



**Physicians Endoscopy 401(k) Plan  
2010 Nationwide Asset Allocation Recommendations**

<b>1</b>	<b>CONSERVATIVE</b>	<b>% Allocation</b>	<b>Composition %</b>	<b>Trailing Returns % Through 11-30-2009</b>					
	Vanguard Short-Term Bond Index	10%	US Stocks	25%	3 mo	1 yr	3 yr	5 yr	
	American Funds Bond Fund of America	40%	Non US Stocks	8%	Portfolio Return	5.66	27.14	2.39	4.77
	Van Kampen Equity and Income	10%	Bonds	56%	Benchmark Return (S&P 500)	7.35	22.25	-7.86	-1.66
	Davis NY Venture	5%	Cash	4%	+/- Benchmark (S&P 500)	-1.69	4.89	10.25	6.43
	American Funds Growth Fund of America	10%	Other	7%	<b>Risk Return Statistics</b>				
	Nationwide Inv Destinations Mod Svc	25%	Total	100%	Std Deviation		Sharpe Ratio		
					Portfolio	Benchmark	Portfolio	Benchmark	
					3 year	8.29	19.9	-0.33	-0.42
					5 year	6.68	16.05	-0.09	-0.21
<b>2</b>	<b>CONSERVATIVE to MODERATE</b>	<b>% Allocation</b>	<b>Composition %</b>	<b>Trailing Returns % Through 11-30-2009</b>					
	Vanguard Short-Term Bond Index	10%	US Stocks	31%	3 mo	1 yr	3 yr	5 yr	
	American Funds Bond Fund of America	30%	Non US Stocks	10%	Portfolio Return	5.91	26.81	1.49	4.38
	Van Kampen Equity and Income	15%	Bonds	48%	Benchmark Return (S&P 500)	7.35	22.25	-7.86	-1.66
	Davis NY Venture	10%	Cash	4%	+/- Benchmark (S&P 500)	-1.44	4.56	9.35	6.04
	American Funds Growth Fund of America	10%	Other	7%	<b>Risk Return Statistics</b>				
	Nationwide Inv Destinations Mod Svc	25%	Total	100%	Std Deviation		Sharpe Ratio		
					Portfolio	Benchmark	Portfolio	Benchmark	
					3 year	12.00	19.90	0.00	-0.42
					5 year	9.66	16.05	0.19	-0.21
<b>3</b>	<b>MODERATE</b>	<b>% Allocation</b>	<b>Composition %</b>	<b>Trailing Returns % Through 11-30-2009</b>					
	Vanguard Short-Term Bond Index	10%	US Stocks	37%	3 mo	1 yr	3 yr	5 yr	
	American Funds Bond Fund of America	20%	Non US Stocks	16%	Portfolio Return	6.20	27.79	0.16	4.02
	Van Kampen Equity and Income	5%	Bonds	37%	Benchmark Return (S&P 500)	7.35	22.25	-7.86	-1.66
	American Funds Growth Fund of America	15%	Cash	4%	+/- Benchmark (S&P 500)	-1.15	5.54	8.02	5.68
	Davis NY Venture	15%	Other	6%	<b>Risk Return Statistics</b>				
	Fidelity Advisor Leveraged Co Stk	5%	Total	100%	Std Deviation		Sharpe Ratio		
	Nationwide Inv Destinations Mod Svc	25%			Portfolio	Benchmark	Portfolio	Benchmark	
	Thornburg International Value Fund	5%			3 year	14.08	19.90	-0.08	-0.42
					5 year	11.34	16.05	0.15	-0.21
<b>4</b>	<b>MODERATE to AGGRESSIVE</b>	<b>% Allocation</b>	<b>Composition %</b>	<b>Trailing Returns % Through 11-30-2009</b>					
	Vanguard Short-Term Bond Index	5%	US Stocks	47%	3 mo	1 yr	3 yr	5 yr	
	American Funds Bond Fund of America	15%	Non US Stocks	18%	Portfolio Return	6.12	28.62	-1.21	3.64
	Davis NY Venture	15%	Bonds	26%	Benchmark Return (S&P 500)	7.35	22.25	-7.86	-1.66
	American Funds Growth Fund of America	15%	Cash	3%	+/- Benchmark (S&P 500)	-1.23	6.37	6.65	5.3
	Goldman Sachs Mid Cap Value	10%	Other	6%	<b>Risk Return Statistics</b>				
	Fidelity Advisor Leveraged Co Stk	10%	Total	100%	Std Deviation		Sharpe Ratio		
	Thornburg International Value Fund	5%			Portfolio	Benchmark	Portfolio	Benchmark	
	Nationwide Inv Destinations Mod Svc	25%			3 year	15.99	19.90	-0.14	-0.42
					5 year	12.99	16.05	0.12	-0.21
<b>5</b>	<b>AGGRESSIVE</b>	<b>% Allocation</b>	<b>Composition %</b>	<b>Trailing Returns % Through 11-30-2009</b>					
	Vanguard Short-Term Bond Index	5%	US Stocks	52%	3 mo	1 yr	3 yr	5 yr	
	Davis NY Venture	17%	Non US Stocks	25%	Portfolio Return	6.51	29.44	-2.15	3.63
	American Funds Growth Fund of America	17%	Bonds	13%	Benchmark Return (S&P 500)	7.35	22.25	-7.86	-1.66
	Goldman Sachs Mid Cap Value	10%	Cash	4%	+/- Benchmark (S&P 500)	-0.84	7.19	5.71	5.29
	Fidelity Advisor Leveraged Co Stk	11%	Other	6%	<b>Risk Return Statistics</b>				
	Thornburg International Value Fund	10%	Total	100%	Std Deviation		Sharpe Ratio		
	Nationwide Inv Destinations Mod Svc	30%			Portfolio	Benchmark	Portfolio	Benchmark	
					3 year	17.82	19.90	-0.16	-0.42
					5 year	14.53	16.05	0.12	-0.21

This Analysis was conducted on a personal computer. Information contained herein was taken from sources believed to be reliable. Past Performance does not guarantee future results. This report is supplemental sales literature and does not constitute an offer to buy or sell securities.