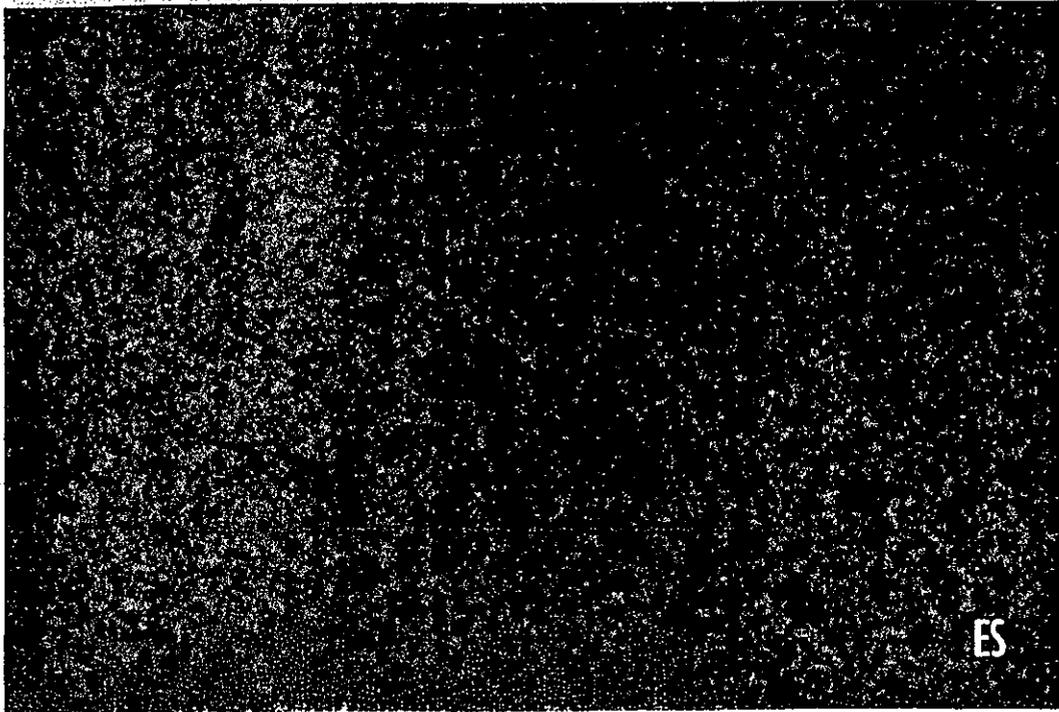




## VANTAGEBROKER PROGRAM

Make the right choice with ICMA-RC's VantageBroker™ Program



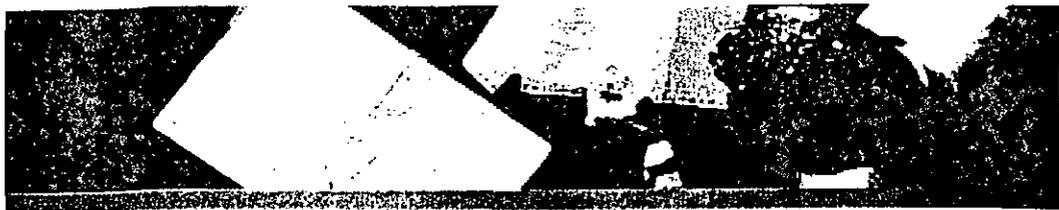
ES



As a participant in a retirement plan administered by ICMA-RC you want to make sure that you can make the investment decisions that will help you build toward a fulfilling retirement.

For most participants, the funds available through ICMA-RC are sufficiently varied to meet their personal investment objectives. But you may be looking for a little extra. That is why we are letting you know about the availability of the VantageBroker™ Program.





If you meet certain qualifications for VantageBroker, you will have access to more than 5,000 mutual funds from over 350 of the nation's most respected fund companies, including:

AIM	Janus	Poyden & Rygel
American Century	Lazard	PIMCO
Davis	Legg Mason	Putnam
Dreyfus	Liberty	Kemper/Scudder
Eaton Vance	Lindner	Seligman
Evergreen	Lord Abbett	Stein Roe
Fidelity	Mainstay	T. Rowe Price
Franklin/Templeton	MFS	Vanguard
Gabelli	Neuberger Berman	Van Kampen
Harbor	Oakmark	Credit Suisse/Warburg Pincus

In addition to mutual funds, you may also invest in individual stocks and fixed income securities.

As a participant in VantageBroker, you will have access to your VantageBroker account through ICMA-RC's Web site, [www.icmarc.org](http://www.icmarc.org). You may place trades online or through a VantageBroker associate at 1-800-669-7400. ICMA-RC is working with its VantageBroker partner, UVEST Financial Services, to make this opportunity available to you\*.

We hope you agree that this is a major enhancement to your retirement plan. This question and answer brochure will help you understand how this program works and whether it is right for you.

*\*ICMA-RC has entered into a relationship with UVEST Financial Services, Inc., a registered broker-dealer and member of NASD/SIPC, to offer you this brokerage program. All securities and brokerage programs are offered through UVEST. ICMA-RC and UVEST are not affiliated.*



## Who can open a VantageBroker account?

To take advantage of this program, you must have an **initial minimum** balance of \$35,000 invested in your account with ICMA-RC **before** opening a VantageBroker account. Funds in your account at ICMA-RC outside of VantageBroker are referred to as your "core" account\*.

## How much can I invest in my VantageBroker account?

You must **maintain a core account balance** (as defined above) of at least \$30,000 at all times. As long as the core balance of \$30,000 is maintained, there is no maximum limit to the amount of your core account that may be invested in your VantageBroker account\*.

## What is the minimum investment in my VantageBroker account?

At the time you open your VantageBroker, you must transfer a minimum of \$5,000 from your core account. Minimum subsequent transfers are \$1,000\*.

Assets may be transferred directly from any core fund to your VantageBroker account, with the exception of the VantageTrust PLUS Fund. Direct and indirect transfers from the VantageTrust PLUS Fund to the VantageBroker account are prohibited. (Indirect transfers refer to any money transferred out of the PLUS Fund in the last 90 days.)

**Note:** You may not make contributions to or take withdrawals directly from your VantageBroker account.

*\*The above minimum requirements may differ for some plans. Please check with your employer or ICMA-RC.*





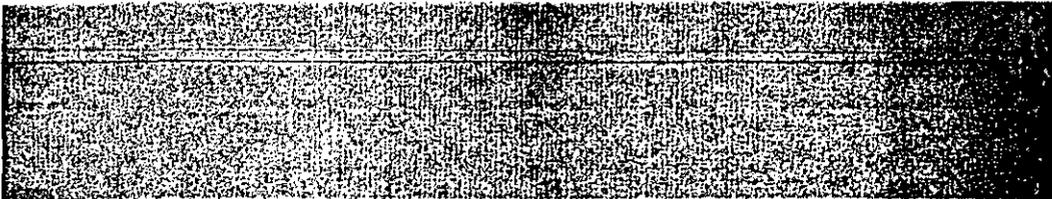
## Are there restrictions on the types of investments I can make in my VantageBroker account?

As noted earlier, you may invest in mutual funds, individual stocks and fixed income securities through VantageBroker.

## Who is responsible for my VantageBroker investment decisions?

By offering you access to a wide selection of investment vehicles beyond those offered by ICMA-RC, our VantageBroker program allows you to build your portfolio as you see fit. However, you bear the ultimate responsibility for your investment decisions. Neither ICMA-RC, the plan sponsor, nor UVEST will provide you with any advice concerning your individual investment selections.

During the enrollment process, you will sign a disclosure designed to make clear that you are solely responsible for your own investment choices, and that also provides for the release of both your employer and ICMA-RC from any liability to you for any losses or other adverse consequences that may occur as a result of your investment selections.



VantageBroker Program

## How do I open a VantageBroker account?

After thoroughly reviewing this brochure, complete the accompanying VantageBroker enrollment material and return it to ICMA-RC in the envelope provided.

## How do I invest in my VantageBroker account?

Approximately three business days after ICMA-RC receives your forms to open and transfer funds to your VantageBroker account, your VantageBroker account will be established. ICMA-RC will mail you a welcome letter containing your VantageBroker account number (User ID). If you elected Internet access during the enrollment process, you will receive email notification of your VantageBroker User ID and initial password. It is important to note that your VantageBroker User ID and password differ from your current ICMA-RC Account Access User ID and password and both sets are necessary to access your VantageBroker account.

Your assets will initially be invested in the Federated Money Market Fund\*. In order to place a trade in one of the investment vehicles available through your VantageBroker account, you must have moved sufficient assets from your core account into your Federated Money Market Fund. When you sell a mutual fund, stock or fixed income security in your VantageBroker account, the proceeds are automatically invested in the Federated Money Market Fund.

*\* Money market funds are managed to maintain a stable \$1 share price. Investments in these funds are neither insured nor guaranteed by the U.S. Government and there can be no assurance that the funds will be able to maintain a stable net asset value of \$1 per share.*



Broaden Your Horizons





## How do I execute a trade in my VantageBroker Account?

Trades in your VantageBroker account may be executed through ICMA-RC's Web site, [www.icmarc.org](http://www.icmarc.org), or by calling ICMA-RC at 1-800-669-7400.

To place trades on-line, go to the ICMA-RC Web site and log in to Account Access using your **User ID and password**. If you have established a VantageBroker account, "VantageBroker" will be presented as one of your available options. Select the VantageBroker link and enter your **VantageBroker User ID and password**. Proceed to the "Trading" area to request a transaction.

## How do I transfer additional funds to my VantageBroker account?

In order to transfer additional funds to your VantageBroker account, you must call ICMA-RC at 1-800-669-7400 and speak with a VantageBroker associate. ICMA-RC will then transfer the funds. Please note that you cannot use the Web site or VantageLine to transfer assets to your VantageBroker account.

## How do I withdraw funds from my VantageBroker account?

If you wish to withdraw funds from your VantageBroker account, you must first transfer these assets back to your core account at ICMA-RC. You may not withdraw assets directly from your VantageBroker account.



## How do I transfer VantageBroker funds back to my core account at ICMA-RC?

Transfers of funds back from your VantageBroker account to your core account at ICMA-RC can be conveniently processed through the phone call to an ICMA-RC VantageBroker associate at (800) 770-7400. You should first confirm with the VantageBroker associate that you have sufficient funds in the Federated Money Market Fund. You can then instruct the VantageBroker associate to execute a transfer of VantageBroker assets back to your core account at ICMA-RC. At the time of the request, you will specify how you would like the transferred money to be invested in your account.

If you do not currently have sufficient funds in your Federated Money Market Fund, instruct the VantageBroker associate to sell the necessary investments in your VantageBroker account. Once sufficient funds have been moved to the Federated Money Market Fund, the VantageBroker associate will execute the transfer of VantageBroker assets back to your core account at ICMA-RC. (Prior to the transfer taking place, settlement of the sale of the investments in your VantageBroker account must take place. Settlement may take up to three days.)

## What information will I receive?

When you request a transfer of funds from your VantageBroker account to your core account at ICMA-RC, you will receive a confirmation letter from the VantageBroker associate. This letter will contain the following information: the amount of the transfer, the date of the transfer, and the date of settlement. You will also receive a statement from ICMA-RC showing the transfer of funds to your core account.



## How much will this program cost?

### ICMA-RC Charges

There is a one-time \$50 setup fee. In addition, an annual VantageBroker account fee will be charged based on the year-end balance in your core account at ICMA-RC (see the table below).\*

Balance in Core Account at ICMA-RC	Annual VantageBroker Account Fee
Under \$50,000	\$100
\$50,000 and Over	\$50

The setup and annual account fees are deducted directly from your core account at ICMA-RC.

### UVEST Fees/Charges

UVEST makes available a large number of no-load\* with no-transaction fee funds, to which no transaction fees apply (a \$50 redemption fee for short-term trading applies to the sale of these funds if held for 180 days or less).

UVEST also makes available no-load\* mutual funds with transaction fees. A transaction fee of \$30 applies to both purchases and redemptions.

UVEST also makes available front-end load funds which charge an initial fee (amount determined by the fund family) for the purchase of these funds.

### Inactive Account Fee

A fee of \$35 is charged in the calendar year following a year in which no trading activity has taken place. This fee is charged in the first quarter, based on trading activity for the prior year.

All UVEST fees are deducted directly from your VantageBroker account.

**Note:** depending on your individual VantageBroker account activity, other fees may apply. Other fees and expenses do apply to a continued investment in the funds. Please consult the Fund's prospectus.

## Whom do I contact for assistance?

Please contact an ICMA-RC-VantageBroker associate at 1-800-669-7400 with any questions you may have about your VantageBroker account.

\* The above fees may differ for some plans. Please check with your employer or ICMA-RC



VantageBroker Program



## ADDENDUM

### SELF DIRECTED BROKERAGE ACCOUNT

This Addendum to the Administrative Services Agreement ("Agreement") between the Plan numbers 301257 and 108429, Leon County ("Employer") and ICMA Retirement Corporation ("RC") is entered into as of this \_\_\_\_ day of \_\_\_\_\_, 200\_. The parties to the Agreement hereby agree as follows:

1. General. RC will make available to participants in Employer's Plan the VantageBroker self-directed brokerage account option through RC's partnership with UVEST, a broker-dealer registered with the Securities Exchange Commission ("SEC"). UVEST will hold in each self-directed brokerage account all securities, cash and other property transferred to the account on behalf of a participant, and will disburse the same in accordance with directions of each participant electing the self-directed brokerage account option.
2. Investment Options. Investments under the VantageBroker account option may be made in shares of available individual securities and registered mutual funds.
3. Account and Transfer Minimums. The VantageBroker option will be made available to participants with a minimum \$35,000 participant account balance in RC core Funds. A participant may not transfer additional amounts into a VantageBroker account if his or her core Funds balance falls below \$30,000 at any given time. A minimum \$5000 initial transfer from core Funds is required, with a \$1000 minimum applying to subsequent transfers.
4. Account Information and Transactions. Participants may access VantageBroker account information via VantageLink and may effect VantageBroker account investments and other transactions through VantageLink or through licensed representatives made available on-site at RC by UVEST.
5. Fees. For services provided in connection with the Vantage Broker option, RC will charge each participant who opens a VantageBroker account a one-time \$50 set-up fee and an annual account maintenance fee of \$50 for participants who maintain an RC Core Fund balance of \$50,000 or more and \$100 for participants who maintain a Core Fund balance of less than \$50,000.

UVEST, our VantageBroker partner, structures mutual fund fees as follows:

- A large number of no-load, no transaction fee funds are available, with a fee for short-term trading on the sale of funds held for 180 days or less.

Vantagepoint securities are distributed by ICMA-RC Services, LLC, a broker-dealer affiliate of ICMA-RC, member NASD/SIPC.



- No-load mutual funds\* with transaction fees of \$30 on each purchase and redemption.
- Front-end load funds, which charge an initial fee (amount determined by the fund family) for purchases.
- A fee of \$35 is charged in the calendar year following a year in which no trading activity has taken place. This fee is charged in February, based on trading activity from the prior year.

Note: Depending on the individual participant's VantageBroker account activity, other fees such as an exchange fee for transfers between mutual funds within the same load-fund family, and a legal transfer fee may apply.

6. Liability for Participant Directions. Notwithstanding any other provision in the Agreement or this Addendum, RC shall not be liable in connection with any claim, loss, damages, or injury resulting from any participant VantageBroker account investment direction, unless RC, its officers, agents or employees have acted negligently in executing or failing to execute such direction.
7. Limitation of Liability. Employer has elected under this Addendum to make available to participants the option of using their VantageBroker accounts to buy, sell or hold individual securities or shares of mutual funds, selected by the participants, that are not among than the investment options offered by through ICMA-RC Services, LLC ("Other Investments.") The investment options offered through ICMA-RC Services, LLC ("RC Services") are limited to interests in the VantageTrust Funds, the VantageTrust PLUS Fund, the Vantagepoint Funds, the Trust Mutual Series, the Focus Funds program, Mutual Fund Alliance and any other investment option specifically agreed to by Employer and RC Services or RC. All Other Investments made by participants through their VantageBroker accounts will be selected by the participants in their sole discretion and bought or sold on an unsolicited basis. RC, RC Services, Vantagepoint Investment Advisers, LLC, VantageTrust Company, Vantagepoint Transfer Agents, LLC or any of their respective officers, directors, employees or affiliates ("RC Group") will not make recommendations or give advice of any kind to Employer or participants with respect to such Other Investments or act in a fiduciary capacity for Employer, participants or the issuers of such Other Investments. Although the RC Group will consult with Employers regarding fiduciary and other issues related to offering the Vantagebroker program, the RC Group also will not make recommendations or give advice to Employer with respect to the advisability of allowing participants to use their VantageBroker accounts to buy, sell or hold "Other Investments" or as to what, if any, specific Other Investments or categories of Other Investments participants should be permitted to invest in through their VantageBroker accounts. All investment decisions with respect to Other Investments will be the sole responsibility of each participant and his or her own financial or other advisors. Employer acknowledges and agrees that no persons in the



Amendment 3  
Date 12/26

8. RC Group will have any responsibility or liability whatsoever for any loss or damage that Employer or any participant may incur with respect to such Other Investments, and Employer agrees to indemnify and hold harmless each person in the RC Group from all losses, damages or claims, including reasonable legal fees and expenses, that may arise in connection with any Other Investments bought, sold or held through VantageBroker accounts by participants of Employer.
9. Arbitration. The parties hereto agree to settle by arbitration any controversy between or among RC, its affiliates, officers, directors or employees, the Employer, the Plan or a Plan participant, which controversy relates to the VantageBroker option or participant directed transactions thereunder, a participant's payment of fees, or RC's actions or omissions in connection with a VantageBroker account. Such arbitration will be conducted in accordance with the securities arbitration rules then in effect of the American Arbitration Association, the National Association of Securities Dealers ("NASD"), or any registered national securities exchange. Any award made by an arbitrator shall be final, and judgment on it may be entered by any court having jurisdiction.
10. Delivery of Documents. UVEST shall forward to participants, or to the Employer for distribution to participants, documents received by UVEST including, but not limited to, proxies, options, warrants, tenders, reports, and offering circulars, that relate to voting rights or other rights accruing from investments purchased through a participant's VantageBroker account.
11. Complaint, Correspondence, Participant Inquiries. RC agrees to forward immediately to the Employer any complaint, correspondence, or inquiry, written or oral, from a participant, or any document, correspondence, complaint, or inquiry from any regulatory authority, including, but not limited to, the SEC, NASD, state securities departments, state insurance departments, or state banking departments that names or refers directly or indirectly to the Employer or its employees.
12. Confidential Information. All information provided to RC by the Employer or Plan participants in connection with a VantageBroker account shall be regarded by RC as confidential and shall not be used by RC in connection with any matter other than Plan or VantageBroker account administration without prior written consent of the Employer, or participant, as appropriate.



In Witness Whereof, the parties hereto have executed this Addendum as of the date first shown above.

LEON COUNTY

By: \_\_\_\_\_ / \_\_\_\_\_  
Authorized Official Date

\_\_\_\_\_

Name and Title (Please Print)

INTERNATIONAL CITY MANAGEMENT  
ASSOCIATION RETIREMENT CORPORATION

By \_\_\_\_\_

Angela C. Montez  
Corporate Secretary

TYPES OF FUNDS OFFERED

FUND FAMILY	NO LOAD/ NO TRANSACTION FEE	NO LOAD/ TRANSACTION FEE	LOAD
59 WALL STREET		X	
A.P.I.			X
AARP		X	
ACCESSOR FUNDS		X	
ACHIEVEMENT FUNDS			X
ACM / ALLIANCE OFFSHORE			X
ACORN		X	
ADVANTUS			X
ADVISORS INNER CIRCLE		X	
AEGIS VALUE FUND		X	
AETNA			X
AETNA OFFSHORE			X
AIM			X
AIM CAPITAL OFFSHORE			X
AL FRANK		X	
ALGER		X	X
ALLEGHANY FUNDS	X	X	
ALLIANCE		X	X
ALPINE REAL ESTATE FUNDS		X	X
AMERICAN			X
AMERICAN AADVANTAGE	X	X	
AMERICAN CENTURY	X	X	
AMERICAN GROWTH			X
AMERICAN HERITAGE		X	
AMERICAN PERFORMANCE			X
AMERICAN SKANDIA ADVISORS			X
AMERICAN TRUST ALLEGIANCE		X	X
AMERINDO FUNDS	X		X
AMERIPRIME		X	X
AMERISTOCK			
AMIDEX FUNDS			X
<del>AMSOUTH FUNDS</del>			<del>X</del>
AQUILA		X	X
AQUINAS		X	
ARCH			X
ARIEL	X	X	
ARISTATA FUNDS		X	
ARK FUNDS			X
ARMADA FUNDS			X

TYPES OF FUNDS OFFERED

FUND FAMILY	NO LOAD/ NO TRANSACTION FEE	NO LOAD/ TRANSACTION FEE	LOAD
ARMSTRONG		X	
ARTISAN		X	
ATALANTA/SOSNOFF FUNDS		X	
BABSON	X	X	
BANC STOCK GROUP			X
BARON	X		
BARR ROSENBERG		X	
BARTLETT			X
BB&T			X
BEAR STEARNS			X
BENCHMARK		X	
BERGER	X	X	
BERKSHIRE CAPITAL INVESTMENT		X	
BERWYN		X	
BHIRUD			X
BJURMAN FUNDS		X	
BLACKROCK		X	X
BNY HAMILTON		X	
BOSTON 1784		X	
BOSTON PARTNERS		X	
BOYAR		X	
BOYLE FUNDS		X	
BRAMWELL	X		
BRANDES INSTITUTIONAL		X	
BRANDYWINE		X	
BRENTON			X
BRIDGEWAY		X	
BRINSON	X	X	
BT INVESTMENT	X	X	
BURNHAM			X
BUTTONWOOD FUNDS		X	
<del>C/ FUNDS</del>		X	
CALAMOS			X
CALDWELL & ORKIN		X	
CALIFORNIA		X	
CALVERT			X
CAPSTONE GROUP		X	
CENTURA FUNDS			X
CENTURY		X	

Attachment # 3  
 Page 16 of 26

TYPES OF FUNDS OFFERED

FUND FAMILY	NO LOAD/ NO TRANSACTION FEE	NO LOAD/ TRANSACTION FEE	LOAD
CGM		X	
CHAPMAN FUNDS		X	X
CHASE	X	X	
CHASE VISTA FUNDS		X	X
CHOICE		X	
CITIZENS	X	X	
CLIPPER		X	
CLS ADVISOR ONE		X	
COHEN & STEERS		X	X
COLONIAL		X	X
COLORADO DOUBLE TAX		X	
COLUMBIA	X	X	
COMMERCE FUNDS		X	
CONSECO		X	X
CORNERCAP		X	
CORNERSTONE		X	
COWEN			X
CRM		X	
CROFT-LEOMINSTER		X	
CUTLER		X	
DAVIS			X
DEAN			X
DELAFIELD		X	
DELAWARE / VOYAGEUR		X	X
DELAWARE INSTITUTIONAL		X	
DESSAUER FUNDS		X	
DEUTSCHE FUNDS			X
DLJ MUTUAL FUNDS	X		X
DODGE & COX		X	
DOMINI		X	
DRESDNER RCM	X	X	
DRESHER		X	
DREYFUS	X	X	X
DUNCAN HURST		X	
EAST END		X	
EATON VANCE		X	X
EATON VANCE OFFSHORE			X
ECLIPSE		X	
ENTERPRISE			X

TYPES OF FUNDS OFFERED

FUND FAMILY	NO LOAD/ NO TRANSACTION FEE	NO LOAD/ TRANSACTION FEE	LOAD
EVERGREEN		X	X
EXCELSIOR	X	X	
EXPEDITION		X	X
FAIRMONT		X	
FAIRPORT		X	
FAM	X		
FASCIANO		X	
FBR		X	
FEDERATED	X	X	X
FTFW FUNDS INC.		X	
FIDELITY		X	X
FIDELITY ADVISOR WORLD			X
FIDUCIARY FAMILY OF FUNDS		X	
FIFTH THIRD FUNDS		X	X
FIRST AMERICAN		X	X
FIRST EAGLE	X		X
FIRST FUNDS		X	X
FIRST INVESTORS			X
FIRSTAR		X	X
FIRSTHAND FUNDS	X	X	
FLAG		X	X
FLEX		X	
FLEX PARTNERS			X
FLORIDA		X	
FORTIS			X
FORUM		X	X
FORWARD FUNDS	X	X	
FOUNDERS DREYFUS	X		
FPA			X
FRANK RUSSELL		X	X
FRANKLIN TEMPLETON OFFSHORE		X	X
FREMONT	X	X	
GABELLI	X	X	X
GALAXY FUNDS		X	X
GAM			X
GAMNA FUNDS			X
GATEWAY	X		
GE INVESTMENT		X	X
GENERAL		X	

TYPES OF FUNDS OFFERED

FUND FAMILY	NO LOAD/ NO TRANSACTION FEE	NO LOAD/ TRANSACTION FEE	LOAD
GNMA INVESTMENT			X
GOLDEN OAK			X
GOLDMAN SACHS		X	X
GOLDMAN SACHS OFFSHORE			X
GOVETT		X	
GRAND PRIX FUNDS			X
GRANUM		X	
GREEN CENTURY		X	
GREENSPRING		X	
GUARDIAN			X
GUINNESS FLIGHT	X		
GUINNESS OVERSEAS		X	X
HANSBERGER INSTITUTIONAL		X	
HARBOR		X	
HARDING LOEVNER		X	
HARRIS INSIGHT	X	X	X
HAVEN		X	
HEARTLAND	X	X	
HENLOPEN		X	
HENNESSY	X		
HERITAGE			X
HIGHLAND		X	
HIGHMARK		X	X
HODGES			X
HOLLAND		X	
HOMESTATE			X
HOMESTEAD		X	
HOTCHKIS & WILEY	X		
HSBC			X
I.S.I.			X
IAI	X	X	
ICAP FUNDS		X	
ICM FUNDS		X	
ICON		X	
IDEX			X
IGAM GROUP FUNDS		X	
IMPACT MANGEMENT INVESTMENT		X	X
ING FUNDS			X
INTERNET FUND		X	

TYPES OF FUNDS OFFERED

FUND FAMILY	NO LOAD/ NO TRANSACTION FEE	NO LOAD/ TRANSACTION FEE	LOAD
INVESCO	X	X	X
INVESTORS CAPITAL			X
INVESTORS RESEARCH			X
IPS FUNDS	X		
ITT HARTFORD		X	X
IVY/MACKENZIE		X	X
J.P. MORGAN	X	X	
JACOB INTERNET FUND			
JAMES ADVANTAGE FUNDS			X
JAMESTOWN FUNDS		X	
JANUS		X	
JANUS OFFSHORE			X
JC EDWARDS		X	
JEFFERSON			X
JENSEN		X	
JOHN HANCOCK			X
JUNDT			X
JURIKA & VOYLES	X		
KALMAR FUNDS		X	
KAUFMANN			
KAYNE		X	
KEELEY			X
KELMOORE FUNDS		X	X
KEMPER			X
KENSINGTON FUNDS			X
KENT FUNDS		X	
KOBREN		X	
KOPP FUNDS			X
L. ROY PAPP		X	
LAKE		X	
LASALLE PARTNERS FUNDS		X	
LAZARD	X	X	
LEBENTHAL			X
LEGG MASON		X	X
LEGG MASON OFFSHORE			X
LEONETTI		X	
LEPERCQ		X	
LEUTHOLD		X	
LINDNER	X	X	

TYPES OF FUNDS OFFERED

FUND FAMILY	NO LOAD/ NO TRANSACTION FEE	NO LOAD/ TRANSACTION FEE	LOAD
LIPPER		X	
LMH / MATRIX FUNDS		X	
LONGLEAF		X	
LOOMIS SAYLES	X	X	
LORD ABBETT		X	X
LUTHERAN BROTHERHOOD		X	
M.S.B.		X	
MAINSTAY		X	X
MANAGERS	X	X	
MAPLEWOOD INVST			X
MARKMAN		X	
MARSHALL FUNDS	X		
MARSICO FUNDS		X	
MAS		X	
MASTERS' SELECT		X	
MATRIX		X	
MATTERHORN		X	
MATTHEWS	X		X
MAXUS	X	X	
MEMBERS MUTUAL FUNDS			X
MERGER			
MERIDIAN		X	
MERRIMAN	X		
METROPOLITAN	X		
MEYERS SHEPPARD		X	
MFS		X	X
MFS MERIDIAN		X	X
MICHIGAN HERITAGE			X
MIDAS FUNDS	X		
MMA PRAXIS			X
MONETTA		X	
MONTEREY		X	X
MONTGOMERY	X	X	
MONUMENT FUNDS			X
MORGAN GRENFELL		X	
MORGAN STANLEY OFFSHORE			X
MOSAIC FUNDS	X		
MOTORSPORTS FUNDS			X
MUHLENKAMP			

TYPES OF FUNDS OFFERED

FUND FAMILY	NO LOAD/ NO TRANSACTION FEE	NO LOAD/ TRANSACTION FEE	LOAD
MUNDER			X
NI (RBB)		X	X
NASDAQ 100 INDEX FUND			X
NATIONS		X	X
NAVELLIER	X	X	X
ND HOLDINGS			X
NEEDHAM			
NEUBERGER & BERMAN		X	
NEVIS FUNDS		X	
NEW ALTERNATIVES			X
NEW YORK STATE OPPORTUNITY			X
NICHOLAS		X	
NICHOLAS APPLGATE		X	
NOAH FUND		X	
NOMURA		X	
NORTH AMERICAN		X	X
NORTHEAST		X	
NORTHERN TRUST	X		
NOTTINGHAM		X	X
NUVEEN			X
NVEST		X	X
NVEST KOBRICK			X
OAK ASSOCIATES		X	
OAK VALUE			
OAKMARK		X	
OBERWEIS		X	
OFFITBANK		X	
OLSTEIN			X
ONE			X
ONE GROUP		X	X
OPPENHEIMER			X
OPPENHEIMER MILLENIUM			X
OPTI-FLEX			X
ORBITEX			X
ORBITEX FUNDS		X	X
ORI			X
O'SHAUGHNESSY	X		
OVB		X	
PIC		X	

TYPES OF FUNDS OFFERED

FUND FAMILY	NO LOAD/ NO TRANSACTION FEE	NO LOAD/ TRANSACTION FEE	LOAD
PACIFIC ADVISORS			X
PACIFIC CAPITAL			X
PARKSTONE		X	X
PARNASSUS		X	X
PATHFINDER		X	
PAUZE	X		X
PAX	X	X	
PAYDEN & RYGEL		X	
PBHG	X	X	
PERFORMANCE			X
PERKINS			X
PERMANENT		X	
PERRITT		X	
PHOENIX		X	X
PILGRIM		X	X
PILLAR FUNDS		X	X
PILOT			X
PIMCO	X		X
PIMCO ADMIN		X	
PIMCO MMS INSTITUTIONAL		X	
PIMCO PIMS		X	
PIONEER		X	X
PIONEER OFFSHORE			X
PIPER JAFFREY			X
POLYNOUS			X
PORTFOLIO 21 FUND		X	
POTOMAC FUNDS		X	
PREFERRED		X	
PRINCIPAL PRESERVATION			X
PRINCOR			X
PROFESSIONALLY MANAGED PORTE		X	
PROFIT		X	
PROFUNDS		X	
PRUDENT			
PRUDENTIAL		X	X
PRUDENTIAL BACHE			X
PSCO OFFSHORE			X
PUTNAM		X	X
PUTNAM OFFSHORE			X

TYPES OF FUNDS OFFERED

FUND FAMILY	NO LOAD/ NO TRANSACTION FEE	NO LOAD/ TRANSACTION FEE	LOAD
QUAKER		X	X
QUALIVEST			X
QUANTITATIVE	X	X	
RAINIER	X	X	
RCB FUNDS			X
RENAISSANCE CAPITAL GREENWIC		X	
REPUBLIC FUNDS		X	X
RESERVE		X	
REVEST FUNDS		X	
REYNOLDS		X	
RIGHTIME			X
RIVERFRONT (CLASS A)			X
RIVERFRONT (CLASS B)			X
ROCHDALE INVESTMENT TRUST		X	
ROCKHAVEN ASSET MANAGEMENT		X	
ROCKLAND		X	X
ROYCE	X	X	X
RS INVESTMENTS	X		
RUSHMORE	X		
RYDEX		X	
RYDEX ADVISOR		X	
SA FUNDS		X	
SAFECO	X	X	X
SALOMON BROTHERS		X	X
SANTA BARBARA		X	X
SARATOGA			X
SCHRODER		X	X
SCOUT FUNDS		X	
SCUDDER	X	X	
SCUDDER OFFSHORE			X
SECURITY			X
SECURITY CAPITAL FUNDS		X	
SEFTON		X	
SEI		X	
SEI ASSET ALLOCATION		X	
SEI REMBRANDT			X
SELECTED	X		
SELIGMAN			X
SELIGMAN GLOBAL HORIZON			X

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TYPES OF FUNDS OFFERED

FUND FAMILY	NO LOAD/ NO TRANSACTION FEE	NO LOAD/ TRANSACTION FEE	LOAD
SENTINEL			X
SEQUOIA		X	
SHELBY		X	X
SIERRA			X
SIFE			X
SIMMS FUNDS		X	X
SIS MERCATOR		X	
SIT	X		
SKANDIA ADVISOR FUNDS			X
SKYLINE			
SMITH BREEDEN	X		
SOGEN			X
SOUNDSHORE		X	
SOUTH DAKOTA			X
SSGA	X	X	
SST		X	
STANDISH FUNDS		X	
STAR FUNDS			X
STATE STREET			X
STATE STREET RESEARCH OFFSHO		X	X
STEIN ROE	X		
STI / STAR / STYLE		X	X
STOCKCAR STOCKS		X	X
STRATTON		X	
STRATUS/LANCASTER FUNDS		X	X
STRONG	X	X	
SUMMIT			X
SUNAMERICA		X	X
T ROWE PRICE		X	
T.O. RICHARDSON FUNDS		X	
TCW FUNDS	X	X	
TEMPLETON		X	X
TEST			X
TEXAS CAPITAL VALUE			X
THE FAIRHOLME FUND		X	
THIRD AVENUE	X		
THOMAS		X	
THORNBURG		X	X
THURLOW FUNDS		X	

TYPES OF FUNDS OFFERED

FUND FAMILY	NO LOAD/ NO TRANSACTION FEE	NO LOAD/ TRANSACTION FEE	LOAD
TIAA/CREF		X	
TIMOTHY PLAN			X
TIP FUNDS	X	X	
TITAN FINANCIAL SERVICES		X	
TOCQUEVILLE		X	
TORRAY		X	
TOUCHSTONE			X
TRANSAMERICA PREMIER	X		
TRUE CROSSING		X	
TWEEDY BROWN		X	
U.S. DOLLAR			X
UAM	X	X	X
UC INVESTMENT FUND		X	
UNDISCOVERED MANAGERS		X	X
UNITED			X
US GLOBAL INVESTORS/ACCOLADE	X	X	
US GLOBAL LEADERS			
USAA		X	
VALLEY FORGE MANAGEMENT		X	
VALUE LINE FUNDS	X		
VALUE TREND FUNDS		X	
VAN ECK			X
VAN KAMPEN AMER CAP			X
VAN WAGONER		X	
VANGUARD		X	
VICTORY		X	X
VINTAGE		X	
VINTAGE FUNDS/ JULIUS BAER		X	X
VOLUMETRIC		X	
VONTOBEL	X	X	X
VOYAGEUR			X
WACHOVIA		X	X
WALL STREET			X
WARBURG PINCUS	X	X	
WARBURG PINCUS OFFSHORE			X
WASATCH	X		
WAYNE HUMMER		X	
WEITZ		X	
WELLS			X

TYPES OF FUNDS OFFERED

FUND FAMILY	NO LOAD/ NO TRANSACTION FEE	NO LOAD/ TRANSACTION FEE	LOAD
WELLS FARGO		X	X
WESTCORE		X	
WESTERN ASSET		X	
WESTPORT FUNDS		X	
WILLIAM BLAIR		X	X
WILMINGTON		X	
WILSHIRE TARGET		X	
WIRELESS FUND			X
WOMENS		X	
WPG		X	
WRIGHT	X		X
WWW INTERNET	X		
YACKTMAN	X		