



# HI-TOUCH INVESTMENT STRATEGY

**Goal:** Long-term appreciation and risk management by constantly rotating out of underperforming funds and into better performing funds.

## Reasons to Invest:

- Believe that investing in today's world requires very active management
- Believe that the economy is in a state of upheaval and constant monitoring of investments is important
- Want personal contact with the person making the investment decisions
- Want to diversify your accounts beyond the norm
- Want someone actively looking for the best performing mutual funds for you
- Want to avoid front- or back-end sales charges\*

**Account Minimum:**  
\$50,000

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## Looking for The Best Performing Funds

In building the Hi-Touch Investment Strategy, rather than reinventing the wheel, we've taken time tested techniques pioneered by other companies, combined them and honed them into a quantitative approach to investing that uses asset allocation theory and near-term performance and volatility measures to build and manage your portfolio. This proprietary strategy is available only to our clients.

## Investment Philosophy

We believe that our world economy and investments are in a state of upheaval and change that may last for years. We don't believe that anyone can predict with any consistency how investments will change because of the volatile world economies. So, believing that no one can predict what will happen based on overwhelmingly complex fundamental data, we invest based on what we think really matters—performance and risk.

We believe that funds that have tended to do well recently will continue to do well for a time. This phenomenon is known as “persistence of performance.” By constantly rotating to different funds that are performing well, we hope to participate in gains that are in the process of happening now, rather than predicting what we think will happen. Good near-term performance gives us an indication that the fund is suited for the current market environment.

## Basic Strategy

Our first step is to build a basic allocation model. Based on the risk level of the model, targets are established for allocations to different classes of mutual funds. We also establish maximum acceptable levels for the volatility (up and down movement) characteristics of the funds. Recognizing that conservative investors will want less aggressive funds than speculative investors might be willing to hold, we restrict the funds in conservative accounts to those with less volatility than those we might choose for a speculative account.

To obtain this information, every night we download performance data on over 1,400 mutual funds. Using multiple time frames, our system calculates a rank to determine how well a fund has been performing. If other funds are showing better performance (based on our ranking criteria), then we will simply sell the underperforming fund and replace it with the fund that is doing better.

This process helps us be invested in the current market leaders and gives us a sell discipline so that we do not continue to hold funds that are performing poorly. As long as a fund is perform-

## Returns as of March 31, 2011 \*\*

Hi-Touch Investment Strategy	Quarter-to-Date	Year-to-Date	1 year	2010	2009	Annualized Since Inception (7/1/08)
Conservative Growth	2.27%	2.27%	10.54%	12.47%	19.53%	8.05%
Moderate Growth	3.79%	3.79%	16.13%	16.52%	25.00%	8.07%
Growth	4.25%	4.25%	14.06%	14.32%	26.59%	7.27%
Aggressive Growth	4.85%	4.85%	18.48%	15.68%	36.31%	8.61%
Speculative	7.87%	7.87%	20.05%	12.53%	42.09%	12.20%
S&P 500	5.92%	5.92%	15.64%	15.06%	26.46%	3.53%



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## Portfolio Highlights

### Conservative Growth

Maximum allocation to stocks funds of 50%. Remaining allocation to bond funds or money market funds. Targets funds with less volatility than a similar index.

### Moderate Growth

Maximum allocation to stocks funds of 70%. Remaining allocation to bond funds or money market funds. Targets funds with less volatility than a similar index.

### Growth

Maximum allocation to stocks funds of 100%. Allocations can be made to bond funds or money market funds. Targets funds with less volatility than a similar index.

### Aggressive Growth

Maximum allocation to stocks funds of 100%. Allocations can be made to bond funds or money market funds. Often invests in funds with greater volatility than a similar index.

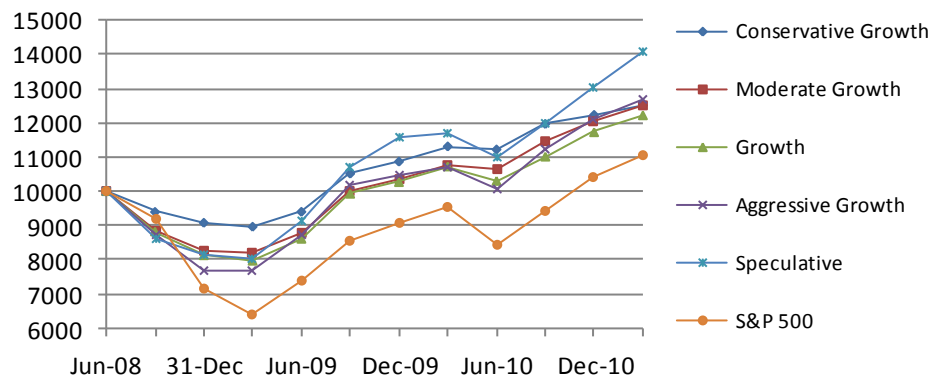
### Speculative

Maximum allocation to stocks funds of 100%. Allocations can be made to bond funds or money market funds. Often invests in funds with greater volatility than a similar index. Will have heavy sector or country concentrations.

ing among the best based on our ranking criteria, we hold onto it. When others perform better, we rotate to one that is performing better on our ranking scale.

Because of our daily vigilance and ruthless attitude toward eliminating low-ranking funds, we trade these accounts quite often. This trading is important because we do not want to hold poorly ranked funds for longer than necessary. This also makes this strategy most suitable for retirement accounts because of the frequent taxable events. These trades are not taxable within a retirement account.

## Growth of \$10,000 in the High Touch Investment Strategy



Based upon performance figures as quoted on the reverse side of this information sheet.

## Disclosures

In managing the portfolios, the Advisor will have the authority to select and substitute mutual funds, as designated in the Advisory Brochure. Each of the underlying funds in which the portfolios invest has its own investment risks, and those risks can affect the value the investments. In addition, there is no guarantee that the underlying funds will achieve their investment objective. More aggressive accounts will be more highly concentrated in certain sectors including emerging markets and small and mid-sized companies which may involve greater risk and potential rewards than more established countries or companies.

Before investing, carefully read the prospectus(es) which contain information about investment objectives, risks, charges, expenses and other information all of which should be carefully considered before investing. For current prospectus(es) call 800-874-6910. Investing involves risk. The investment return and principal value will fluctuate and, when redeemed, the investment may be worth more or less than the original purchase price. Mutual funds and money market funds are not insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of \$1 per share, it is possible to lose money by investing in the funds. Asset allocation or the use of an investment advisor does not ensure a profit nor guarantee against loss. Foreign securities pose additional risks that are not associated with U.S. domestic issues, such as changes in currency exchange rates and different governmental regulations, economic conditions and accounting standards. High-yield, high-risk bonds generally involve more credit risk. These securities may also be subject to greater market price fluctuations than lower-yielding, higher-rated debt securities. Fixed-income investments are subject to interest rate risk and values may decline in an increasing interest rate environment. Small and mid-cap investments may have additional risk including greater price volatility. It is not possible to invest directly in the S&P 500 index, and the portfolios discussed herein are diversified among multiple asset classes that do not correspond directly to the stocks in the S&P 500 and therefore will have different performance and risk characteristics.

\*Any front or back-end sales charges for the mutual funds we purchase are waived. The Hi-Touch Investment Strategy accounts contain mutual funds and are thereby subject to two levels of fees; an advisory fee for portfolio management services as disclosed in the Advisor Agreement and Advisory Brochure and the management fees and expenses of the underlying funds as disclosed in the prospectus. \*\*All returns are calculated assuming a quarterly deduction of the maximum advisory fee, as disclosed in PlanMember's form ADV Part II, and reinvestment of dividends/interest. Past performance presented does not guarantee future results; current performance may be lower or higher than the performance data quoted. Reported performance is based upon representative client accounts in each risk category that have the longest available performance track record.

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