

Evidence-Based Returns

Aubry & Eustice portfolio returns (period ending December 31, 2010) Annualized Returns and Standard Deviation

Aubry & Eustice	YTD	1 Yr	3 Yr	5 Yr	10 Yr
International 97	20.84% <i>22.03%</i>	20.84% <i>22.03%</i>	0.95% <i>29.57%</i>	8.86% <i>24.15%</i>	13.36% <i>20.24%</i>
International 88	19.13% <i>19.96%</i>	19.13% <i>19.96%</i>	1.46% <i>26.78%</i>	8.56% <i>21.86%</i>	12.55% <i>18.31%</i>
International 75	16.86% <i>16.96%</i>	16.86% <i>16.96%</i>	2.25% <i>22.79%</i>	8.21% <i>18.61%</i>	11.54% <i>15.56%</i>
International 50	12.19% <i>11.21%</i>	12.19% <i>11.21%</i>	3.18% <i>15.14%</i>	7.15% <i>12.38%</i>	9.25% <i>10.30%</i>
Standard 97	21.71% <i>21.62%</i>	21.71% <i>21.62%</i>	0.86% <i>27.98%</i>	7.02% <i>22.71%</i>	11.52% <i>19.28%</i>
Standard 88	19.88% <i>19.60%</i>	19.88% <i>19.60%</i>	1.36% <i>25.42%</i>	6.97% <i>20.64%</i>	10.97% <i>17.50%</i>
Standard 75	17.48% <i>16.64%</i>	17.48% <i>16.64%</i>	2.11% <i>21.59%</i>	6.79% <i>17.53%</i>	10.21% <i>14.84%</i>
Standard 50	12.58% <i>10.98%</i>	12.58% <i>10.98%</i>	3.02% <i>14.33%</i>	6.16% <i>11.65%</i>	8.41% <i>9.79%</i>
Standard 25	7.42% <i>5.37%</i>	5.69% <i>5.30%</i>	3.28% <i>7.14%</i>	4.83% <i>5.80%</i>	6.13% <i>4.84%</i>
Benchmarks	YTD	1 Yr	3 Yr	5 Yr	10 Yr
S&P 500	12.78% <i>19.26%</i>	12.78% <i>19.26%</i>	-2.85% <i>22.16%</i>	2.29% <i>17.82%</i>	-1.41% <i>16.38%</i>
EAFE Index	8.21% <i>22.92%</i>	8.21% <i>22.92%</i>	-6.55% <i>26.65%</i>	2.94% <i>21.58%</i>	3.94% <i>18.65%</i>

Numbers in **bold** are the annualized return for the period

Number in *italics* indicate the standard deviation associated with each portfolio's time period

See important Disclosures on next page.

Disclosures

Performance data shown represents past performance. Past performance is no guarantee of future results and current performance may be higher or lower than the performance shown. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility for loss. The investment strategies used by Aubry & Eustice, LLC are based on the hybridization of the Modern Portfolio Theory, the Efficient Market Hypothesis and the French/Fama Three-Factor Model. These strategies constitute Evidence-Based Asset Management with an emphasis on global diversity in order to reduce both volatility and the risk of loss.

The Aubry & Eustice, LLC portfolios are designed based on statistically relevant historical performance data for broad asset classes. These portfolios represent assets to be invested and allocated in numerous asset classes as determined by academic and scientific research. The data shown represents model portfolios constructed by Aubry & Eustice, LLC utilizing mutual funds. However, specific investor objectives and situations may warrant the utilization of alternative investments due to issues of taxability, or cost associated with diversification, and/or for other reasons as determined by Aubry & Eustice, LLC. The performance information presented in these charts, graphs and tables represent the average annual and/or average quarterly returns for specific model portfolios. Data prior to July of 2005 represents back-tested performance figures for each portfolio based on actual mutual fund data. The back-tested and model performance figures assume the reinvestment of dividends and capital gains.

Aubry & Eustice, LLC currently manages nine (9) model portfolios for individuals. Each model portfolio has maintained its original objective since July of 2005, with minor changes. These minor changes were due to what the investment managers of Aubry & Eustice, LLC believed to be able to increase the efficacy of the model portfolios. That is, some funds have been replaced by other funds providing the same investment objective to lessen costs with the desire to increase returns for the client. The changes have been minor and always to the benefit of the client – to decrease the cost of the portfolio. Two model portfolios used ten (10) mutual funds in July of 2005 and as of June 30, 2009, the two model portfolios are employing seven (7) mutual funds which provide the same exposure to the desired asset classes, yet with less costs. The remaining seven (7) model portfolios began with the use of twelve (12) mutual funds and now employ the use of nine (9) mutual funds. All portfolios have maintained their original investment objectives.

The performance shown is "gross performance," which includes the reinvestment of dividends and other earnings. The "gross performance" does not reflect the deduction of investment advisor's fees and other expenses. With all investments, an investor's returns will be reduced by the advisory fees and other expenses it may incur in the management of its advisory account. The schedule of advisory fees of Aubry & Eustice, LLC can be obtained in the firm's Disclosure Brochure or by contacting your advisor. Aubry & Eustice, LLC is not paid any form of compensation or commission from any mutual fund company or broker-dealer. Therefore, our selection and use of underlying assets is based solely on that asset's ability to best meet client needs and portfolio objectives. Back testing and model performances have certain limitations and do not reflect an actual individual client's performance. Actual client accounts may vary significantly from the model performances due to factors unique to each client. The performance figures do not take into consideration significant economic or market conditions, rebalancing costs, cash flows, actual trading or transaction costs, all of which, when deducted, would reduce returns.

For all data periods, data is from the CRSP database and performance figures and standard deviations calculated by utilizing information provided by Dimensional Fund Advisors, Standard & Poor's Index Services, Morningstar and other internet-based securities databases. All indices have certain limitations.

Aubry Financial Group, LLC is a Registered Investment Advisor doing business as Aubry & Eustice, LLC. To obtain a copy of the firm's Disclosure Brochure or performance data current to the most recent quarter-end, visit www.aubryeustice.com or call us toll free at (877) 857-7500.

© Aubry Financial Group, LLC 2010

www.aubryeustice.com