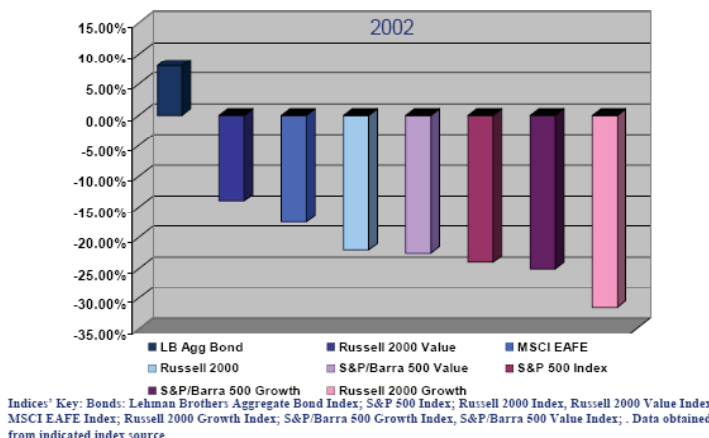


How Institutional Investors are Protecting Their Portfolios Today

-Harvard and Yale Endowments, the Alaska Permanent Fund, heck even KU's Endowment and KPERS don't use the old traditional and outdated model of asset allocation most individuals are using today.

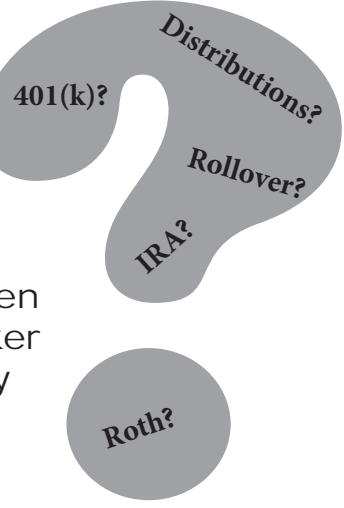
These types of larger institutions with billions of dollars have moved on and for years have used non-traditional asset classes such as REIT's, 130/30 funds, managed futures, and commodities in their allocations. Why? Because many of them are non or low correlated, which in simple English means that whether the stock market goes up or down, it typically has little bearing on the prices of these other asset classes. This is one key way that managers of massive portfolios have managed downside risk for years. In fact, according to published reports, last year Yale's biggest allocation (28% of their portfolio) was in real assets (real estate, oil, gas and timberland) while only 12% was in domestic equities, and their portfolio posted a 28% gain last fiscal year and has averaged 17.8% over the last decade! As the graphs below clearly demonstrate, a traditional portfolio in the last big bear market was DOWN almost across the board, while a more modern portfolio had more than 1/2 of its asset class holdings UP! If your investment portfolio currently looks more like the graph on the left than the one on the right, you should seriously consider speaking with an investment professional.

Traditional Diversification - Used by Most Individuals



So many financial questions..

How will this affect my retirement plans?

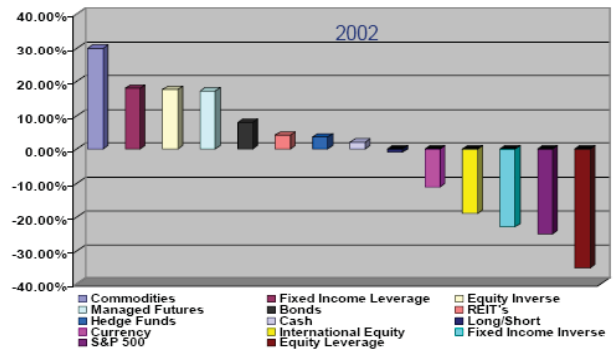


For answers, listen to Roger Shumaker on "Senior Money Talks," 9 am Saturdays on KMAJ AM-1440.

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Advanced Diversification - Used by Most Institutional Investors



Indices' Key: Bonds: Lehman Brothers Aggregate Bond Index; Cash: Bloomberg 1 Month CD Index; Commodities: Goldman Sachs Commodity Index; Currency: U.S. Dollar Index; Equity Inverse: Inverse daily S&P 500; Equity Leverage: 150% daily S&P 500; Fixed Income Inverse and Leveraged: 120% daily U.S. Government Long Bond Leverage; Hedge Funds: T. Rowe Price Hedge Fund Index; International Equity: MSCI EAFE Index; Long/Short: T. Rowe Price Long Short Equity Fund Index; Managed Futures: S&P Diversified Trend Indicator; REITs: NAREIT (National Association of Real Estate Investment Trusts); S&P 500 Index: Data obtained from indicated index source

Ryan Shumaker has an advanced degree in Economics from the University of Kansas, where he was an instructor of macroeconomics, is a co-host of 'Money Talks' - a local financial radio show that airs Saturdays at 9:05am on KMAJ-1440 AM., writes a weekly newsletter titled "Weekly Market Highlights... in Plain English" and can be contacted at (785) 228-0222.