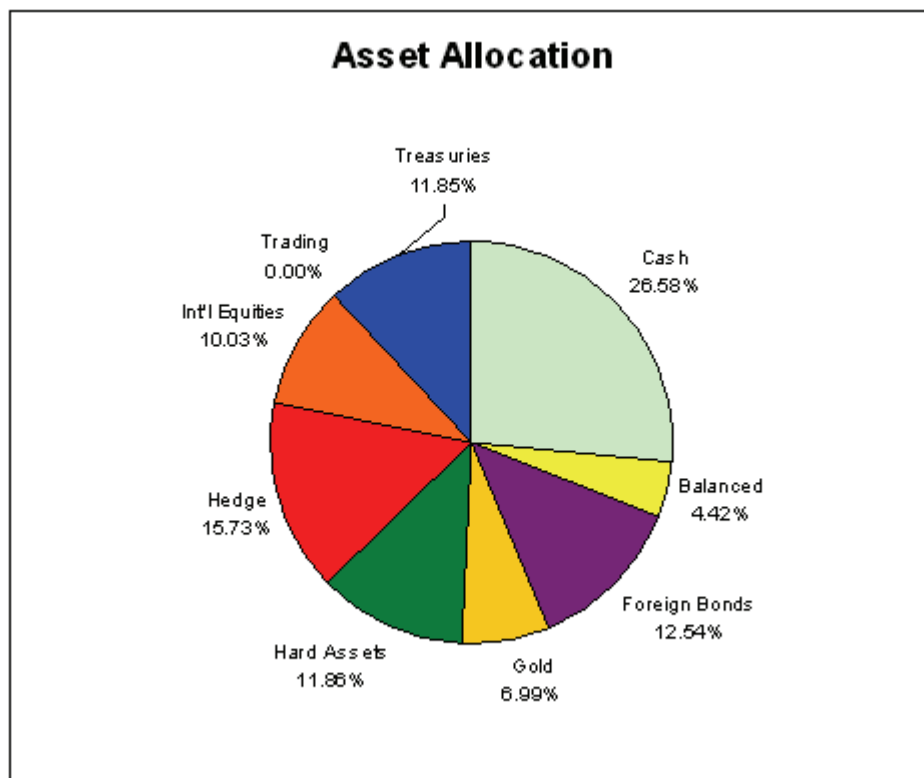


Cornerstone Money Management

Key Points

- ◆ We have never had Fannie Mae or Freddie Mac debt in any portfolios
- ◆ We do not own any banks, brokerages or insurance companies
- ◆ Over half the portfolio is in Cash, Treasury TIPs and Market Hedges
- ◆ We have consistently outperformed the market
- ◆ Our Beta, a measurement of volatility or risk, is extremely low

Cornerstone Model Portfolio 09/30/2008



Cornerstone's Model Portfolio and Various Indices Performance Comparisons

Cornerstone Model Portfolio	Inception 5/31/99 to	5 Years	3 Years	1 Year	YTD
Total Return	146.90%	52.12%	21.68%	-3.30%	-6.86
Annualized	10.16%	8.74%	6.75%	-3.30%	NA
Beta	0.07	0.29	0.29	0.19	0.11
Major Indices (Not annualized)					
S&P 500	-10.02	16.95%	-5.21%	-23.71%	-20.68%
Dow Jones Ind	2.40%	16.99%	2.67%	-21.91%	-18.20%
Nasdaq	-15.71%	16.53%	-3.22%	-22.92%	-21.49%
Phil Gold & Silv Index	119.14%	44.00%	16.20%	-22.25%	-24.30%
DJ Commodity Index	113.52%	38.78%	-5.87%	-5.87%	-9.29%
Lehman Br. Govt/Corp Bd (Vanguard fund)	3.77%	-9.44%	-9.44	-5.29%	-7.73%

All Model Portfolio figures are after fees (Indices do not pay fees)



As Seen in

Forbes

Cornerstone Investment Services has been chosen by Goldline Research as one of the **Ten Most Dependable Wealth Managers of the NorthEast**

Highlights

- ◆ Asset Allocation changes as we see markets change
- ◆ For much of the first 3 years, the Model was about 50% cash and Treasuries
- ◆ Cash is used to feed the trading portion of the portfolio
- ◆ Cornerstone Portfolios are fully flexible. This means we are not limited to pre-determined asset allocation percentages or asset classes

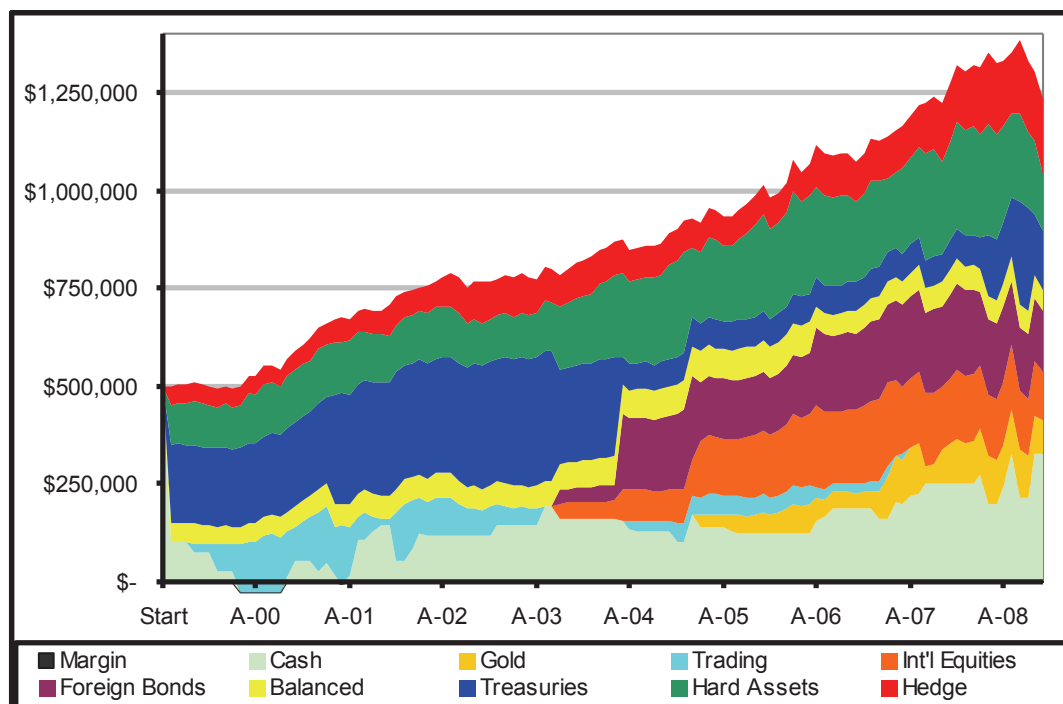
Questions, comments, further information, to set up an appointment or request forms, call: Toll Free: 1-888-277-5968 (outside Rhode Island) Providence Office: (401) 453-5550 Dallas Office: (972) 563-8990

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Securities offered through Cantella & Company, Inc., Member, FINRA, SIPC
Fee based money management and Financial Planning offered through Cornerstone Investment Services, LLC's RIA
Accounts are carried by National Financial Services Corporation, Member NYSE/SIPC

Cornerstone's Model Portfolio has not been static

As the mountain chart below shows, we have made slight and major shifts as warranted by market action.



Disclosures

All information contained herein is stated as of September 30, 2008, unless indicated otherwise. Results shown are past performance, which is not an indication of future results.

Cornerstone Investment Services, LLC has prepared and presented this report in compliance with the Performance Presentation Standards of the Association for Investment Management and Research (AIMR-PPS®), the U.S. and Canadian version of the Global Investment Performance Standards (GIPS®). AIMR has not been involved in the preparation or review of this report.

Cornerstone Investment Services, LLC is a registered investment adviser. The firm is privately owned. The firm maintains a complete list and description of composites, which is available upon request.

The Cornerstone Model Portfolio (CMP) is an integral part of our investment management process, which is why it is included in this report. It is a hypothetical portfolio which began on 5/31/99 and is driven by Cornerstone's research. Performance is net of fees and utilizes the same investments as discretionary client portfolios. All discretionary accounts follow the CMP, but none are identical to it. Cornerstone's money management process first makes changes to the CMP and then applies those changes to client portfolios as appropriate. Client portfolio performance will differ from the CMP due to various factors including, but not limited to time, asset allocation, income distributions and risk tolerance of the investor.

Fees vary according to account size. A fee schedule is available upon request and is described in Part II of the firm's ADV. A client's actual net total return may differ from the CMP due to various factors including, but not limited to time, asset allocation, income distributions and risk tolerance of the investor.

The performance information is supplied for reference. Past performance is no guarantee of future results. Results will vary among accounts. The U.S. dollar is the currency used to express performance. All material is compiled from sources believed to be reliable, but accuracy cannot be guaranteed.

For other information please contact Cornerstone Investment Services, LLC at (401) 453-5550. This report is not to be considered an offer to buy or sell any financial instrument. As with all investments, there are associated inherent risks. Please obtain and review all financial material carefully before investing.

Past performance is no guarantee of future results.

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It contains all details regarding fees and services