



Select One

The Right Choice



The investment decisions your clients make today may determine their standard of living for tomorrow.

Whether your clients are saving for a home, children's education, or retirement, one of their more challenging tasks may be selecting the right investment plan to meet those goals.

Today, investors are faced with virtually an unlimited number of investment options. Making the appropriate investment choices and implementing an investment strategy requires the ability to:

- Balance expectations
- Reduce investment risks
- Earn more consistent returns
- Stay focused on your goals

If they are not sure how to invest in today's market, the SelectOne program can point your clients in the right direction. SelectOne offers:

- Ongoing consultative services
- Consolidated record keeping
- Complete, easy-to-understand performance reports
- Comprehensive account reporting

SelectOne is an investment program with a variety of models and management strategies.

SelectOne serves a wide range of investment levels, objectives, risk tolerances, and time horizons. Our portfolios leverage expertise and brand recognition of leading third party strategists as well as utilize turnkey multi-manager, multi-product allocation strategies.

Portfolio Design Advisors (PDA), the registered investment advisor of SelectOne, was acquired by Geneos Wealth Management in January 2009. The program was developed to accommodate additional portfolio managers and investment strategies.



Today, SelectOne utilizes its partnerships with leading asset management firms to provide multiple investment strategies, creating an all inclusive strategist platform.

SelectOne maintains partnerships with leading third party strategists.

LORING  WARD



Innealta
CAPITAL

SelectOne
BY PORTFOLIO DESIGN ADVISORS

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a Morningstar company



PHOENIX

MORNINGSTAR®

These strategists allow you to develop a successful investment plan that reflects your clients' personal financial goals and tolerance for risk.

SelectOne is dynamic...

- We are continually adding new managers and portfolios
- With many managers on one platform, you will be able to move into and out of portfolios with one simple email

...with SelectOne, you've made *The Right Choice.*



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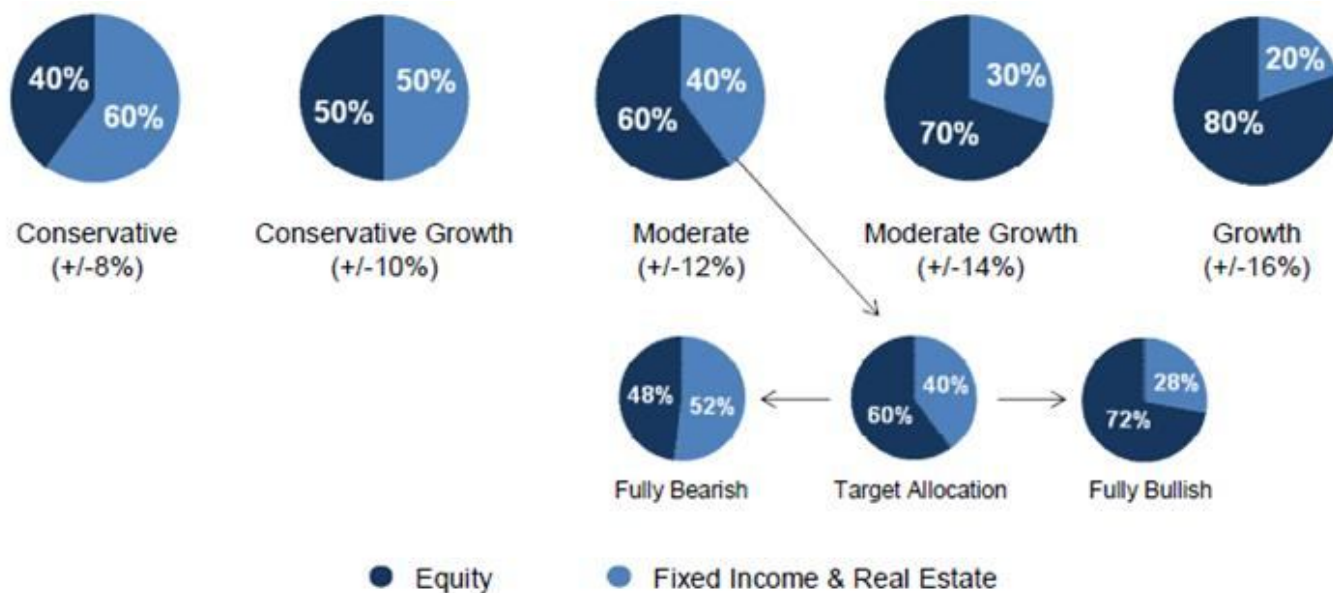
The SelectOne platform offers 3 distinct Tactical ETF Portfolios through Innealta Capital

- Risk Based
- Sector Rotation
- Country Rotation

The SelectOne Tactical ETF Risk Based Portfolios

Investment Process:

- **Develop Strategic Asset Allocation:** Five diversified strategic portfolios are developed using a blend of asset allocation technologies.
- **ETF Selection:** ETFs are selected for each asset class in the strategic model.
- **Apply Tactical Asset Allocation:** A tactical overlay is applied to the strategic ETF-based portfolios .





The SelectOne Tactical ETF Sector Rotation Portfolio

Potential ETFs

- Daily analysis of each of the 10 S&P 500 GICS sectors
- Aims to generate high total return with strict risk controls by consistently investing in the sectors with strong risk-adjusted performance potential
- The strategy is binary: the portfolio is either entirely in or out of a sector at any given time

Ten Equity Sector ETFs	Ticker Symbol	Strategic Weight
Consumer Discretionary	XLY	0% or 10%
Consumer Staples	XLP	0% or 10%
Energy	XLE	0% or 10%
Financials	XLF	0% or 10%
Health Care	XLV	0% or 10%
Industrials	XLI	0% or 10%
Information Technology	XLK	0% or 10%
Materials	XLB	0% or 10%
Telecom Services	IYZ	0% or 10%
Utilities	XLU	0% or 10%

Fixed Income ETFs	Ticker Symbol	Asset Class
iShares Barclays 1-3 Year Treasury Bond	SHY	Short Government
iShares Barclays 7-10 Year Treasury Bond	IEF	Intermediate Government
iShares Barclays 20+ Year Treasury Bond	TLT	Long Government
Vanguard Total Bond Market	BND	Aggregate Bond
iShares Barclays TIPS Bond	TIP	Inflation-Protected Bond
SPDR Barclays High Yield Bond	JNK	High Yield
iShares Barclays 1-3 Year Credit Bond	CSJ	Short Corporate
iShares Barclays Intermediate Credit Bond	CIU	Intermediate Corporate
Market Vectors EM Local Currency Bond	EMLC	Emerging Markets Bond

The SelectOne Tactical ETF Country Rotation Portfolio

Potential ETFs

- Daily analysis of 20 international countries, including both developed and emerging markets
- Aims to generate high total return with strict risk controls by consistently investing in the countries with strong risk-adjusted performance potential
- The strategy is binary: the portfolio is either entirely in or out of a country at any given time

Twenty Equity Country ETFs	Ticker Symbol	Strategic Weight
Australia	EWA	0% or 5%
Belgium	EWK	0% or 5%
Canada	EWC	0% or 5%
China	FXI	0% or 5%
France	EWQ	0% or 5%
Germany	EWG	0% or 5%
Hong Kong	EWH	0% or 5%
Italy	EWI	0% or 5%
Japan	EWJ	0% or 5%
Korea	EWY	0% or 5%
Malaysia	EWM	0% or 5%
Mexico	EWW	0% or 5%
Netherlands	EWN	0% or 5%
Singapore	EWS	0% or 5%
South Africa	EZA	0% or 5%
Spain	EWP	0% or 5%
Sweden	EWD	0% or 5%
Switzerland	EWL	0% or 5%
Taiwan	EWT	0% or 5%
United Kingdom	EWU	0% or 5%

Fixed Income ETFs	Ticker Symbol	Asset Class
iShares Barclays 1-3 Year Treasury Bond	SHY	Short Government
iShares Barclays 7-10 Year Treasury Bond	IEF	Intermediate Government
iShares Barclays 20+ Year Treasury Bond	TLT	Long Government
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iShares Barclays TIPS Bond	TIP	Inflation-Protected Bond
SPDR Barclays High Yield Bond	JNK	High Yield
iShares Barclays 1-3 Year Credit Bond	CSJ	Short Corporate
iShares Barclays Intermediate Credit Bond	CIU	Intermediate Corporate
Market Vectors EM Local Currency Bond	EMLC	Emerging Markets Bond



The SelectOne platform offers Structured Investing models through Loring Ward

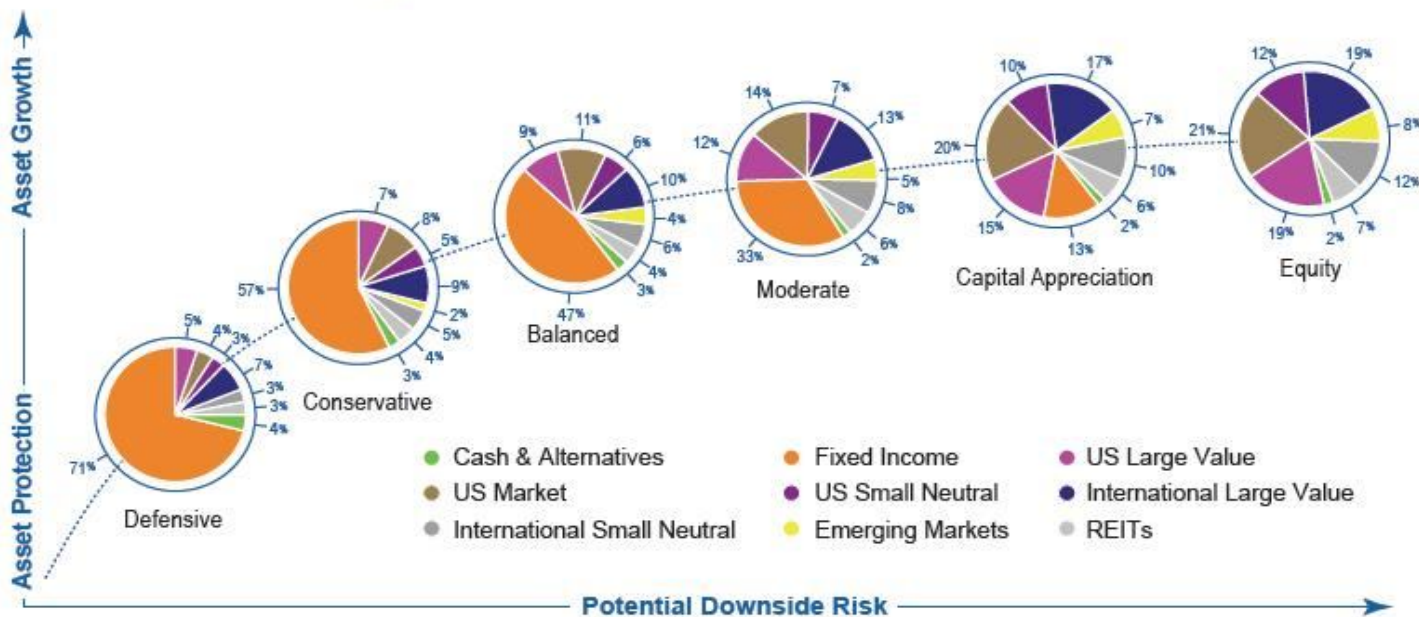
Traditionally, many portfolios have been built using average historical returns and volatility of returns. We take portfolio modeling to the next level by analyzing downside risk (the likelihood that an investment will decline in value) and the degree to which they are focused on asset protection versus asset growth.

While our portfolios vary in terms of composition and asset class weighting, they all are designed and managed to:

- Keep Costs Low
- Minimize Taxes
- Control Risks

The end result is a portfolio that may deliver expected rates of return for each investor's chosen level of risk.

Structured Investing SelectOne Models



For illustrative purposes only. Downside risk is the likelihood that an investment will decline in value, or the amount of loss that could result from that potential decline. These portfolio models reflect asset class components, not actual securities.

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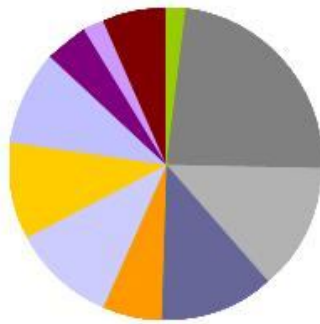
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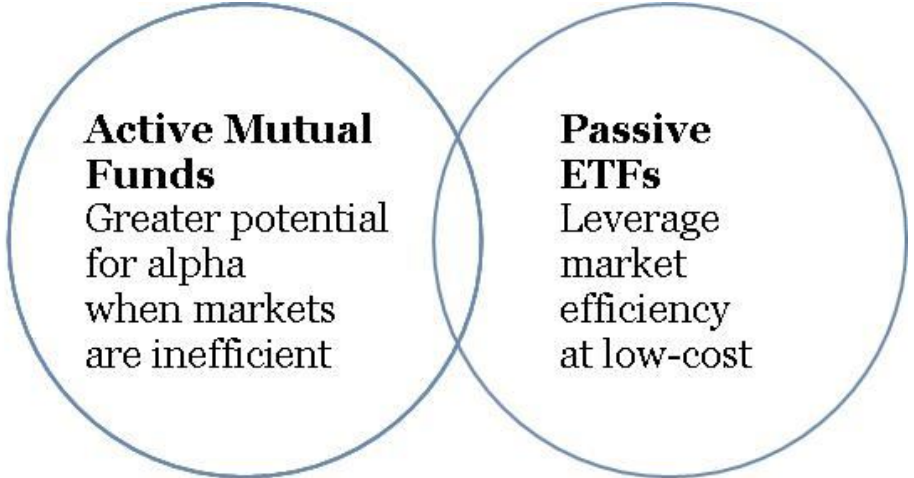
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Asset Allocations



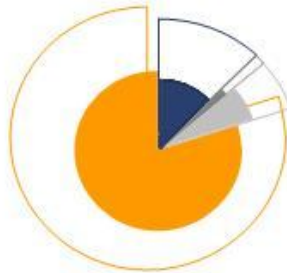
Ibbotson's Asset Allocation



Ibbotson Active/Passive Portfolios

Portfolio Allocations

Conservative



Moderate



Aggressive



		Active	Passive
● Large Cap Equity	Active	40%	60%
	Passive	60%	40%
● Small Cap Equity	Active	50%	50%
	Passive	50%	50%
● International Equity	Active	60%	40%
	Passive	40%	60%
● REITs	Active	50%	50%
	Passive	50%	50%
● Bonds	Active	50%	50%
	Passive	50%	50%

*The active/passive splits among each asset class are for illustration purposes only. The allocations above do not reflect any current or past portfolios that Ibbotson has constructed.



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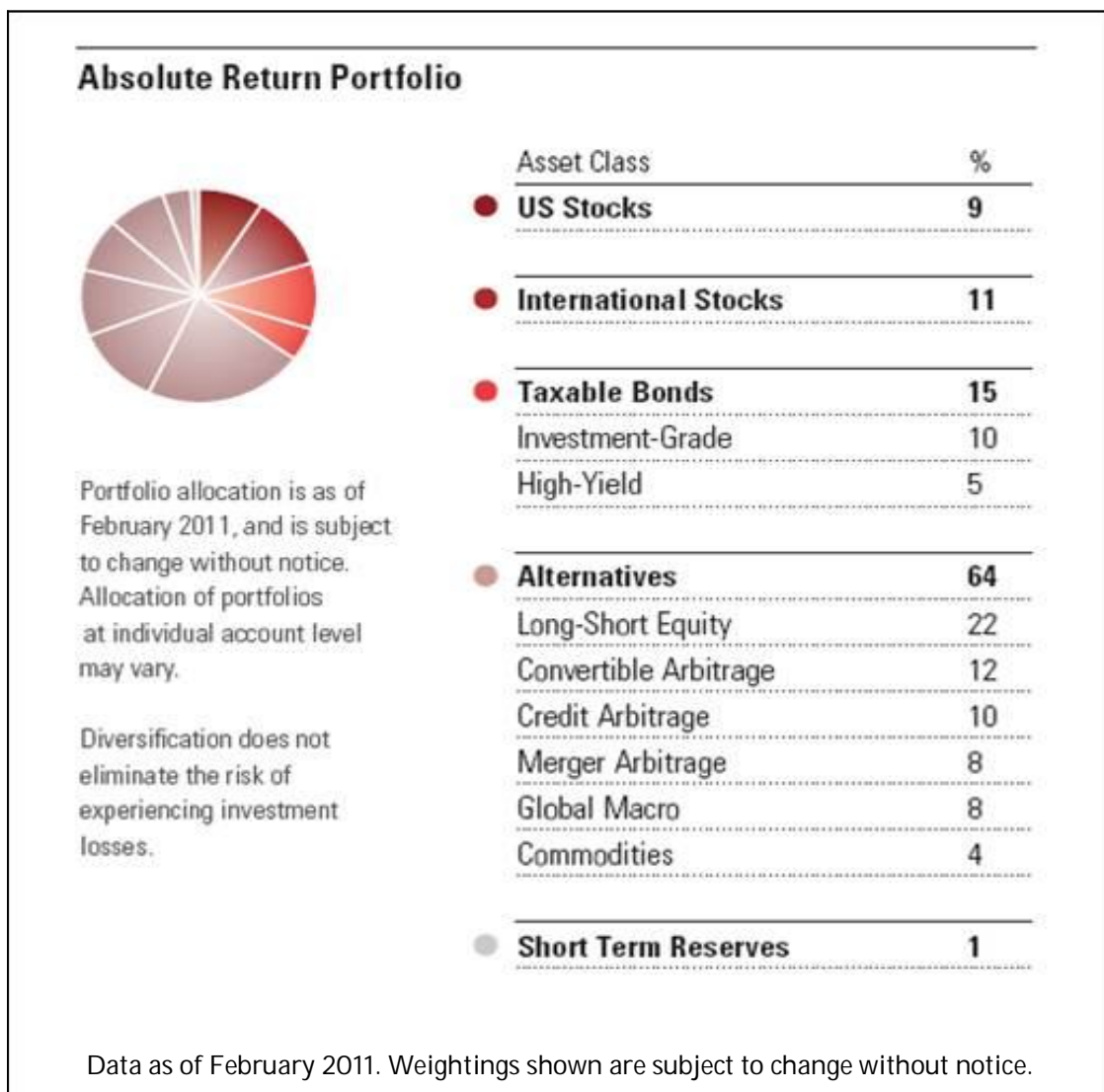
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The SelectOne platform offers Absolute Return Strategy Portfolios through Morningstar

Absolute Return Strategy:

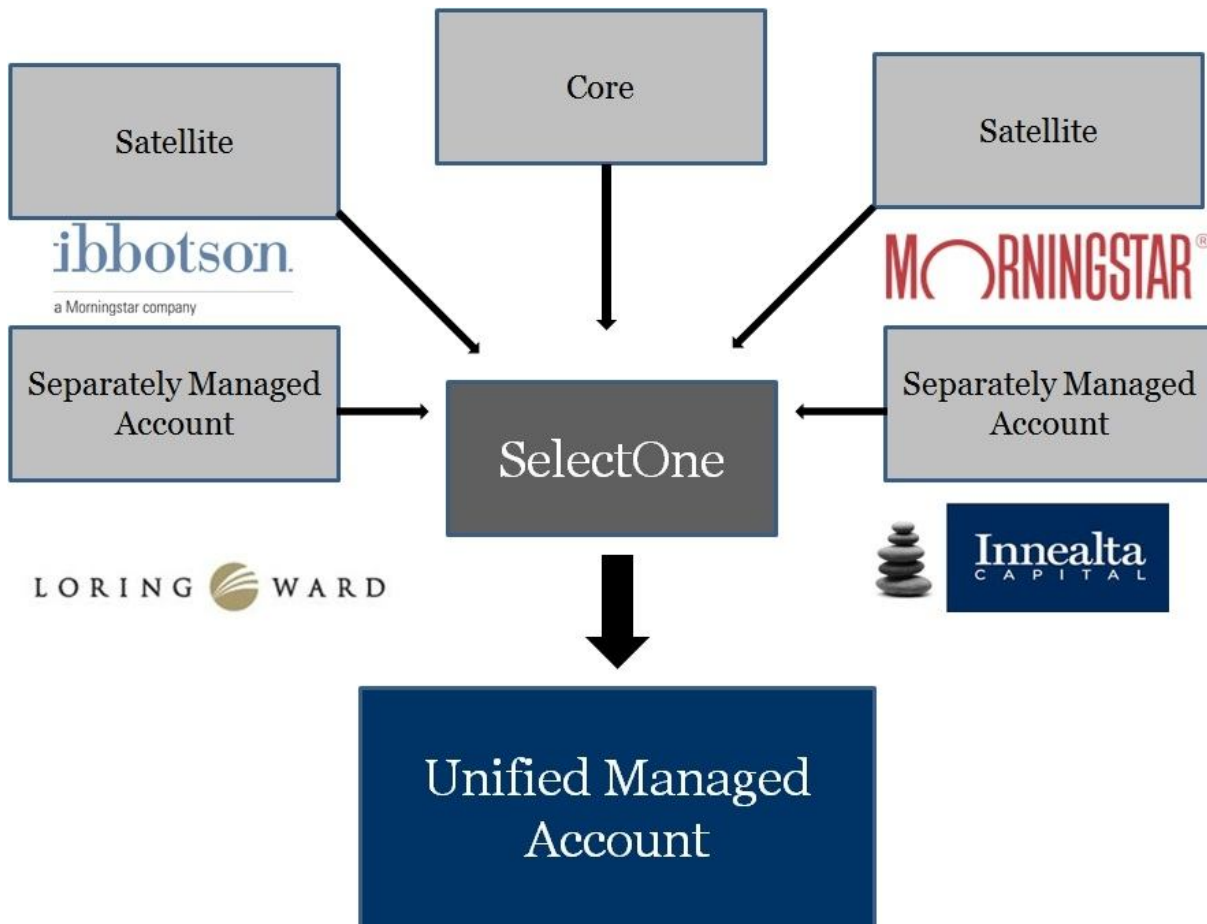
- Deliver moderate returns over time with lower volatility
- Provide downside protection relative to equity markets
- Provide low correlations to the traditional broad market indices



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Unified Managed Accounts

SelectOne allows you to maintain traditional proprietary accounts, or gives you the flexibility to blend many different models from different strategists into a single Unified Managed Account



Advantages of Unified Managed Accounts

- The simplicity of a single managed account with the sophistication of a diversified portfolio
- Reduce the operational complexity, expense, and paperwork associated with operating multiple product-specific fee-based investment programs
- Provide access to expertise from leading third party managers
- Account customization and increased diversification of investment strategies based on tax, risk, restrictions, legacy assets, and other criteria
- Improve diversification and instill better controls, resulting in reduced compliance risk and less client volatility
- Grow total fee-based assets under management



Guaranteed Income Edge

SelectOne has designed three risk-based strategic investment models utilizing ETFs that are tilted to benefit from the equity markets, and are eligible for an overlaying Guaranteed Income Rider through Phoenix Companies, providing an income stream for life.

The Phoenix Guaranteed Income Edge (Income Edge) paired with SelectOne Model Portfolios is a remarkable new solution that addresses the risk of outliving one's assets in retirement. The Income Edge provides guaranteed income payments in the event the managed account is exhausted by withdrawals and/or by market downturns. The Income Edge is an optional insurance certificate that may be cancelled without additional fees. There are three model portfolios consisting of equity and fixed income that the Income Edge may be applied to: Balanced, Moderate Growth or Growth.

Select One Models *Target Allocations as of 12/31/10*



Fund Name	Ticker	Asset Class
STANDARD AND POORS DEPOSITORY RECEIPTS- SPDRS	SPY	Large Cap US Equity
Vanguard Europe Pacific ETF	VEA	Intl. Developed Equity
ISHARES TR S&P MIDCAP 400	IJH	Mid Cap US Equity
iShares Russell 2000 Index Fund	IWM	Small Cap US Equity
Vanguard Emerging Markets ETF	VWO	Intl. Emerging Market Equity
SPDR Barclays Capital High Yield	JNK	Fixed Income
VANGUARD INDEX TR REIT VIPERS	VNQ	US REIT's
iShares Barclays Credit Bond F	CFT	Fixed Income
ISHARES TR 7-10 YR TRS BD	IEF	Fixed Income
iShares Barclays TIPS Bond	TIP	Fixed Income
ISHARES TR GS CORP BD FD	LQD	Fixed Income
iShares Barclays 20+ Year Treasury	TLT	Fixed Income
ISHARES TR 1-3 YR TRS BD	SHY	Fixed Income
Cash/Money Market	Cash	Fixed Income

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To Learn More About The SelectOne Portfolios:

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