

I.A.F.F 140 MONTHLY FINANCIAL BULLETIN

November 2011

Investment Picks for 4th Quarter 2011

Fund Name	Allocation
Pimco Total Return	20%
Wells Advantage DJ Target 2010	10%
Well Fargo Advantage DJ Target Today	20%
Pax World Balanced Fund	8%
Allianz NFJ Dividend Value Fund	10%
Vanguard PRIMECAP Cap Fund	8%
Munder Mid-Cap Core Growth	8%
Nuveen Real Estate Securities (REIT)	8%
American Capital World Growth & Income (International)	8%

This fund mix is an 80% Equities and 20% bonds which is where you should be if your retirement is several years out! If you are two to three years out please call Matt for custom allocation!

Fund Name	Allocation
Pimco Total Return Fund *	10%
Wells Fargo Advantage DJ Target Today*	25%
Vanguard PRIMECAP Fund*	10%
Vanguard Inst Index Fund*	10%
Munder Mid-Cap Core Growth*	10%
First American Real Estate Securities (REIT)*	15%
Wells Fargo Dow Jones Target 2010*	10%
Wells Fargo Dow Jones Target 2040*	5%
Wells Fargo Dow Jones Target 2045*	5%

*****This is a fund allocation for those not retiring for 10-25 years!!!!!!*****

Call Matt, John or Lee for advice

This information designed to provide you with general information only and does not attempt to give you advice on any particular investment or to recommend any particular investment to you. If you have any doubt as to whether a particular investment is suitable for you, you should contact Personal Retirement Solutions.