

RiverFront Investment Group
Asset Allocation: Conservative Growth & Income
5/01/2009 – 9/30/2011

Year	Total Return Pure Gross of Fees *%	Total Return Net of Fees %	Benchmark Return %	Number of Portfolios	Dispersion %	Total Composite Assets End of Period (\$ millions)	Total Firm Assets End of Period (\$ millions)
ITD 12/09	22.42*	21.51	10.85	22	N/A	7.430	1453.91
2010	6.59*	4.95	10.08	126	0.34	50.684	2503.92
YTD 9/11	-1.42*	-2.53	1.70	199	N/A	85.922	2576.70

* The gross returns are a pure gross figure and shown as supplemental information only. Pure gross returns are calculated before the deduction of trading expenses and all other fees.

Firm Information: RiverFront is an investment advisor registered with the Securities and Exchange Commission under the Investment Advisors Act of 1940. RiverFront manages a variety of asset allocation portfolios utilizing stocks, bonds, and ETFs. The company also offers an ETF exclusive product and two institutional equity portfolios. The maximum wrap fee for this composite is 3.0%. The firm's direct client fee schedule is as follows: 3.0% for first \$200,000, 2.5% for next \$300,000, 2.0% for next \$500,000, 1.6% for next \$1 million, 1.4% for next \$3 million, 1.3% for the \$5 million and negotiable for accounts over \$10 million or where special circumstances warrant. This fee covers trading and administrative fees in addition to the 50 basis points management fee that RiverFront charges. There is a minimum quarterly client fee requirement of \$250. For all periods shown the accounts were comprised 100% of wrap accounts.

Composite Characteristics: The composite was created May 1, 2009.

The benchmark is currently a blend consisting of 40% S&P 500 and 60% Barclays Capital US Treasury Bond Index (formerly Lehman US Treasury Index) that is rebalanced monthly. This benchmark has been in effect since the inception of the portfolio on 5/01/2009. The S&P 500 index measures the performance of 500 large cap stocks, which together represent about 75% of the total US equities market. The Barclays Capital US Treasury Bond Index measures the performance of the US Treasury bond market.

The Composite is designed for investors seeking income potential who are able to assume a certain degree of portfolio volatility. Under normal market conditions, the composite is expected to have between 30% and 60% of its assets invested in a diversified basket of dividend-paying common stocks, with the balance of the portfolio invested in various other income-paying securities. The portfolio manager may depart from the targeted allocation range when he or she feels that certain sectors of the financial markets are significantly over or under valued.

Calculation Methodology: The Composite includes all fee-paying, full discretionary portfolios managed by RiverFront Investment Group, in this respective style. The performance provided for the Composite is prepared using full accrual, trade-dated accounting conventions. Dividends and interest on fixed income securities are accrued as earned and interest on cash balances is recognized on a cash basis. The performance returns are asset-weighted and calculated using beginning-of-month market values plus time-weighted cash flows. Portfolios are valued monthly and are linked geometrically to produce quarterly and annual returns. Total returns including realized and unrealized gains plus income are used when calculating investment performance. Pure gross performance returns are calculated before the deduction of trading expenses or advisory fees. The fees for the composite are calculated on an account-by-account basis to produce a net-of-fee return for each account which is then weighted with all of the accounts' net returns in the composite to arrive at the net-of-fee return for the composite. The net of fees return is the pure gross return netted down by the actual wrap fee includes custodian fees, trading expenses, management fee, reporting fees, etc. All returns and valuations are in U.S. dollars.

The dispersion measure is the asset-weighted standard deviation of accounts in the composite for the entire year.

Other Disclosures: Fees do not cover the fees and expenses of underlying exchange-traded funds, closed-end funds or mutual funds in the portfolio. Any particular client's account performance may differ from the composite results due to, among other things, commissions, timing of order entry, or the manner in which the trades are executed. Additional information regarding policies for valuing portfolios, calculating performance and preparing compliant presentations are available upon request. Past performance does not guarantee future results. This performance report should not be construed as a recommendation to purchase or sell any particular securities held in composite accounts. Market conditions can vary widely over time and can result in a loss of portfolio value. A complete list and description of composites managed by RiverFront is available upon request.

RiverFront Investment Group claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. RiverFront Investment Group has been independently verified for the period April 1, 1998 – June 30, 2011 by Beacon Verification Services. The verification report is available upon request.

Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation.



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