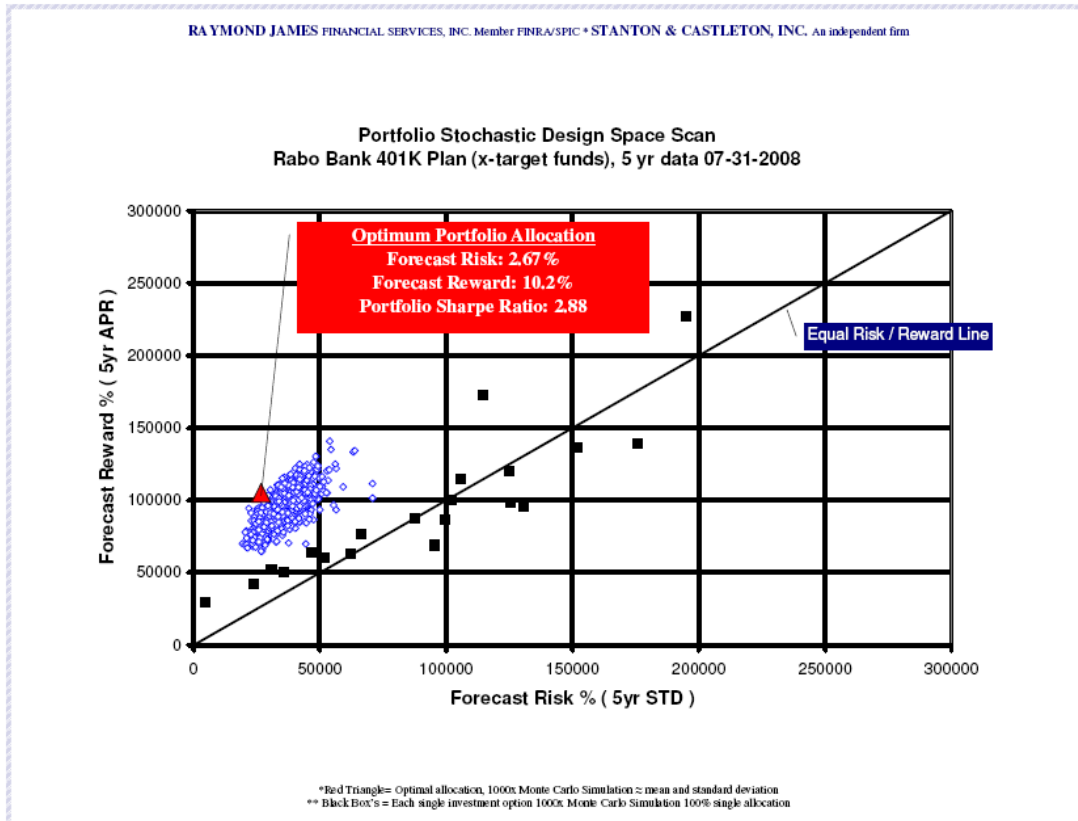




Stanton & Castleton, Inc.

An independent firm

Rabo Bank 401k Portfolio Stochastic Design Scan



What is this?

We believe this may help you decide how to manage your 401k investment, by providing you a simple way to test how different combinations of the investment options in your 401k plan might behave. The idea is to have confidence that your 401k account design has the potential for reward and a level of risk that you thought when you made your investment allocations.

What does it mean? *

Above the red triangle ▲ represents the optimum allocation for an account using **all** (x-target funds) the investment options in your company's 401k plan.

How do I use this?

Easy, find the investment combination you would like to try and we will scan it for you. If you like the potential results, you have a portfolio. If the results are not what you hoped for try a different design...we can test this until you have a portfolio you like. The best part is we run the test before you risk your account money!

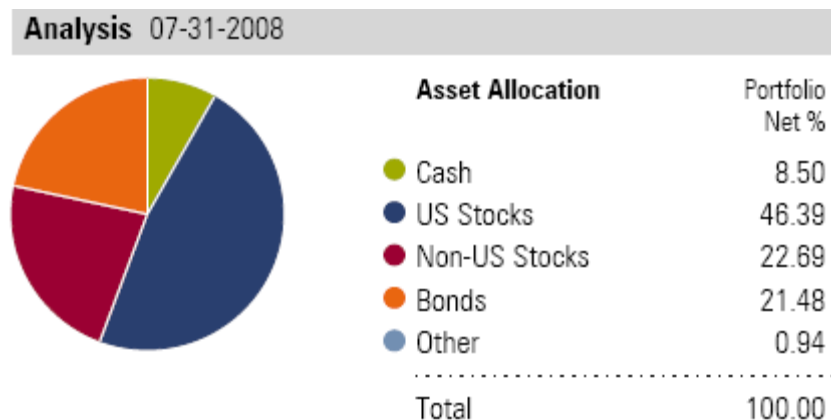
Why do this at all?

This is your money and handled well can potentially become the most significant part of a comfortable and enjoyable retirement income. Handled poorly you could be working longer than you ever thought.

What now?

Call us @ 877.975.0955 or email a request for our office to contact you Stanton.Castleton@RaymondJames.com ...get started today on your future!

As you can imagine there is more detail on a personalized 401k scan. For the example above we used all the investment options and then optimized the allocation using our design tool and below is the actual asset allocation for that portfolio example above: (the red ▲)



Optimum 401k Asset Allocation by asset class...the red triangle

“In the end, how your investments behave is much less important than how you behave.”

Benjamin Graham / The Intelligent Investor

*A bit more detail for those who are so inclined:

It can be difficult to find the time to understand your company's 401k plan investment options, let alone figure out which investments to use and the allocation for each. To help solve this dilemma we have developed a design tool (PSDS) that can show how your 401k portfolio might behave. Above we took all your current investment options (the **black ■**) and decided to try 1000 different portfolio combinations (the **blue ◆**) each run in through a process know as Monte Carlo simulation. This gives you a look at a large range of potential returns **IF** you used all the plan investment options. The allocation you chose depends on the type of investor you are. Above, we have shown the optimum allocation (the **red ▲**) for your company's 401k plan. You can find a more in depth analysis of our process by visiting: <http://tinyurl.com/5v3dtb>

For a more in depth discussion on our services and approach to asset management...or if you would like to read past issues of our newsletter just click this link:

<http://tinyurl.com/65vypu>

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