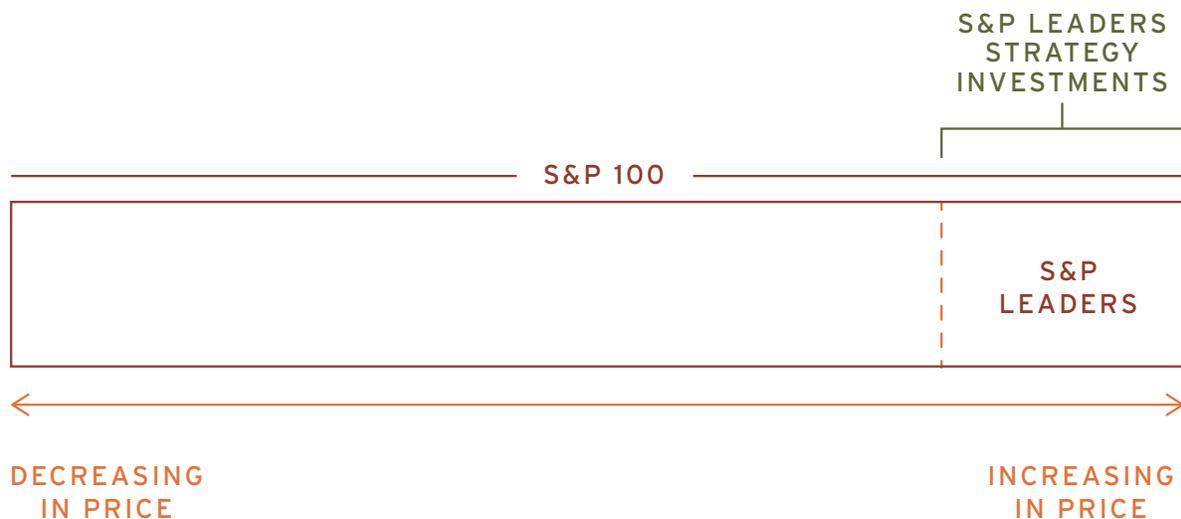




S&P Leaders

The S&P Leaders strategy seeks growth and reduced downside capture relative to the S&P 100.

In a world of indexing, the S&P Leaders Portfolio is focused on separating the large companies that are increasing in price from those large companies who are less desirable for current day investment. If you are looking for a return comparable to the S&P but want to reduce potential downside, this portfolio may be what you are looking for. Stocks in this portfolio tend to pay dividends but not every company in the portfolio will. In times of market decline, this portfolio is likely to raise cash in an attempt to preserve principal. This portfolio only invests in companies within the S&P 100 and in money markets.



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