

MG Trust

RETIREFOCUS (funds)

A FOCUSED
FUTURE.





FOCUSED ON A SOLID FOUNDATION

RetireFocus(funds) are a family of eight target date funds, which combine the expertise of two Matrix Financial Solutions affiliates—MG Trust® and Prima Capital. Powered by the industry knowledge of MG Trust® and the leading research and due diligence of Prima Capital, RetireFocus(funds) are an exciting new alternative for retirement investments based on proprietary research, portfolio modeling techniques and participant requirements. Managed by a fund team comprised of CFAs and credentialed professionals from both MG Trust® and Prima Capital, RetireFocus(funds) were designed to meet the standards of a “qualified default investment alternative” (QDIA) as defined by the U.S. Department of Labor and provide a solid foundation for retirement.

.....



GETTING MORE

Key benefits of RetireFocus(funds) include:

- 100% open architecture platform, with no conflicts of interest in manager selection or portfolio structure; funds selected from a universe of more than 18,000
- Deep research and transparent advice delivered through cutting-edge technology to allow the third-party administrator (TPA), retirement advisor or broker to better serve the needs of the plan sponsor
- Ongoing monitoring of managers, which ensures best practices management, plus regular portfolio rebalancing
- Fully disclosed fees
- High-level research and due diligence expertise that are typically exclusive to major banks and financial institutions

LOOKING TO THE FUTURE

RetireFocus(funds) make it easy for participants to invest in a diversified portfolio of funds that provides a level of risk and return consistent with their targeted retirement date. For example, if the plan participant were targeting 2030 for retirement, then the recommended fund would be the RetireFocus(2030) fund. As time passes, and the plan participant gets closer to retirement, the fund will automatically adjust the fund mix of stocks and bonds to more conservative levels. The best part is that the participant doesn't have to do anything but continue to contribute, sit back and wait. It's that simple.

The funds have been specifically designed to match the appropriate level of risk for each stage of the plan participant's life, based on their individual targeted retirement dates. With all of today's competing financial demands, RetireFocus(funds) can serve as one of the pillars for a financially sound retirement, as they open the retirement investment door to a new level of prudent portfolio construction. With our open architecture approach, plan participants are provided a greater service offering and access to top institutional managers, which reduces their overall operating costs.

MG Trust

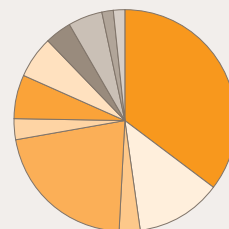
WHY RETIREFOCUS (funds)

The RetireFocus(funds) approach is simple. Choosing from eight diversified portfolios with target retirement dates ranging from 2015 to 2050 (in five-year increments), plan participants select the RetireFocus fund that most closely matches the year they plan to retire. This greatly eliminates one of the biggest concerns individuals have about investing for their retirement—knowing which investment alternatives are right for them. RetireFocus(funds) eliminate this concern and enable each investor to be properly diversified by selecting the fund that matches his or her retirement date. After that, investors can sit back and relax knowing that their 401(k) or other retirement savings are doing what they should be doing—working for them.

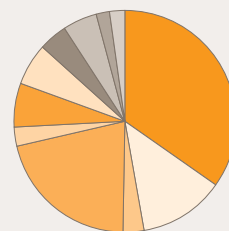
CHANGING ALLOCATIONS TO MEET CHANGING NEEDS

The RetireFocus(funds) are designed to maintain what history suggests should be an optimal structure of asset appreciation, income generation and capital preservation across the course of a participant's life. Utilizing a robust, diversified selection of well-researched funds, RetireFocus(funds) are monitored, rebalanced and adjusted to deliver the appropriate combination of risk/return.

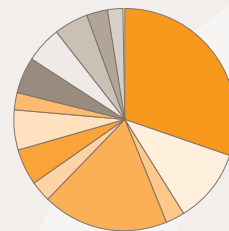
The asset allocation percentages are guidelines and not precise weightings. The fund team selects mutual funds within each asset class. The portfolio manager of each mutual fund may invest in assets outside of a mutual fund's stated overall asset class, with the result that the overall composition of the underlying assets of the mutual funds as a group may differ from our target allocation. The fund team monitors the mutual funds to make sure the weighting stays within the funds' outlined strategy.



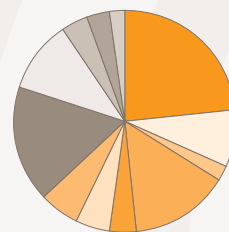
AGE 26
88% Equities
12% Bonds & Cash



AGE 36
86.8% Equities
13.2% Bonds & Cash



AGE 46
76.8% Equities
23.2% Bonds & Cash



AGE 56
57.5% Equities
42.5% Bonds & Cash





RetireFocus(funds) were created by conducting in-depth research and due diligence on a universe of more than 18,000 funds. Featuring a proprietary, multi-step analysis and selection process that is typically available only to major banks and institutions, RetireFocus(funds) go beyond the traditional generic retirement options.

The formula for investment success

Correct asset allocation
Determinants of return for a portfolio

Attribute	Percentage
Asset Allocation	93.6%
Stock & Bond Selection	2.5%
Marketing timing	1.7%
Undetermined	2.2%

BRINSON, HOOD AND BEEBOWER CHART

This is a graphical representation of the Brinson, Hood and Beebower study updated through 1995. Using U.S. pension fund data, the study concluded that nearly 94% of the variability of the average fund's return across time is explained by asset allocation, rather than through manager selection or security selection.

Source: Gary P. Brinson, L. Randolph Hood and Gilbert L. Beebower. January/February 1995. "Determinants of Portfolio Performance," Financial Analysts Journal, July/August 1996, vol. 42, no.4.

The asset classes included in the RetireFocus(funds) are described to the right and are represented by the respective benchmarks for each asset class. Rather than narrowly defining specific styles for the asset allocation strategies, these funds have employed broader asset class definitions. The goal is to generate a more consistent performance to our investors over time.

Asset Class	Benchmark
US LARGE CAP EQUITY	Russell Top 200
US MID CAP EQUITY	Russell Mid cap
US SMALL CAP EQUITY	Russell 2000
INTERNATIONAL LARGE CAP EQUITY	MSCI EAFE
INTERNATIONAL SMALL CAP EQUITY	MSCI EAFE Small Cap
EMERGING MARKETS EQUITY	MSCI Emerging Markets
COMMODITIES	DJ-AIG Commodity
US INVESTMENT GRADE FIXED INCOME	LB US Aggregate
US TREASURY INFLATION PROTECTED SECURITIES	LB US TIPS
US HIGH YIELD FIXED INCOME	LB US High Yield
BANK LOANS	Credit Suisse Leveraged Loan
INTERNATIONAL DEVELOPED FIXED INCOME	LB Global Aggregate ex-US
EMERGING MARKETS FIXED INCOME	JPMorgan EMBI+
SHORT TERM FIXED INCOME	Citigroup 3-Month T-Bill

THE POWER BEHIND THE APPROACH

Proprietary research. No proprietary funds.

RetireFocus(funds) provide a solid asset allocation and portfolio construction philosophy. Combining the experience of the dedicated fund team, the RetireFocus(funds) offer advisory services and wealth management solutions typically available only for major U.S. banks, trust companies and brokerage firms. In addition, a proprietary manager evaluation methodology and open architecture approach enables the RetireFocus fund team to select the best-of-breed managers who have well-defined, well-articulated investment processes and strong risk controls.

The portfolio construction philosophy used for RetireFocus(funds) is a core satellite or “Intelligent Portfolio Construction” approach. This utilizes a mixture of traditional index funds, such as U.S. Large Cap and non-traditional funds, like commodities. The RetireFocus core satellite approach enables these funds to rank among the best in the industry, in terms of total cost of ownership, as well as to produce more consistent returns with reduced volatility.

Additionally, since the RetireFocus fund approach uses open architecture, the fund selection process consists of evaluating a universe of more than 18,000 possible funds. This best-of-breed fund selection approach, coupled with an extensive due diligence process, allows plan participants of all sizes to enjoy benefits historically reserved for a few, high-net-worth individuals or plan participants at large organizations.



CENTERED ON A WINNING TEAM

The RetireFocus fund team consists of highly credentialed research analysts who boast years of experience conducting research and due diligence on money managers and different investment vehicles. The analysts are specialized, responsible for research for specific asset classes only and cover all selected vehicles within particular asset classes.

The depth of manager research and our disciplined and systematic approach provide critical controls over the managers used by the RetireFocus(funds). This process also helps us to select top-quality active investment managers and appropriate passive investment vehicles to fulfill the investment mandates associated with the portfolio designs for the funds.

The RetireFocus(funds) research and evaluation process includes:

- A detailed historical style analysis
- Six quantitative factors that analyze each manager's absolute risk-adjusted and relative risk-adjusted historical performance
- Six qualitative factors that focus on the quality of the management firm; the quality of the investment management process; the quality of the investment management personnel; the clarity of the manager's investment philosophy; the integrity of the manager's investment philosophy; and alpha thesis.

Additionally, each factor is independently evaluated by the responsible analyst, as the fund team meets regularly to review managers in order to build consensus opinions. This process ensures consistency in the evaluations process, both within and across asset classes. In addition, the fund team identifies managers and management teams who have a philosophy and process that best meet the investor client's needs.





CONCENTRATED ON TRUE OPEN ARCHITECTURE AND OBJECTIVITY

One of the most important benefits of the RetireFocus(funds) is that the fund team neither manages portfolios of individual securities on a discretionary basis, nor does it have any financial relationships with any of the discretionary portfolio managers participating in its client company solutions. Therefore, all of the asset allocation, manager research, due diligence, evaluation, monitoring, portfolio construction and rebalancing services are objective and free of conflicts of interest. Our only interest is in structuring and maintaining intelligently diversified portfolios that feature access to passive investment vehicles and top-quality active investment managers in a true open architecture environment.

FOCUSED ON A NEW WAY TO INVEST

As the global economy and the capital markets continue to evolve, investors need portfolios that will respond to changes in the investing landscape. In today's complex business climate, people are looking for sensible and safe retirement options. RetireFocus(funds) provide just that—a smart, easy and prudent way to secure their retirements.



A wholly owned subsidiary of Matrix Financial Solutions, MG Trust® provides custodial, trust and/or cash agent services for approximately 38,000 plan accounts and more than \$26 billion in assets. MG Trust® supports thirdparty administrators who desire a trust organization committed to providing outstanding customer service for its plan customers. MG Trust® is also a trust member of the National Securities Clearing Corporation.



Prima Capital has been an innovator in providing institutional quality research, due diligence, technology and advisory insight for investment professionals and organizations who serve the needs of high-net-worth investors. Prima provides data, conflict-free research, due diligence and advice on SMAs, mutual funds, ETFs and alternative investments. This information is delivered to investment professionals' desktops via Prima's powerful and enabling technology.



Matrix Financial Solutions, Inc. is one of the largest providers of products and services for financial solutions and professionals, including banks, trust companies, registered investment advisors, third-party administrators (TPAs) and wealth management professionals. Formerly known as MG Colorado Holdings, Inc., Matrix Financial Solutions through its wholly owned subsidiaries serves more than 300 financial institutions by servicing \$100 billion in assets on its trading and trust platform.

Based in Denver, Colorado, Matrix Financial Solutions consolidates trust, trading and technology into one organization with a single focus: to deliver the most streamlined, user-friendly and cost-effective financial services to its customers.

www.matrixfinancialsolutions.com



MG Trust[®]
COMPANY LLC

a Matrix Financial Solutions affiliate company



Prima Capital[™]

a Matrix Financial Solutions affiliate company

700 17th Street, Suite 200 • Denver, CO 80202 • 888.947.3472