PNC Capital Advisors, LLC

Q4 2009

Multi-Style Balanced Asset Allocation

INVESTMENT PHILOSOPHY

We believe fundamentals drive markets over time – hence our asset allocation process is strategic in nature.

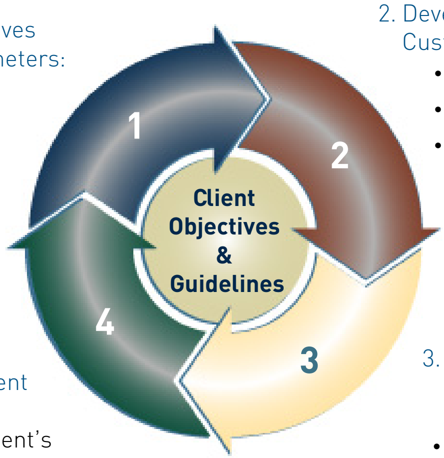
Furthermore, our focus is on our clients – we work closely with each client to develop a customized, long-term target allocation based on each client's unique risk and return objectives, guidelines and constraints, and then to optimize and actively manage a portfolio based on that profile.

INVESTMENT PROCESS

Four step asset allocation process:

1. Identify Client Objectives
   Client Specific Parameters:
   - Return Objectives
   - Risk Tolerance
   - Time Horizon
   - Guidelines and Constraints
   - Asset Class Selection

2. Develop Strategic Allocation
   Customized Target Allocation:
   - Efficient Frontier analysis
   - Monte Carlo Simulation
   - "Common Sense" Overlay



3. Apply Tactical Allocation
   Active Overlay to Strategic Allocation:
   - Tactical recommendations typically published once or twice a year
   - Specific application based upon client's asset classes and constraints

4. Manage and Monitor
   Consistency with Client Objectives:
   - Review and refine client's long-term target asset allocation
   - Rebalance as necessary to keep portfolio in line with target allocations and objectives
   - Oversee individual portfolio styles

TEAM

Your dedicated client service representative will work with you to:

- Understand your objectives and, if need be, help develop a customized investment policy statement
- Work with our Asset Allocation Committee to develop a customized, long-term strategic allocation for your portfolio
- Work with our Asset Allocation Committee to make tactical recommendations based on your long-term strategic targets
- Continually review and monitor your portfolio to keep it in line with your objectives
- Build an on-going, long-term relationship with interactive dialogue and frequent contact

[1] PNC Capital Advisors is an SEC-registered investment adviser and a subsidiary of The PNC Financial Services Group, Inc.

FIRM OVERVIEW

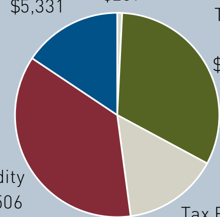
PCN Capital Advisors, LLC[1] is an established provider in institutional asset management with over a 10-year history. Our investment team approach allows portfolio managers to do what they do best – manage money. Each team follows a disciplined process with a focus on style purity, consistency and risk management. The teams are supported by centralized sales, client service, performance measurement and compliance capabilities. PNC Capital Advisors offers a comprehensive array of investment strategies across both equity and fixed income classes to serve the investment requirements of corporate, public, multi-employer, foundations, endowments and other tax-exempt clients, as well as select individual clients.

ASSETS UNDER MANAGEMENT

(as of 12.31.09)

Total Firm:	$34,066	million
Balanced:	$239	million

BY ASSET CLASS[2]



[2] AUM totals in millions for the period ending December 31, 2009. PNC Capital Advisors is an SEC-registered investment adviser and a subsidiary of The PNC Financial Services Group, Inc.

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