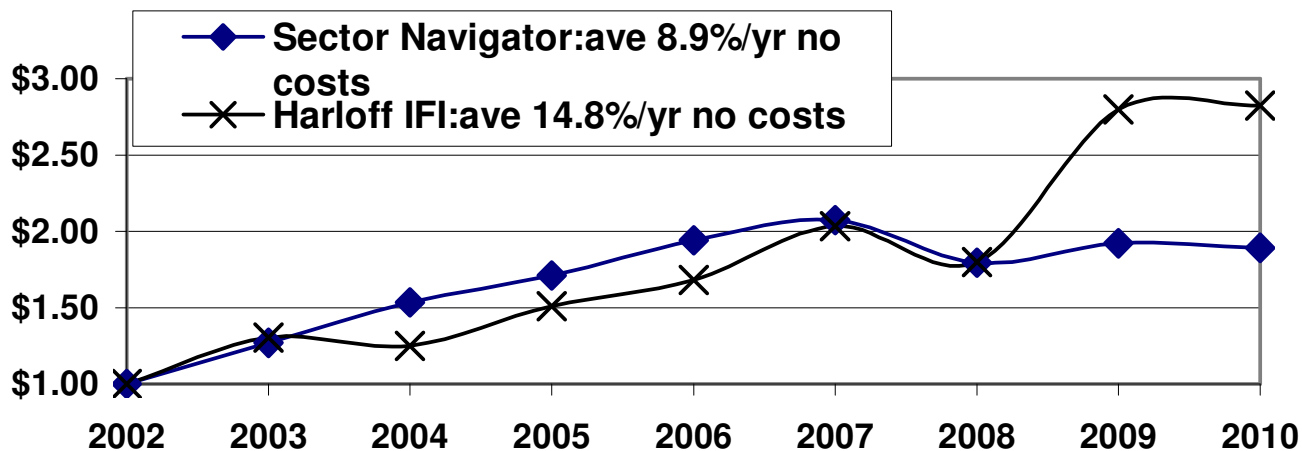


**"Harloff's Intelligent Fund Investor" beats
Hulbert's#1 "Sector Navigator" by 5.9%/yr (ave 3 portfolios)
12- 2002 to 6-18-10/IFI & 6-30-10/FN. S&P500 =-6.6%/yr. Hypothetical not actual portfolios.
Past performance does not insure future performance.**



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