



Foy Financial Services, Inc.

Composite Performance as of January 31, 2011

	Current Month	Year to Date	One Year	Three Year	Five Year	Since Inception	Composite Inception
SELECTOR [®] Aggressive Growth	0.18%	0.18%	21.27%	-3.92%	-1.04%	3.67%	1/1/2004
SELECTOR [®] Growth	0.19%	0.19%	18.33%	0.51%	1.92%	5.28%	1/1/2004
SELECTOR [®] Conservative Growth	0.50%	0.50%	15.30%	1.47%	2.42%	4.52%	1/1/2004
SELECTOR [®] Balanced Growth	0.63%	0.63%	12.17%	2.61%	3.00%	4.06%	1/1/2004
SELECTOR [®] Income & Growth	0.50%	0.50%	10.28%	0.64%	0.93%	0.99%	1/1/2005
SELECTOR [®] Income	1.79%	1.79%	9.21%	0.13%	-0.45%	0.68%	12/1/2004
INDEXES							
Barclays Capital US Aggregate Bond	0.12%	0.12%	5.06%	5.36%	5.82%		
MSCI EAFE	2.36%	2.36%	15.38%	-3.21%	1.72%		
S&P 500	2.37%	2.37%	22.19%	-0.05%	2.24%		
Russell 2000	-0.26%	-0.26%	31.36%	4.57%	2.64%		

Past performance is not an indication of future returns. There can be no assurance that any investment strategy will be successful. Market and other economic conditions will affect the performance of an individual investment. It should not be assumed that any management style, any security listed, or any recommendations made in the future will be profitable, without loss, or will equal the performance of the investments as shown.

Performance figures presented are a composite of all discretionary accounts. Results are presented net of transaction costs and Foy Financial Services, Inc. management fees. Management fees vary due to different breakpoints. In addition, some investors may have negotiated their advisory fee, or paid their fees from another source. Individual account performance may differ from the composite. Please refer to Foy Financial's ADV Part II for a current management fee schedule. Composite results and comparative benchmarks include the reinvestment of income, dividends and capital gains. Investors may not make direct investments into any index.

The S&P 500 is a market capitalization-weighted index of 500 widely held stocks often used as a proxy for the stock market. *The MSCI EAFE* index is widely accepted as a benchmark for international stock performance. The MSCI EAFE Index is an aggregate of 22 individual country indexes that collectively represent many of the major markets of the world. *The Russell 2000 Index* measures the performance of the small-cap segment of the U.S. equity universe. It includes approximately 2,000 of the smallest securities based on a combination of their market cap and current index membership. *The Barclays Capital US Aggregate Bond Index* is an unmanaged index generally representative of intermediate-term government bonds, investment grade corporate debt securities and mortgage-backed securities.