

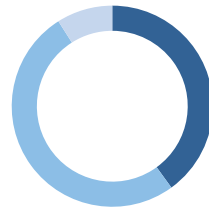
Balanced Income

Moderately Cautious (5- to 10-Year Time Horizon)

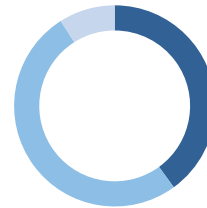
Objective

Designed for investors with a low risk tolerance and an estimated time horizon of five to 10 years. The objective of this strategy is to generate income with low volatility while having a modest allocation to stocks for capital appreciation. Investors in this strategy are more concerned with income and downside market protection over capital appreciation. This allocation is actively managed and we will make changes to the asset class weightings over time. The anticipated investment ranges for this allocation are: Stocks: 25% - 40%; Bonds: 60% - 75%.

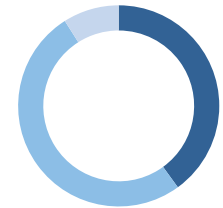
Allocation Details



Index Allocation



Hybrid Allocation



Active Allocation

Asset Class	Fund Ticker	Index	Fund Ticker	Hybrid	Fund Ticker	Active
LargeCap	IVV	8%	IVV	8%	POSKX	8%
MidCap	IJH	4%	IJH	4%	VASVX	4%
SmallCap	IJR	4%	VSTCX	4%	VSTCX	4%
AllCap Growth	VUG	11%	VUG	11%	MFEIX	11%
Total Domestic Stock		27%		27%		27%
International Equity	VEA	10%	VEA	10%	OAKIX	10%
Emerging Markets	VWO	3%	BEXIX	3%	BEXIX	3%
Total International Stock		13%		13%		13%
Investment Grade Bonds	AGG	38%	BCOIX	38%	BCOIX	38%
International Bonds	BNDX	5%	LWOIX	5%	LWOIX	5%
High Yield Bonds	SHYG	5%	SHYG	5%	EIHIX	5%
Total Bonds		48%		48%		48%
Convertibles	CWB	3%	CWB	3%	FCSZX	3%
MLP & Energy	AMLPE	3%	TORIX	3%	TORIX	3%
REIT	VNQ	3%	VNQ	3%	CSDIX	3%
Total Specialty		9%		9%		9%
Cash / Money Market	Cash	3%	Cash	3%	Cash	3%
TOTAL		100%		100%		100%
Blended Fee Rate with 0.60% Advisory Fee		0.72%		0.88%		1.15%

Full Name	Fund Ticker	Asset Class
iShares Core S&P 500 Index	IVV	LargeCap
PRIMECAP Odyssey Stock	POSKX	LargeCap
iShares Core S&P Mid-Cap Index	IJH	MidCap
Vanguard Selected Value Fund	VASVX	MidCap
iShares Core S&P Small-Cap Index	IJR	SmallCap
Vanguard Strategic Small-Cap Equity Fund	VSTCX	SmallCap
Vanguard US Growth Index	VUG	AllCap Growth
MFS Growth Fund	MFEIX	AllCap Growth
Vanguard FTSE Developed Markets Index	VEA	International Equity
Oakmark International Fund	OAKIX	International Equity
Vanguard Emerging Market Stock Index	VWO	Emerging Markets
Baron Emerging Markets Institutional	BEXIX	Emerging Markets
iShares Core Aggregate Bond Index	AGG	Investment Grade Bonds
Baird Core Plus Bond	BCOIX	Investment Grade Bonds
Vanguard Total International Bond Index	BNDX	International Bonds
Brandywine International Bonds	LWOIX	International Bonds
Eaton Vance High Income Opportunities Fund	EIHIX	High Yield Bonds
iShares 0-5 Year High Yield Bond Index	SHYG	High Yield Bonds
SPDR Bloomberg Barclays Convertible Bond Index	CWB	Convertibles
Franklin Convertible Securities Fund	FCSZX	Convertibles
Alerian MLP Index	AMLPL	MLP & Energy
Tortoise MLP & Pipeline Instl	TORIX	MLP & Energy
Vanguard REIT Index	VNQ	REIT
Cohen & Steers Real Estate Securities Fund	CSDIX	REIT

This table shows (1) the asset class weights as percentages of the overall portfolio for the Balanced Growth Allocation Model and (2) the corresponding funds for each asset class in each of the three investment strategy types available in the Westwood WealthCoach Program sponsored by Westwood Advisors, L.L.C. This information is as of the date indicated in the upper right. On a quarterly basis, WealthCoach Allocation Models are reviewed by the Westwood Wealth Management Allocation Committee and funds for each asset class are reviewed by the Westwood Wealth Management Fund Selection Committee. These committees may change the weights or funds or both. Funds indicated in bold are in the Westwood Funds family of mutual funds for which Westwood Management Corp., an affiliate of Westwood Advisors, L.L.C., is the investment manager and from which it receives investment management fees. Please see the Westwood WealthCoach Program Brochure for additional information. The Blended Fee Rate shows the effective percentage that results from applying the WealthCoach advisory fee of 0.60% applicable to assets in a WealthCoach account other than affiliated funds blended with the proportionate expense ratio for the funds based on publicly available information about each fund's fees and expenses. The Blended Fee Rate provides an estimate of the total asset-based fees at both the fund level and at the account level. The actual amount of total fees will vary due to differences in calculation methodology and as the funds in account change in value over time. More information about the advisory fees in the WealthCoach Program is available in the WealthCoach Program Brochure. Additional information about fund fees and expenses is available in the prospectus of each fund.