

Definitions and explanations of table data can be found at the end of this document.

SAFETY PORTFOLIO

Ticker	Fund Name	Rec Date	Tot Dist	L/T	S/T	Div	Ord	% of NAV	S/T Red Fee
HABDX	Harbor Bond	12/18/07	0.190	0.000	0.020	0.170	0.190	1.57%	N
BEGBX	American Century Intl. Bond	12/27/07	0.310	0.000	0.000	0.000	0.310	2.06%	N
GATEX	Gateway	12/26/07	0.120	0.000	0.000	0.120	0.000	0.42%	N
BRLIX	Bridgeway Blue-Chip 35	12/17/07	??	0.000	0.000	??	0.000		1%**
JARFX	Janus Global Research	12/13/07	0.658	0.320	0.000	0.000	0.338	4.04%	2%/90
VBIIIX	Vanguard Intm Bd Idx	N/A*							N
PIASX	PIA Short Term Securities	N/A*							N

CONSERVATIVE PORTFOLIO

Ticker	Fund Name	Rec Date	Tot Dist	L/T	S/T	Div	Ord	% of NAV	S/T Red Fee
HABDX	Harbor Bond	12/18/07	0.190	0.000	0.020	0.170	0.190	1.57%	N
BEGBX	American Century Intl. Bond	12/27/07	0.310	0.000	0.000	0.000	0.310	2.06%	N
BRBPX	Bridgeway Balanced	12/17/07	??	0.000	0.000	??	0.000		N
XLV	Health Care Select SPDR	ETF							N
VUVLX	Vanguard U.S. Value	12/14/07	1.340	0.800	0.540			9.20%	N
JARFX	Janus Global Research	12/13/07	0.658	0.320	0.000	0.000	0.338	4.04%	2%/90
DBIRX	Dreyfus Bond Market Index Basic	N/A*	0.000						N
VUG	Vanguard Growth ETF	ETF							N

MODERATE PORTFOLIO

Ticker	Fund Name	Rec Date	Tot Dist	L/T	S/T	Div	Ord	% of NAV	S/T Red Fee
PYGFX	Payden Global Fixed Income	N/A*							
BRBPX	Bridgeway Balanced	12/17/07	??	0.000	0.000	??	0.000		N
VUVLX	Vanguard U.S. Value	12/14/07	1.340	0.800	0.540			9.20%	N
XLV	HealthCare Select SPDR	ETF							N
BRLIX	Bridgeway Blue-Chip 35	12/17/07	??	0.000	0.000	??	0.000		1%**
POSKX	PRIMECAP Odyssey Stock	12/18/07	0.122	0.085	0.036	0.000	0.000	0.83%	N
ALHIX	AmCent Long-Short Equity	12/27/07	0.170				0.170	1.51%	
DBIRX	Dreyfus Bond Market Index Basic	N/A*							N
VUG	Vanguard Growth ETF	ETF							N

GROWTH PORTFOLIO

Ticker	Fund Name	Rec Date	Tot Dist	L/T	S/T	Div	Ord	% of NAV	S/T Red Fee
BRLIX	Bridgeway Blue-Chip 35	12/17/07	??	0.000	0.000	??	0.000		1%**
BRBPX	Bridgeway Balanced	12/17/07	??	0.000	0.000	??	0.000		N
BUFMX	Buffalo Mid Cap	12/17/07	1.085	0.970	0.116			6.33%	2%/60
XLV	Health Care Select SPDR	ETF						0.00%	N
POGRX	PRIMECAP Odyssey Growth	12/18/07	0.056	0.021	0.036			0.38%	2%/60
VUG	Vanguard Growth ETF	ETF						0.00%	N
VBII	Vanguard Intm Bd Idx	N/A*							N
JAENX	Janus Enterprise	12/13/07	0.000	0.000	0.000			0.00%	N
MWTRX	Metro West Total Ret	N/A*							

AGGRESSIVE GROWTH PORTFOLIO

Ticker	Fund Name	Rec Date	Tot Dist	L/T	S/T	Div	Ord	% of NAV	S/T Red Fee
BRLIX	Bridgeway Blue-Chip 35	12/17/07	??	0.000	0.000	??	0.000		1%**
XLV	Health Care Select SPDR	ETF							N
XLK	Technology SPDR	ETF							N
HABDX	Harbor Bond	12/18/07	0.190	0.000	0.020	0.170	0.190	1.57%	N
XBI	SPDR Biotech	ETF							N
JARFX	Janus Global Research	12/13/07	0.658	0.320	0.000	0.000	0.338	4.04%	2%/90
ALHIX	AmCent Long-Short Eq Inv	12/27/07	0.170				0.170	1.51%	
VBII	Vanguard Intm Bd Idx	N/A*							N
VUG	Vanguard Growth ETF	ETF							N

DAREDEVIL PORTFOLIO

Ticker	Fund Name	Rec Date	Tot Dist	L/T	S/T	Div	Ord	% of NAV	S/T Red Fee
XLV	Health Care Select SPDR	ETF							N
WAHGX	Wasatch Heritage Growth	12/27/07	0.904	0.904				7.54%	
XLK	Technology SPDR	ETF							N
BRLIX	Bridgeway Blue-Chip 35	12/17/07	??	0.000	0.000	??	0.000		1%**
POGRX	PRIMECAP Odyssey Growth	12/18/07	0.056	0.021	0.036			0.38%	2%/60
XBI	SPDR Biotech	ETF							N
VBLTX	Vanguard LongTm Bd Idx	N/A*							N
SRS	UltraShort Real Estate ProShares	ETF							N

LOW MINIMUM PORTFOLIO

Ticker	Fund Name	Rec Date	Tot Dist	L/T	S/T	Div	Ord	% of NAV	S/T Red Fee
ICHCX	ICON Healthcare	12/14/07	1.238	1.2365			0.0019	6.91%	N
SSMTX	SSGa Disciplined Equity	9/5/07 ¹	0.038			0.038			N
SINGX	SSGa Intl. Growth Opportunities	10/19/07 ²	0.240			0.240		1.65%	2%/60
DBIRX	Dreyfus Bond Market Index Basic	N/A*							N
SINGX	SSGa Intl Growth Oppty	10/20/06	0.266	0.000	0.000	0.266	0.000	2.01%	2%/60

Definitions

Rec Date = Record Date, the most important date for dividend avoidance, own the fund on this date at the close of business and you will receive the year end dividend. Buy the fund the next day to avoid, sell by this day to avoid.

Tot Dist = Total distribution, in dollars per fund share. 0.56 means for every share in the fund you will receive \$.56 cents. This figure is made up of the various types of any short or long term capital gains, dividends, and ordinary income

L/T = Long term capital gains distribution in dollars, the best type of distribution as it results from selling stock held for more than a year and is generally taxed favorably

S/T = Short term capital gains distribution in dollars, the worst type of distribution as it results from selling stock or other investments at a gain after holding for less than a year, generally taxed like income (high)

Div = Distributions resulting from stock dividends. Usually taxed the most favorably, but not always if the dividends are not qualified

Ord = Ordinary income. Taxed like regular income and the result of taxable income received by the fund, generally from owning fixed income securities

% of NAV = Percentage of the fund NAV that is estimated to be distributed. A \$1 dividend is big if a fund NAV is \$5, but not big if the fund NAV is \$100 - lets you see how big a dividend is in percentage terms

S/T Red Fee = Short term redemption fee charged by the fund. 2%/60 means 2% of your investment will be removed if you sell within 60 days of buying the fund. Important because you don't want to incur a fee to avoid a dividend.

Other

N/A* = Not Applicable, bond funds rarely pay out capital gains distributions at the end of the year. They do make regular income distributions but there is no point in avoiding these in most cases. We put an N/A under record date for funds with minimal or no capital gain distribution - you may still receive a ordinary income dividend.

?? = unknown, sometimes funds do not know or have not released estimates of year end distributions or the breakdowns to different types of income

ETF = While ETF, or exchange traded funds do pay dividends and make distributions, they are usually just low tax dividends and investors can largely ignore them - there is no need to sell an ETF before a year end distribution, but it doesn't hurt to wait until it is paid for a new buy if you were going to buy just a few days or weeks before the distribution. Rarely matters with tech and other low dividend ETFs.

¹SSgA Disciplined Equity pays dividends quarterly and SSgA does not release information about December payouts in advance.

²SSgA International Growth Opportunities pays out distributions in October and does not release information about smaller December payouts in advance.

**Bridgeway charges 1% to redeem if the S&P500 is down more than 5% in previous five days

Warning: We have collected the information in our 2007 capital gains report from fund companies and our own estimates. These numbers are just that – estimates. Distribution amounts can and do change because of recent trading by the fund manager, and depend on how much money is in a fund at distribution time. When available we try to break down the distribution because different types of income and capital gains are taxed at different rates – but again these can change. Please check with fund families closer to the distribution date for more accurate estimates. Note that we are not accountants and do not know your specific tax situation. Consult a tax professional about any personal tax issues.