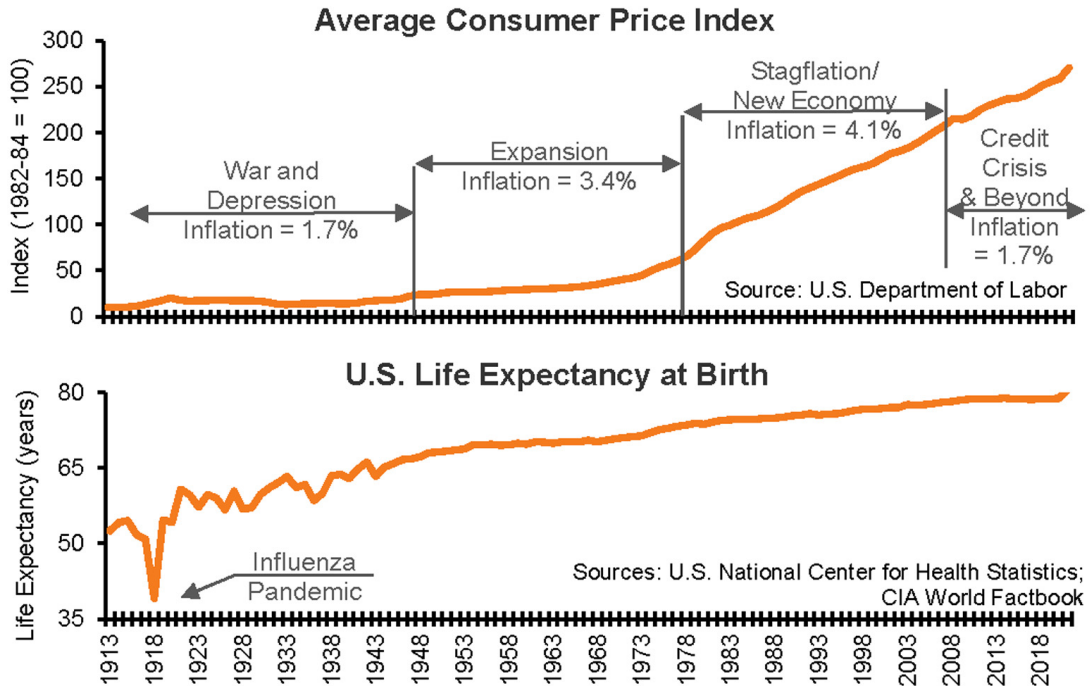


For Your Information...

Price inflation and Life Expectancy

Key Trends Influencing Fiduciary Investment Decision



Bellwether Consulting LLC
 PO Box 31
 Millburn, NJ 07041-0031

Two factors have fundamentally altered the notion of fiduciary prudence over the last century. Life expectancy increased by 25 years, while price inflation increasingly eroded the purchasing power of savings. As a result, prudent long-term investors shifted their focus from protection of principal to protection of purchasing power.

The Consumer Price Index (CPI) is a measure of general price levels for urban consumers. The index reflects the price of a market basket of goods and services. The Bureau of Labor Statistics defines and publishes this important index; definitions and current releases can be found at www.bls.gov.

Bellwether Consulting is an independent investment advisor serving the needs of retirement plan sponsors and other institutional investors.

For more information, please have a look at our website at www.bellwetherconsulting.net, or call us at (646) 205-9346.