



**GREEN INVESTMENT MANAGEMENT, INC.**  
POSITIONED FOR TODAY ... PREPARED FOR TOMORROW

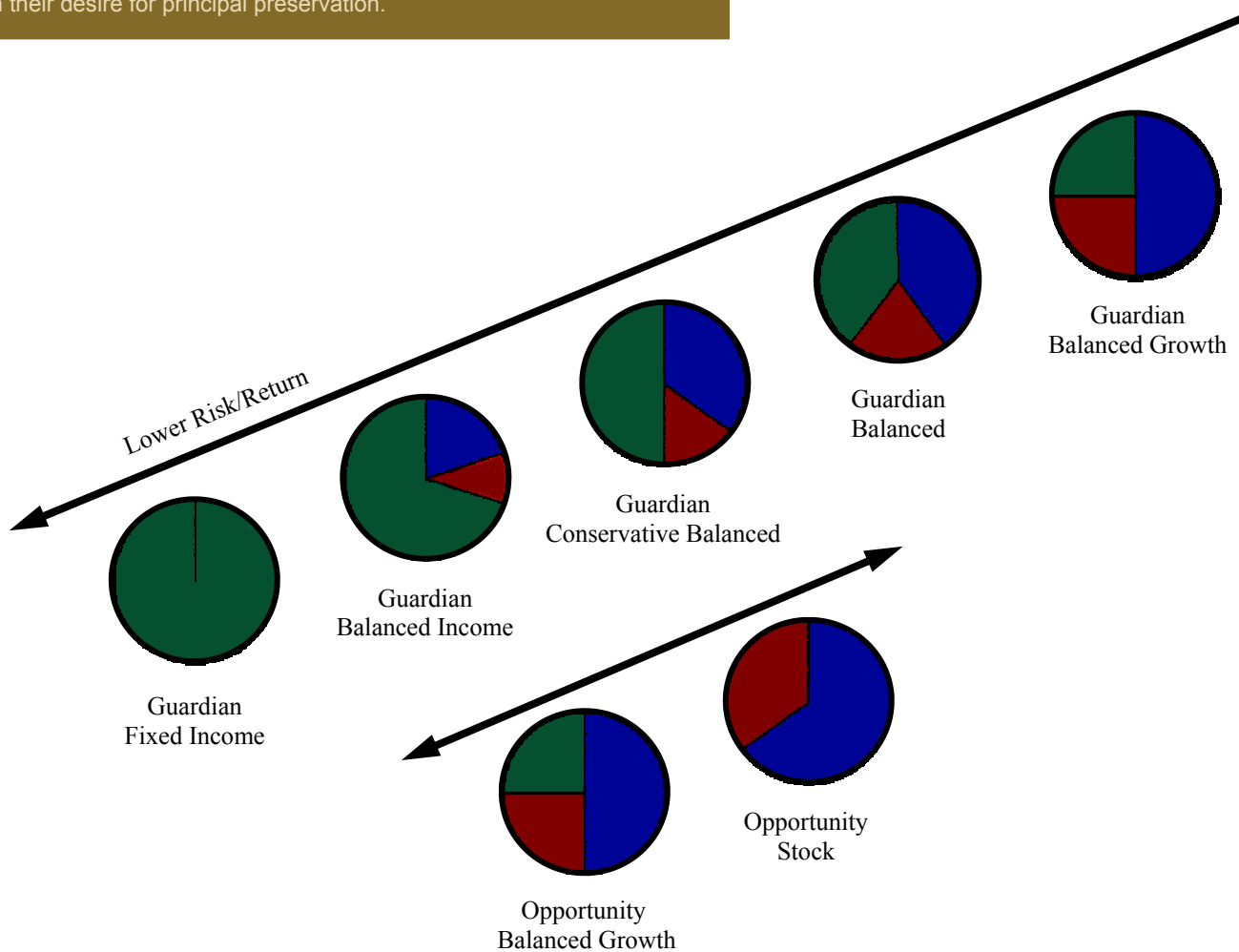
# Allocation Spectrum

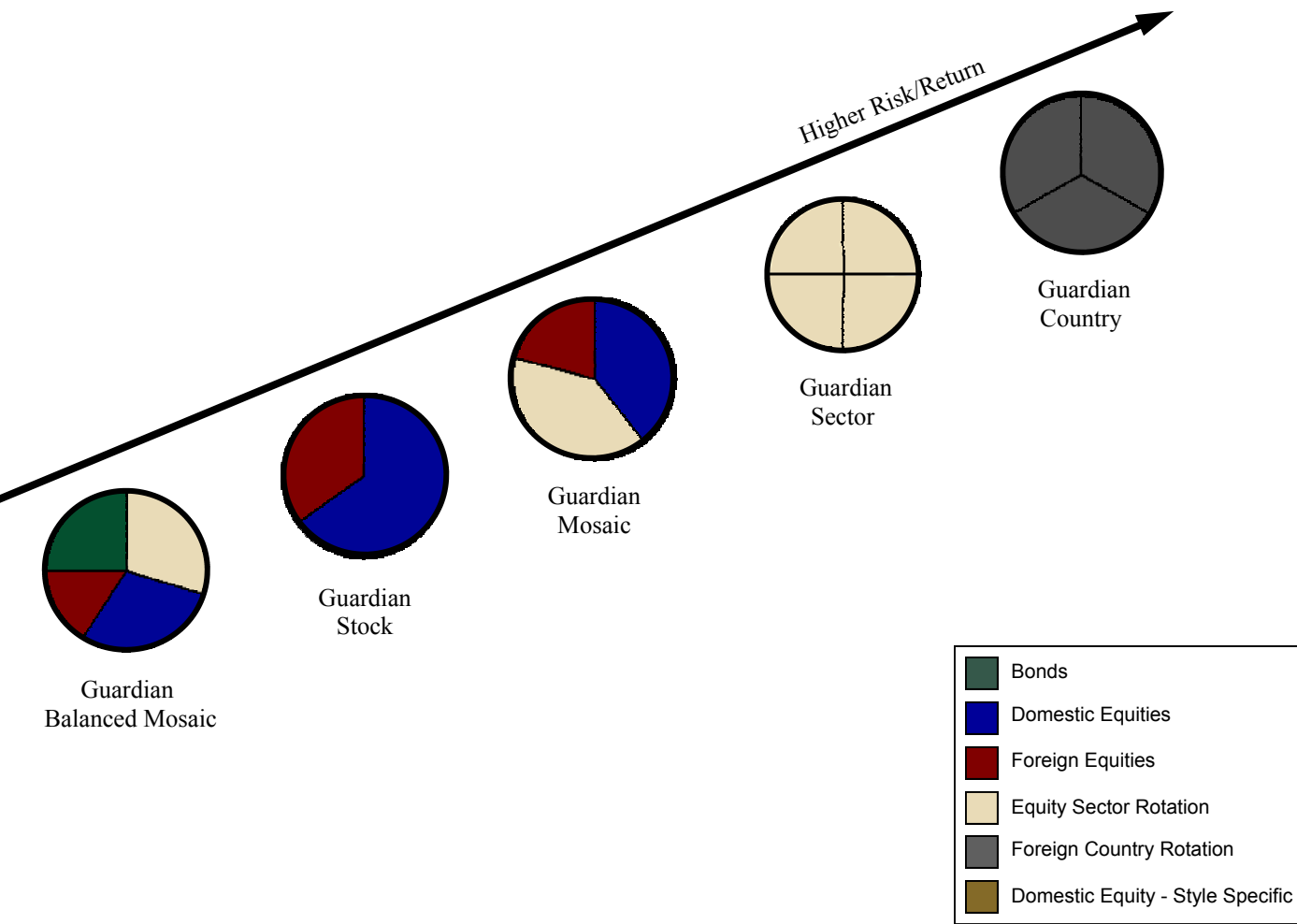
# ALLOCATION SPECTRUM

## YOUR PORTFOLIO CHOICES

### GIM Guardian Allocations

Guardian allocations utilize the active/defensive style GIM has become known for. This diversified style attempts to minimize portfolio loss during difficult or “bear” markets and seeks to provide risk adjusted returns that meet or exceed the returns of similarly allocated passive managers. The Guardian allocations range from the very conservative Fixed Income to the more aggressive Stock and Sector allocations. Guardian allocations are designed for investors who place more emphasis on their desire for principal preservation.





## GIM Opportunity Allocations

The Opportunity allocation style is designed for clients wanting to participate in capital appreciation opportunities available in the financial markets through a diversified portfolio. This active/diversified style seeks to provide risk-adjusted returns that meet or exceed similarly allocated passive managers. Within this style, GIM monitors the market and positions the portfolio to best take advantage of opportunities that exist within the risk parameters of the specific allocation selected.

**Disclosure:** Request Form ADV Part II for a complete description of Green Investment Management, Inc.'s management services. Market and economic conditions can change rapidly producing materially different returns (or losses) over different periods. No inference should be drawn that managed accounts will achieve similar performance or will be profitable in the future. Investing involves risk and you may incur a profit or a loss. Past performance is no guarantee of future results.

# GIM Allocation Descriptions

## Guardian Fixed Income Allocation

This actively managed portfolio is diversified primarily among domestic bond funds with a small allocation to foreign bonds periodically. This allocation may be suitable for some clients requiring higher income, safety and stability needs.

Consists of:	Strategic	Tactical
Domestic Bonds	100%	10%-100%
Foreign Bonds		0%-15%
Money Market		0%-90%
Other		0%-10%

## Guardian Balanced Income Allocation

This actively managed portfolio is a diversified mix of both domestic and international stock and bond funds, with a strong emphasis on bonds. This allocation employs an active/defensive style designed to provide moderate current income and moderate growth.

Consists of:	Strategic	Tactical
Domestic Equities	20%	10%-30%
Foreign Equities	10%	5%-10%
Domestic Bonds	70%	10%-70%
Foreign Bonds		0%-15%
Money Market		0%-75%
Other		0%-10%

## Guardian Conservative Balanced Allocation

This actively managed portfolio is a diversified mix of both domestic and international stock and bond funds with an emphasis on bonds. This allocation employs an active/defensive style designed to provide conservative long-term growth with some current income.

Consists of:	Strategic	Tactical
Domestic Equities	35%	10%-40%
Foreign Equities	15%	5%-20%
Domestic Bonds	50%	10%-60%
Foreign Bonds		0%-10%
Money Market		0%-75%
Other		0%-20%

## Guardian Balanced Allocation

This actively managed portfolio is a diversified mix of both domestic and international stock and bond funds with an emphasis on bonds. This allocation employs an active/defensive style designed to provide conservative long-term growth with some current income.

Consists of:	Strategic	Tactical
Domestic Equities	40%	10%-50%
Foreign Equities	20%	5%-30%
Domestic Bonds	40%	10%-50%
Foreign Bonds		0%-10%
Money Market		0%-75%
Other		0%-20%

## Guardian Balanced Growth Allocation

This actively managed portfolio is a diversified mix of both domestic and international stock and bond funds with an emphasis on stock. This allocation employs an active/defensive style designed to provide long-term wealth accumulation and purchasing power protection.

Consists of:	Strategic	Tactical
Domestic Equities	50%	10%-60%
Foreign Equities	25%	5%-40%
Domestic Bonds	25%	0%-30%
Foreign Bonds		0%-10%
Money Market		0%-85%
Other		0%-20%

## Guardian Balanced Mosaic Allocation

This actively managed portfolio is a diversified mix of both domestic and international stock and bond funds, with a stronger emphasis on stock. This allocation employs an active/defensive style designed to provide long-term growth for clients that have a reasonable tolerance for variable returns.

Consists of:	Strategic	Tactical
Domestic Equities	59.25%	5%-60%
Foreign Equities	15.75%	2%-46%
Domestic Bonds	25%	3%-25%
Foreign Bonds		0%-04%
Money Market		0%-91%
Other		0%-19%

## Guardian Global Stock Allocation

This actively managed portfolio is a diversified mix of domestic and foreign stock funds. This allocation employs an active/defensive style designed for clients with a reasonable tolerance for variable returns and who are seeking above average long-term growth.

Consists of:	Strategic	Tactical
Domestic Equities	65%	10%-90%
Foreign Equities	35%	5%-40%
Money Market		0%-85%
Other		0%-20%

## Guardian Equity Mosaic Allocation

This actively managed portfolio is a diversified mix of both domestic and international stock funds, with an occasional allocation to bonds. As the 'Mosaic' implies, multiple investment styles are employed within this portfolio. GIM's sector allocation methodology has been blended with GIM's traditional equity investing style to create this hybrid portfolio. This allocation employs an active/defensive style designed to provide moderately aggressive long-term growth for clients that have a reasonable tolerance for variable returns.

Consists of:	Strategic	Tactical
Domestic Equity	79%	6-94%
Foreign Equity	21%	3-44%
Domestic Bonds		0-20%
Foreign Bonds		0-10%
Money Market		0-91%
Other		0-10%

## Guardian Sector Allocation

This actively managed portfolio is a mix of both domestic and international stock funds, with an occasional allocation to bonds. This strategy makes concentrated investments into sectors of the investment markets that are demonstrating recent relative strength. This allocation employs an active/defensive style and is suitable for clients with a high tolerance for variable returns and those seeking aggressive long-term growth.

Consists of:	Strategic	Tactical
Domestic Equities	100%	0%-100%
Money Market		0%-100%

## Guardian Country Allocation

The Guardian Country allocation is an aggressive strategy designed to participate in foreign country or region specific exchange-traded funds that are demonstrating recent risk-adjusted relative strength. The allocation generally invests in equities from 3 to 5 different foreign countries. The objective of the Guardian Country allocation is to provide foreign equity diversification with enhanced risk-adjusted returns relative to broad foreign equity indexes.

Consists of:	Strategic	Tactical
Foreign Equities	100%	0%-100%
Money Market		0%-100%

## Opportunity Balanced Growth Allocation

Capital appreciation opportunities are actively sought after in this balanced portfolio comprised of a diversified mix of both domestic and international stock and bond funds, with an emphasis on stocks. This allocation stays fully invested through most market environments, and may be suitable for clients seeking to achieve long-term wealth accumulation and purchasing power protection.

Consists of:	Strategic	Tactical
Domestic Equities	50%	40%-60%
Foreign Equities	25%	20%-40%
Domestic Bonds	25%	20%-30%
Foreign Bonds	0%	0%-10%
Money Market	0%	0%-20%
Other	0%	0%-20%

## Opportunity Global Stock Allocation

Capital appreciation opportunities are actively sought after in this diversified mix of domestic and foreign stock funds. This allocation stays fully invested through most market environments, and may be suitable for clients that are seeking to achieve long-term wealth accumulation and purchasing power protection.

Consists of:	Strategic	Tactical
Domestic Equities	65%	55%-80%
Foreign Equities	35%	20%-40%
Money Market	0%	0%-25%
Other	0%	0%-20%