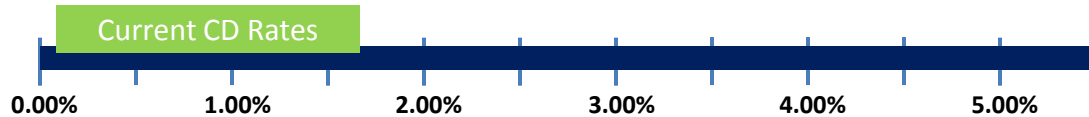


PIA Dimensions CD PortfolioSM

Non-Guaranteed
Prepaid Contracts

The PIA Dimensions CD PortfolioSM is designed for non-guaranteed prepaid contracts. This portfolio will provide market rates of return less expenses that are delivered by insured bank certificates of deposit. Because these contracts are non-guaranteed prepaid contracts, the only option is to invest in insured bank instruments that are allowed under the Michigan Funeral and Cemetery Sales Act.



Target Portfolio Allocation as of 5.1.2013

■ Insured Certificates of Deposit

100%

Tax Notice

The consumer is responsible for paying all taxes generated by the PIA Dimensions CD PortfolioSM.

Date of first use: May 1, 2013

Annual Portfolio Cost as of 5.1.2013 0.15%

Prudent Investor Advisors, LLC | SEC Registered Investment Advisor