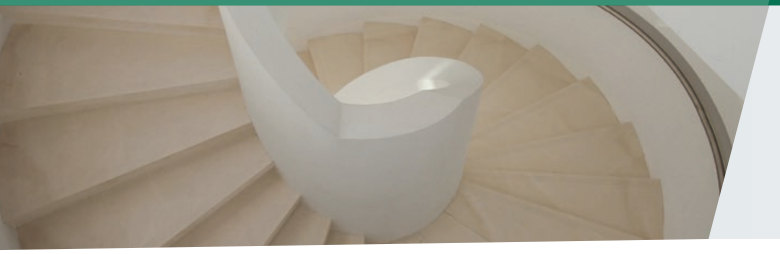

Zacks INVESTMENT MANAGEMENT

Dividend Equity Strategy

Strategy Snapshot:

Management Style: Strategic Active
Composition: Equity (Individual Stocks)
Minimum Investment: $50,000

Conservative | *Moderate Conservative* | *Moderate* | *Moderate Aggressive* | *Aggressive*

Portfolio Sub Advisor

Zacks Investment Management (ZIM) was founded in 1992. ZIM is a wholly owned subsidiary of Zacks Investment Research, a 550 person institutional research firm founded in 1978. Zacks Investment Research focuses on developing stock selection models, investment software, and maintains one of the most comprehensive fundamental and research databases in the world. Zacks Investment Research is known for the development of the quarterly earnings surprise and the Zacks Fundamental Ranking System.

ZIM uses the tools and models created by the parent research company to invest client assets. ZIM develops investment strategies based on proprietary research and statistical anomalies. ZIM implements these strategies by blending the portfolio managers' qualitative analysis with the quantitative output.

RIGHT TREND ALGORITHM

The **Right Trend Algorithm** is a rules-based methodology that is used to limit drawdown risks of a portfolio.

(See supplemental insert for details)

Objective

The objective of the Dividend Strategy is to outperform relative to its benchmark, the Russell 1000 Value, while achieving less risk.

- Utilizes a bottom up analysis to invest in large cap companies
- Seeks tax efficient returns from both capital appreciation and dividends
- Follows a proprietary 3 factor model using dividend yield, free cash flow, and short interest

Strategy

For over twenty-five years Zacks has been studying the impact of analysts' earnings estimate revisions on security prices. We have identified that mispricings exist here and investment strategies outperforming their benchmarks can be developed using proper analyst estimate revision information. Our long history and extensive experience working with this information, gives us an edge in exploiting this mispricing. Zacks' competitive advantage relative to other equity managers is not only the information they receive but also their ability to properly apply this information to the investment process.

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