

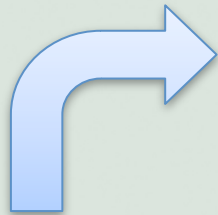


Albert Heeg Investment Management

REGISTERED INVESTMENT ADVISOR



The Enterprise Risk Management Portfolio System Comprised of Four Teams



Management

Determines the company business strategy and sets the objectives, guidelines and operating needs of the firm.



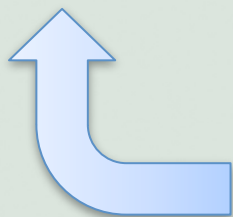
Management Investment Committee & Investment Advisor

Communicates information to Management Team based on reports from the Investment Advisor on portfolio performance results, and any events that may impact the portfolio.



Investment Committee & Investment Advisor

Develops the Investment Policy Statement, using criteria set by the Management team, which clearly stated the portfolio's objectives, benchmarks and asset allocation strategy.



Portfolio Managers & Investment Advisor

Assembles a portfolio that best meets Management's investment objectives. Portfolio Managers carefully analyze and select only the safest and highest yielding securities that fit the portfolio criteria and strategy.

