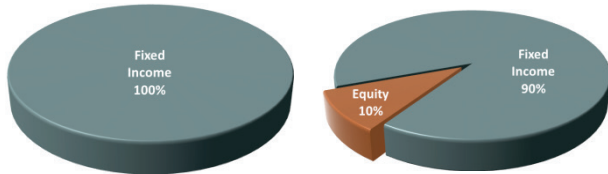




ATG TRUST COMPANY

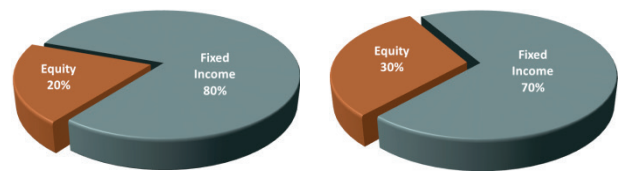
INVESTMENT OBJECTIVES AND ASSET ALLOCATION STRATEGIES

MAXIMUM INCOME ALLOCATION MODEL



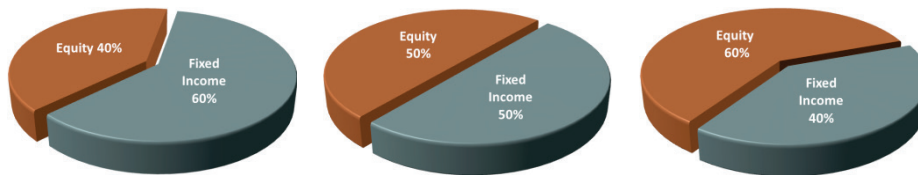
This objective is for investors whose primary investment objectives are preserving principal and maximizing current income. By definition, this investor is willing to accept lower potential returns in exchange for lower potential volatility. Minimal growth in principal will be attained due to the lack of equity exposure.

CONSERVATIVE ALLOCATION MODEL



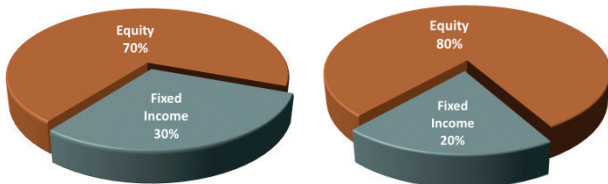
This objective is for investors whose primary investment objective is income generation with some desire for capital appreciation. The investor is willing to accept some principal volatility in exchange for moderate growth potential, as the largest portion of the account will be invested in fixed income securities.

MODERATE GROWTH ALLOCATION MODEL



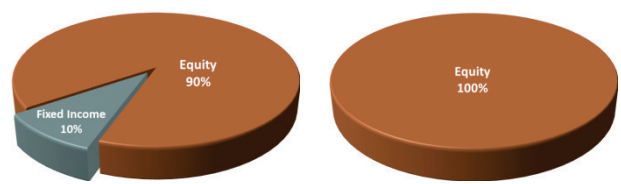
This objective is for investors seeking a balance between growth and income. The investor is willing to accept principal volatility in exchange for growth potential. Investments reflect a balance between a diversified equity portfolio and fixed income securities.

GROWTH ALLOCATION MODEL



This objective is for investors whose primary investment objective is growth and secondary is income. Equity securities dominate this asset allocation objective. The smaller fixed income allocation serves to help reduce the overall volatility of returns and provide base level of current income. The investor is willing to accept a higher degree of principal volatility in exchange for potentially higher returns.

MAXIMUM GROWTH ALLOCATION MODEL



This objective is for a risk-tolerant investor who has a long time horizon. Returns may be highly volatile but in the long run, this objective should produce the best total returns. A long time horizon is the critical element for the success of this objective.