



# Compass EMP Long-Term Growth Fund

*A Diversified, Tax Efficient, Global Multi Asset Class Mutual Fund*

## Compass Efficient Model Portfolios

### Compass EMP Long-Term Growth Fund

The Compass EMP Long-Term Growth Fund is a passive strategic asset allocation fund structured to provide diversification among many asset classes, markets and economies around the world in an attempt to manage risk and improve returns. The purpose of the fund is to provide lower volatility with a similar or greater return over a full market cycle compared to the broad market indexes. The global indexing asset allocation strategy is designed to produce high positive risk adjusted returns (alpha) versus a broad world benchmark over time. The Compass EMP Long-Term Growth Fund's investment objective is to achieve long-term capital appreciation.

### Compass EMP Philosophy

- ✓ Compass EMP utilizes an investment process that employs global diversification among many low to negative correlating asset classes. This strategy is designed to reduce investment portfolio fluctuation and risk as well as improve long-term returns.
- ✓ Exchange Traded Funds (ETFs) are used to take advantage of many different global growth and income markets at a low cost. ETFs are highly tax efficient due to the in-kind creation and redemption of the individual holdings.
- ✓ The Compass EMP Funds have a focus on enhanced-fundamental indexed ETF's in an attempt to capture improved risk adjusted returns over the long-term.

*Each ETF is subject to risks, depending on the nature of the Underlying Fund. These risks could include liquidity risk, sector risk, foreign and related currency risk as well as risks associated with real estate investments and commodities.*

### The Compass EMP Rebalancing Strategy

Many studies have shown that jumping in and out of the markets can be hazardous to your financial health. If your timing is off – even for just a few days – your results can be impacted significantly compared to a long-term buy-and-hold strategy.

The Compass EMP rebalancing policy is based on market movements, not by dates on the calendar or attempts to time the market. Our rebalancing policy forces a buy low sell high strategy. *As with any mutual fund, there is no guarantee that a Fund will achieve its goal.*

All markets and asset classes represented by ETFs are rebalanced back to the predetermined target if the ETF's portfolio weighting has drifted plus or minus 20% from the long-term target allocation due to market performance.

### Investment Strategy

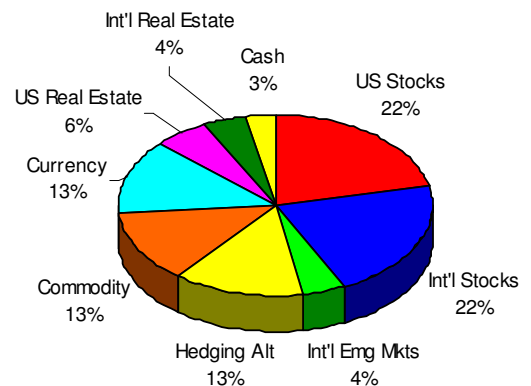
The Compass Efficient Model Portfolios are based on the Compass EMP Balanced Index Methodology

### The Compass EMP Balanced Index Summary

- ✓ All asset classes and markets will be considered unless liquidity dictates otherwise.
- ✓ Only broad market indexes will be considered
- ✓ Country specific indexed ETFs will not be considered unless a particular country represents 25% or more of the world market.
- ✓ Only quality investment grade bonds will included
- ✓ Analyze possible asset class correlations over various rolling time frames
- ✓ Establish restrictions and constraints for all asset classes designed to limit risk and help achieve return objectives for each asset allocation model
- ✓ Develop a comprehensive efficient frontier analysis in order to optimize risk versus reward
- ✓ Establish strict rebalancing procedures based on market movements over time

A priority will be given to enhance indexed or fundamental indexed ETFs for the Compass EMP Funds.

### Compass EMP Long-Term Growth Fund Asset Allocation as of January 5, 2009



### Available Asset Classes in the Compass Efficient Model Portfolios\*

|                                |                                |
|--------------------------------|--------------------------------|
| US Core Stocks                 | Diversified Global Currencies  |
| International Core Stocks      | Diversified Global Commodities |
| International Emerging Markets | US Core Bonds                  |
| Hedging Alternatives           | International Core Bonds       |
| US Real Estate – REITs         | Preferred Stocks               |
| Int'l Real Estate – REITs      | Cash                           |

Percentages in each asset class may vary and change at any time. All allocation percentages above are rounded off to the nearest whole number for illustration purposes.



# Compass EMP Long-Term Growth Fund

## Portfolio Characteristics

|  |       |
|--|-------|
| Number of Holdings                       | 11    |
| Number of Asset Classes                  | 10    |
| Approximate Number of World Markets*     | 93    |
| Stock Markets                            | 39    |
| Commodity Markets                        | 24    |
| Currency Markets                         | 10    |
| Real Estate Markets                      | 19    |
| Bond/Cash                                | 1     |
| Approximate Securities held in the ETF's | 3,046 |

### Top 10 Countries represented in the ETF's:

|                |             |
|----------------|-------------|
| United States  | Japan       |
| United Kingdom | Italy       |
| Canada         | Germany     |
| France         | Australia   |
| Spain          | Switzerland |

\*"Holdings", subject to change, include Exchange Traded Funds (ETFs) and Money Market Funds. "Approximate number of world markets" include ETF security holdings represented by country specific exchanges as well as various commodity and currency markets (i.e. aluminum, energy, US Dollar, etc.).

## The Advisor/Fund Manager

- Compass Advisory Group, LLC also known as Compass Efficient Model Portfolios, LLC or Compass EMP, LLC is registered with the Securities and Exchange Commission
- Established in 1996
- Assets under advisement or management of approximately \$3 Billion
- Headquarters: 213 Overlook Circle, Suite A-1 Brentwood, TN 37027
- Compass EMP is Team Managed – Lead Portfolio Manager, Stephen Hammers, CIMA®
- Managing partners and founders: Stephen Hammers, CIMA® & David Moore, CFP®

## Annualized Rate of Return

| Share Class                       | YTD | 1 Yr | 3Yr | 5 Yr | 10 Yr | Since 1/1/09 |
|-----------------------------------|-----|------|-----|------|-------|--------------|
| <b>Without Sales Charges</b>      |     |      |     |      |       |              |
| <b>Class A</b>                    |     |      |     |      |       | N/A          |
| <b>Class C</b>                    |     |      |     |      |       | N/A          |
| <b>With Sales Charges</b>         |     |      |     |      |       |              |
| <b>Class A</b>                    |     |      |     |      |       |              |
| <b>Indexes for Comparison</b>     |     |      |     |      |       |              |
| <b>S&amp;P 500</b>                |     |      |     |      |       | N/A          |
| <b>MSCI EAFE (Int'l)</b>          |     |      |     |      |       | N/A          |
| <b>Barclays US Aggregate Bond</b> |     |      |     |      |       | N/A          |

*Index (benchmark) returns do not include expenses. Investors cannot invest directly in an index. See the fund prospectus for long-term Registered Investment Advisor performance.*

### Risk and Return Characteristics Since Inception (January 1, 2009):

Cumulative return: N/A  
Beta vs. S&P 500: N/A  
Alpha vs. S&P 500: N/A

**Minimum Investment:**  
Initial: \$1,000  
Subsequent: \$50  
Automatic Investment Plan: \$100

**Fees:**  
Annual Internal Fund Expense Ratio  
Class A: 1.45%    Class C: 2.20%

**Ticker Symbol**  
Class A: LTGAX  
Class C: LTGCX

**Cusip Number**  
Class A: 14887A 676  
Class C: 14887A 668

Estimated underlying ETF internal expenses: 0.45%.  
The advisor has contractually agreed to waive fees and/or reimbursement expenses necessary to limit annual fund operation expenses to 1.45% for Class A and 2.20% for Class C of the average daily net assets of the fund as of December 31, 2008

Please contact your financial advisor for more information

**Compass Efficient Model Portfolios, LLC - A Road Map to Efficient Investing**

213 Overlook Circle, Suite A-1 Brentwood, TN 37027 • 615-661-9622 • www.CompassEmpFunds.com

*Investments in mutual funds involve risks. Past performance does not guarantee future results. The fund is newly organized and may be subject to substantial short-term changes. Investment return and principal value will fluctuate with changing market conditions so that when redeemed shares may be worth more or less than their original cost.*

*Investors in a Fund will indirectly bear fees and expenses charged by the underlying investment companies in which the Fund invests in addition to the Fund's direct fees and expenses*

*Please consider the Fund's investment objectives, risks, charges and expenses carefully before investing. This and other important information about the Compass EMP Funds can be found in the Fund's current prospectus. A prospectus with this and other important information about the Fund may be obtained by calling your Financial Advisor or shareholder services at 1.888.944.4367. Please read the prospectus carefully before investing. The Compass EMP Funds are distributed by Matrix Capital Group, Inc., New York, NY 10017*