

Holland Financial Services LLC
Composite Performance History
As of 12/31/2011

This summary is provided for informational purposes only, and should not be construed as advice or a recommendation for the sale or purchase of any security. The data that follows is being shown as supplemental material. Generally, Holland Financial Services LLC will take into account investment recommendations in order to properly structure an individual client's portfolio to coincide with the client's goals and objectives. The holdings and performance of your portfolio may be substantially different from the holdings and performance information contained herein. The portfolio holdings depicted are assets supervised within the domestic fixed return and domestic variable return asset classifications. Standardized returns assume reinvestment of dividends and capital gains. Performance illustrated is net of fees and expenses, but does not take into account the effects of income or capital gains taxes. Accounts subject to advisory fees may incur additional expense based on the size of the account. These fee differentials would impact returns accordingly. All references to investment or composite performance are based on historical data. Past performance is not indicative of future results.

| Bench Mark Descriptions Index | Portfolio Category I Domestic Fixed Return Year to Date Return | Performance Since inception |
|----------------------------------|--|--------------------------------|
| GIC 5yr. 2.19% | .53% | 5.00% |

| Bench Mark Descriptions Index | Portfolio Category II Domestic Variable Return Year to Date Return | Performance Since inception |
|----------------------------------|--|--------------------------------|
| S&P 500 5yr. -11.33 % | -2.35% | 7.13% |

Guaranteed Investment Contracts 5 year index includes the simple interest return for (GICS) of the principal sum of \$2-5 Million with a five year maturity. (GICS) are issued by insurance companies and are guaranteed as to principal and interest. While the principal does not fluctuate, interest crediting may fluctuate, and loss of principal and interest is possible should the insurance company fail. S&P 500 Composite index is an unmanaged market capitalization weighted price index composed of 500 widely held common stocks listed on the New York Stock Exchange, American Stock Exchange, and Over- The- Counter market. The value of the index varies with the aggregate value of the common stock equity of each of the 500 companies. The stocks represented by this index involve investment risks which may include the loss of the principal amount invested. The underlying holdings of the portfolios illustrated are not federally or FDIC insured and are not deposits or obligations of, or guaranteed by any financial institution. Investment in securities involves risks, including the possible loss of principal, and may fluctuate in value.

Inception 12/31/2006

Holland Financial Services LLC is an independent Registered Investment Adviser. Above results are based on non-discretionary assets under supervision.

Performance 12/31/2011