



FOLIOfn

Account Summary
Oct 01, 2008 - Oct 31, 2008

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Account Registration

Investment Manager

IRA Contribution Summary

	Prior Year	Current Year
Totals:	\$0.00	\$0.00

Account Value

	As Of 09-30-2008	As Of 10-31-2008
Securities & Non-Sweep Cash	\$598,717.50	\$569,446.98
Sweep Instruments	\$1,382.73	\$183.42
Total:	\$600,100.23	\$569,630.40

Income Summary

	Month Ending 10-31-2008	Year To Date
Interest Actually Paid	\$6.67	\$25.61
Dividends Actually Paid	\$1,436.32	\$3,752.40
Total Earnings:	\$1,442.99	\$3,778.01

Summary of Sweep Activity

Beginning Balance	\$1,382.73
Deposits	\$0.00
Securities Sold	\$48,359.87
Interest Paid	\$6.67
Dividends Paid	\$1,436.32
Div. adjustments from prior period	\$0.00
Pending Cash	\$0.00
Other Miscellaneous	\$0.00
Withdrawals	\$0.00
Securities Bought	(\$49,167.49)
Checks Written	\$0.00
Debit Card Transactions	\$0.00
Fee Transactions	(\$1,834.68)
Federal Tax Withholdings	\$0.00
Ending Balance	\$183.42

Notice Regarding FDIC Products

FDIC insured cash deposits at program banks are obligations of the program banks. The deposit amounts are not direct obligations of ours, and are not securities. SIPC does not cover deposit customer balances held in programs with FDIC insurance - FDIC insurance applies instead.

Holdings Summary

	Market Value As Of 09-30-2008	Market Value As Of 10-31-2008
Folios		
Cash & Money Funds	\$1,382.73	\$183.42
Dynamic Overlay: Subscribed as Dynamic Overlay	\$598,717.50	\$569,446.98
Totals:	\$600,100.23	\$569,630.40

Holdings Detail

Symbol	Security	Shares	Price	Market Value
Folio: Cash & Money Funds				
FDIC.SWEEP	FDIC SWEEP NOT COVERED BY SIPC	13.73000	\$1.00	\$13.73
USD	U S Dollars	-----	-----	\$169.69
Totals: Folio: Cash & Money Funds				\$183.42
Folio: Dynamic Overlay				
FDIC.CASH	FDIC SWEEP NOT COVERED BY SIPC	81,610.29874	\$1.00	\$81,610.30
SHY	ISHARES LEHMAN 1-3 YEAR TREASURY BOND FUND	3,940.40062	\$84.20	\$331,781.73
IWM	ISHARES TR RUSSELL 2000	281.89669	\$53.75	\$15,151.95
EFA	ISHARES TR MSCI EAFE IDX	446.13217	\$44.57	\$19,884.11
IVE	ISHARES TR S&P500/BAR VAL	312.16199	\$49.67	\$15,505.09
IYG	ISHARES TR DJ US FINL SVC	86.98974	\$59.82	\$5,203.73
IYT	ISHARES TR TRANSP AVE IDX	159.00478	\$69.78	\$11,095.35
EEM	ISHARES TR MSCI EMERG MKT	195.81754	\$25.43	\$4,979.64
MDY	MIDCAP SPDR TR UNIT SER 1	148.02307	\$103.40	\$15,305.59
QQQQ	POWERSHARES QQQ TRUST UNIT SER 1	491.27486	\$32.89	\$16,158.03
XLF	SECTOR SPDR TR SBI INT-FINL	324.52683	\$15.53	\$5,039.90
XLP	SECTOR SPDR TR SBI CONS STPLS	431.68199	\$24.12	\$10,412.17
XLY	SELECT SECTOR SPDR TR SBI CONS DISCR	466.02469	\$22.98	\$10,709.25
GLD	SPDR GOLD TRUST GOLD SHARES	81.12763	\$71.34	\$5,787.65
XME	SPDR SERIES TRUST S&P METALS MNG	168.93367	\$31.24	\$5,277.49
SPY	SPDR TR UNIT SER 1	160.53926	\$96.83	\$15,545.02
Totals: Folio: Dynamic Overlay				\$569,447.00
Totals:				\$569,630.42

Folio Activity Summary

Date	Order #	Order Type	Buy Amount	Sell Amount	Net Amount
Folio: Dynamic Overlay					
10/06	002M39CC	Window - Auto	(\$47,519.87)	\$47,519.87	\$0.00
10/07	002M42F9	Window - Cust	\$0.00	\$840.00	\$840.00
Totals:			(\$47,519.87)	\$48,359.87	\$840.00
Folio: Cash & Money Funds					
Totals:			\$0.00	\$0.00	\$0.00
Totals:			(\$47,519.87)	\$48,359.87	\$840.00

Folio Activity Detail

Date	Tran Type	Symbol	Security	Order Number	Shares	Price	Comm.	Amount
Folio: Dynamic Overlay								
10/01	Reinvestment	IWM	ISHARES TR RUSSELL 2000	002LUSTS	0.62380	\$66.72	\$0.00	(\$41.62)
10/01	Reinvestment	IYR	ISHARES TR DJ US REAL EST	002LURSB	2.73447	\$60.498	\$0.00	(\$165.43)

10/01 Reinvestment	<u>IVE</u>	ISHARES TR S&P500/BAR VAL	002LUS14	2.41574	\$59.605	\$0.00	(\$143.99)
10/01 Reinvestment	<u>IYT</u>	ISHARES TR TRANSP AVE IDX	002LUS5E	0.28366	\$82.14	\$0.00	(\$23.30)
10/01 Cash Dividend Receipt	<u>XLU</u>	SECTOR SPDR TR SBI INT-UTILS	-----	301.69167	\$0.30034	\$0.00	\$90.61
10/01 Cash Dividend Receipt	<u>XLP</u>	SECTOR SPDR TR SBI CONS STPLS	-----	451.93305	\$0.18901	\$0.00	\$85.42
10/02 Reinvestment	<u>XLU</u>	SECTOR SPDR TR SBI INT-UTILS	002M19HV	2.74751	\$32.979	\$0.00	(\$90.61)
10/02 Reinvestment	<u>XLP</u>	SECTOR SPDR TR SBI CONS STPLS	002M19BN	3.07377	\$27.79	\$0.00	(\$85.42)
10/06 Buy	<u>SPY</u>	SPDR TR UNIT SER 1	002M39CC	12.85531	\$104.8476	\$0.00	(\$1,347.85)
10/06 Buy	<u>IWM</u>	ISHARES TR RUSSELL 2000	002M39CC	3.40514	\$58.98514	\$0.00	(\$200.85)
10/06 Buy	<u>EFA</u>	ISHARES TR MSCI EAFE IDX	002M39CC	77.78981	\$49.91678	\$0.00	(\$3,883.02)
10/06 Buy	<u>IVE</u>	ISHARES TR S&P500/BAR VAL	002M39CC	13.34109	\$53.93419	\$0.00	(\$719.54)
10/06 Buy	<u>IYG</u>	ISHARES TR DJ US FINL SVC	002M39CC	86.98974	\$66.59046	\$0.00	(\$5,792.69)
10/06 Buy	<u>IYT</u>	ISHARES TR TRANSP AVE IDX	002M39CC	15.06370	\$71.14502	\$0.00	(\$1,071.71)
10/06 Buy	<u>MDY</u>	MIDCAP SPDR TR UNIT SER 1	002M39CC	19.46472	\$113.52567	\$0.00	(\$2,209.75)
10/06 Buy	<u>EEM</u>	ISHARES TR MSCI EMERG MKT	002M39CC	54.22258	\$27.91623	\$0.00	(\$1,513.69)
10/06 Buy	<u>XLF</u>	SECTOR SPDR TR SBI INT-FINL	002M39CC	324.52683	\$17.84964	\$0.00	(\$5,792.69)
10/06 Buy	<u>XME</u>	SPDR SERIES TRUST S&P METALS MNG	002M39CC	168.93367	\$34.28971	\$0.00	(\$5,792.69)
10/06 Buy	<u>QQQQ</u>	POWERSHARES QQQ TRUST UNIT SER 1	002M39CC	81.32252	\$34.27588	\$0.00	(\$2,787.40)
10/06 Buy	<u>XLY</u>	SELECT SECTOR SPDR TR SBI CONS DISCR	002M39CC	466.02469	\$24.86	\$0.00	(\$11,585.37)
10/06 Buy	<u>FDIC.CASH</u>	FDIC SWEEP NOT COVERED BY SIPC	002M39CC	2,095.87134	\$1.00	\$0.00	(\$2,095.87)
10/06 Buy	<u>SHY</u>	ISHARES LEHMAN 1-3 YEAR TREASURY BOND FUND	002M39CC	32.41144	\$84.12961	\$0.00	(\$2,726.76)
10/06 Sell	<u>IYR</u>	ISHARES TR DJ US REAL EST	002M39CC	214.83030	\$52.08022	\$0.00	\$11,188.34
10/06 Sell	<u>GLD</u>	SPDR GOLD TRUST GOLD SHARES	002M39CC	308.51737	\$85.22128	\$0.00	\$26,292.10
10/06 Sell	<u>XLU</u>	SECTOR SPDR TR SBI INT-UTILS	002M39CC	304.43918	\$30.96425	\$0.00	\$9,426.67
10/06 Sell	<u>XLP</u>	SECTOR SPDR TR SBI CONS STPLS	002M39CC	23.32483	\$26.2712	\$0.00	\$612.76
10/07 Cash Dividend Receipt	<u>SHY</u>	ISHARES LEHMAN 1-3 YEAR TREASURY BOND FUND	-----	3,895.00818	\$0.28	\$0.00	\$1,090.60
10/07 Sell	<u>FDIC.CASH</u>	FDIC SWEEP NOT COVERED BY SIPC	002M42F9	840.00000	\$1.00	\$0.00	\$840.00
10/08 Reinvestment	<u>SHY</u>	ISHARES LEHMAN 1-3 YEAR TREASURY BOND FUND	002M4NOI	12.98100	\$84.0151	\$0.00	(\$1,090.60)
10/22 Buy	<u>FDIC.CASH</u>	FDIC SWEEP NOT COVERED BY SIPC	-----	6.65000	\$1.00	\$0.00	(\$6.65)
10/22 Fund Dividend/Interest	<u>FDIC.CASH</u>	FDIC SWEEP NOT COVERED BY SIPC	-----	0.00000	\$0.00	\$0.00	\$6.65
10/31 Cash Dividend Receipt	<u>SPY</u>	SPDR TR UNIT SER 1	-----	147.68395	\$0.69092	\$0.00	\$102.04
10/31 Cash Dividend Receipt	<u>MDY</u>	MIDCAP SPDR TR UNIT SER 1	-----	128.55835	\$0.43667	\$0.00	\$56.14
10/31 Cash Dividend Receipt	<u>QQQQ</u>	POWERSHARES QQQ TRUST UNIT SER 1	-----	409.95234	\$0.02807	\$0.00	\$11.51
Totals: Folio: Dynamic Overlay						\$0.00	\$635.34

Cash Activity

Date	Tran Type	Transaction Description	Additional Details	Amount
10/01	Buy	FDIC.SWEEP		(\$375.43)
10/02	Buy	FDIC.SWEEP		(\$176.03)
10/06	Sell	FDIC.SWEEP		\$374.34
10/07	Sell	FDIC.SWEEP		\$176.03
10/08	Buy	FDIC.SWEEP		(\$1,090.60)
10/10	Buy	FDIC.SWEEP		(\$840.00)
10/10	Fee	USD	MRM Asset Allocation Group, In	(\$1,572.58)
10/10	Fee	USD	Brokerage and Clearing Fee	(\$262.10)
10/14	Sell	FDIC.SWEEP		\$2,925.28
10/22	Buy	FDIC.SWEEP		(\$0.02)
10/22	Fund Dividend/Interest	FDIC.SWEEP		\$0.02
Totals: Cash & Money Funds				(\$841.09)

FDIC Holdings

Annual Percentage Yield (APY):

Oct 01, 2008 - Oct 31, 2008 (31 days).

FDIC.SWEEP - Cash & Money Funds	0.02%
FDIC.CASH - Dynamic Overlay	0.10%

Balance At FDIC Insured Banks (Month End)

Community Bank of Nevada - Las Vegas, NV	\$81,610.30
Countrywide Bank - Alexandria, VA	\$13.73
Total Balance	\$81,624.03

- You are responsible for monitoring the total amount of deposits you have at each program bank, if you have deposits at any such program bank outside of our FDIC insured program, to determine the extent of FDIC deposit insurance available to you.
- Each day, interest is calculated on the applicable balance. The daily interest amount is rounded to the nearest mil (\$0.001). Therefore, no interest may be paid if the daily calculated amount is less than half a mil. Interest is paid out and posted once a month, generally in the third week of the month. Balance At Program Banks (Month End) includes only "settled" cash on deposit at the bank(s). Holdings information includes transactions where the "trade date" is within the statement period.

Important Statement Information

Please review your statement and promptly report any inaccuracy or discrepancy in your account to us in writing at our customer service address. If you have called us to inform us of any inaccuracies, please re-confirm that communication in writing.

Member FINRA/SIPC.