WFG PORTFOLIOS

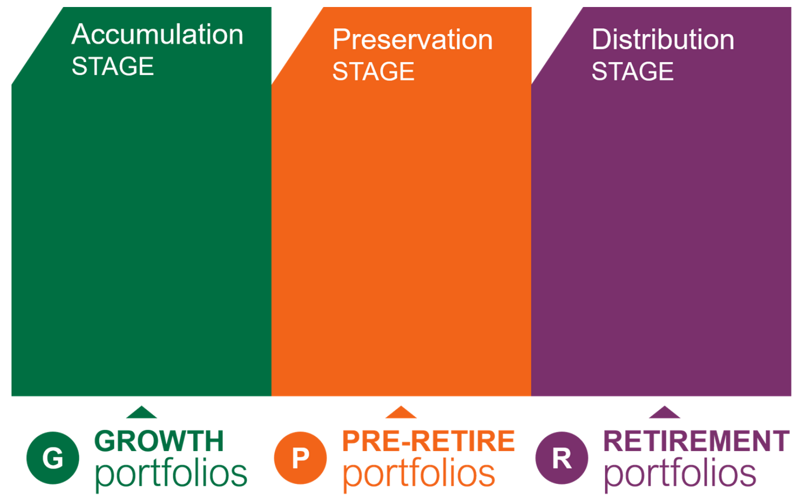
Washington Financial Group

Model Portfolios for the Investor Lifecycle

Focused on You.

A comprehensive approach to investing should not only include diversification among asset classes, but various strategies as well. Accordingly, we use the following approach when appropriate for our clients. And we customize our client strategies with three categories of strategies that can be tailored to their specific objectives.

The diagram on the right highlights three major stages of the investor lifecycle. To find the appropriate portfolio strategy, investors must first determine where they are located within the investor lifecycle and then evaluate their specific risk tolerance and objective. Individual results may vary.



As our investors move from Growth to Pre-Retire to Retirement we adjust their portfolios with them, providing additional portfolio components to complement their new stage.

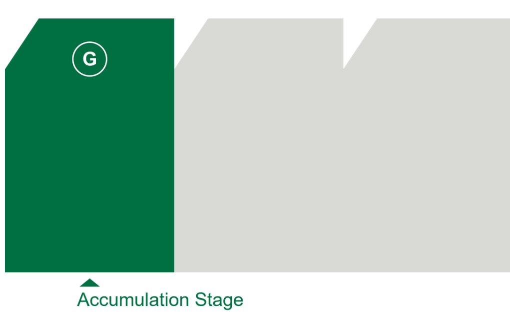
G

GROWTH portfolios

FOCUS: Global Diversification

Each of these portfolios balances globally diversified active and passive management strategies while seeking to achieve flexibility.

For use during the Accumulation Stage of the lifecycle.



WFG Aggressive Growth[1] (G)

Equity	100
Fixed Income	0

WFG Growth[2] (G)

Equity	80
Fixed Income	20

WFG Growth + Income[3] (G)

Equity	60
Fixed Income	40

WFG Income + Growth[4] (G)

Equity	40
Fixed Income	60

WFG Conservative[5] (G)

Equity	30
Fixed Income	70

Portfolio components:

Equity Allocation

Designed for diversified exposure to global markets. Positions include active investment managers, passive indexed investments and individual equities combined to balance the trade-off between manager expertise and cost. The potential return of equities is accompanied by the risks of dividend fluctuation, loss of principal, and potential illiquidity in a falling market.

Fixed Income Allocation

Managed for a diversified and flexible approach to interest rates and credit quality. Holdings are balanced between standard diversified income managers and flexible income managers who can adjust to interest rate moves and credit opportunities. The values of fixed income investments typically move inverse to interest rates. They are subject to interest rate and market risk, if sold prior to maturity, as well as availability and change in price.

PRE-RETIRE portfolios

FOCUS: Risk Management

Each of these portfolios includes active risk mitigation techniques that aim to limit loss while seeking to preserve capital.

For use during the Preservation Stage of the lifecycle.

Preservation Stage

WFG Aggressive Growth[1] (P)

Equity	50	Hedged	50
Fixed Income	0	Endowment	0

WFG Growth[2] (P)

Equity	30	Hedged	50
Fixed Income	10	Endowment	10

WFG Growth + Income[3] (P)

Equity	20	Hedged	40
Fixed Income	20	Endowment	20

WFG Income + Growth[4] (P)

Equity	10	Hedged	30
Fixed Income	30	Endowment	30

WFG Conservative[5] (P)

Equity	0	Hedged	30
Fixed Income	35	Endowment	35

Portfolio components:

- Equity Allocation
- Fixed Income Allocation
- Hedged

Seeks to withstand equity market volatility and provide risk mitigation in down markets. Positions include tactically-managed strategies that aim to reduce dependence on overall market movements through active portfolio reallocations and hedging activity. It is not possible to protect against market risk, so there is no assurance that the objective of this strategy will be attained.

- Endowment

Constructed to provide consistency, especially in challenging fixed income markets. Holdings incorporate diversified alternative investment strategies that seek absolute returns with maintaining low correlations to traditional investment strategies. Alternative investment strategies may accelerate the velocity of potential losses, so they should only be considered as an investment for the risk capital portion of an investor's portfolio.

RETIREMENT portfolios

FOCUS: Spend Longevity

Each of these portfolios is designed specifically with longevity in mind while seeking to meet an investor's spending needs.

For use during the Distribution Stage of the lifecycle.

Distribution Stage

WFG Aggressive Growth[1] (R)

Equity	75	Hedged	4
Fixed Income	0	Endowment	0
		Liquidity	21

WFG Growth[2] (R)

Equity	53	Hedged	21
Fixed Income	4	Endowment	4
		Liquidity	18

WFG Growth + Income[3] (R)

Equity	42	Hedged	26
Fixed Income	12	Endowment	5
		Liquidity	15

WFG Income + Growth[4] (R)

Equity	29	Hedged	39
Fixed Income	12	Endowment	8
		Liquidity	12

WFG Conservative[5] (R)

Equity	22	Hedged	33
Fixed Income	20	Endowment	16
		Liquidity	9

Portfolio components:

- Equity Allocation
- Fixed Income Allocation
- Hedged
- Endowment
- Liquid Allocation

Created to provide liquidity for the retirement investor. Holdings comprised of short-term income holdings to maintain spending reserve for clients in need of spending requirement. This component is replenished by potential gains in the other portfolio components as part of the retirement strategy. This component is replenished when market conditions warrant as part of the retirement strategy. Investments in this category are subject to the risk of inflation.

[1]The Aggressive Growth portfolio focuses on maximum capital appreciation.
[2]The Growth portfolio focuses on growth of principal with little emphasis on current income.
[3]The Growth + Income portfolio primarily focuses on growth of principal with an additional focus on current income.
[4]The Income + Growth portfolio focuses on income, with growth of principal an important consideration.
[5]The Conservative portfolio focuses on income, with growth of principal a secondary concern.

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There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. Investing involves risks including possible loss of principal. No strategy assures success or protects against loss.

Investing in stocks includes numerous specific risks including: the fluctuation of dividends, loss of principal and potential liquidity of the investment in a falling market.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price.

Alternative investments may not be suitable for all investors and involve special risks such as leveraging the investment, potential adverse market forces, regulatory changes and potentially liquidity. The strategies employed in the management of alternative investments may accelerate the velocity of potential losses.