXPENSES	0.22%	0.26%	0.29%	0.33%	0.36%	0.39%

Annualized from monthly data; portfolios rebalanced monthly. Lowest & highest 3-yr and annual returns calculated from periods monthly. Series includes 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.