FundIQ

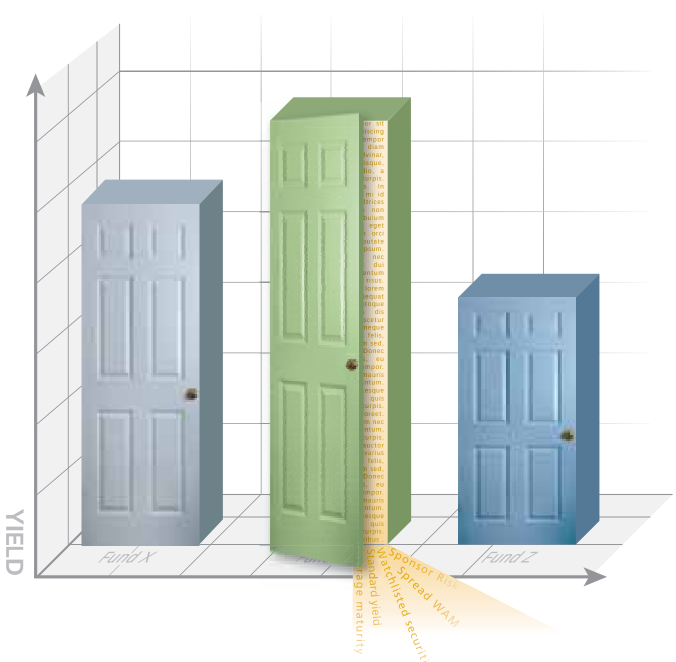
A research product of
Capital Advisors Group

FundIQ: Open the Door to Responsible Risk Assessment

What's behind the numbers?

For years, treasurers and CFOs responsible for money fund investment decisions had to rely on agency ratings, reported yields and maybe some basic fund characteristics. Today, blind trust is no longer a viable option.

FundIQ™ *looks behind the numbers* to give you a clearer perspective of money fund performance in all its dimensions, not just risk and yield.



A new solution that is not available anywhere else

Higher yields are almost always associated with higher risk. But in the money fund world, how do you know what those risks may be or, more importantly, how do you evaluate them?

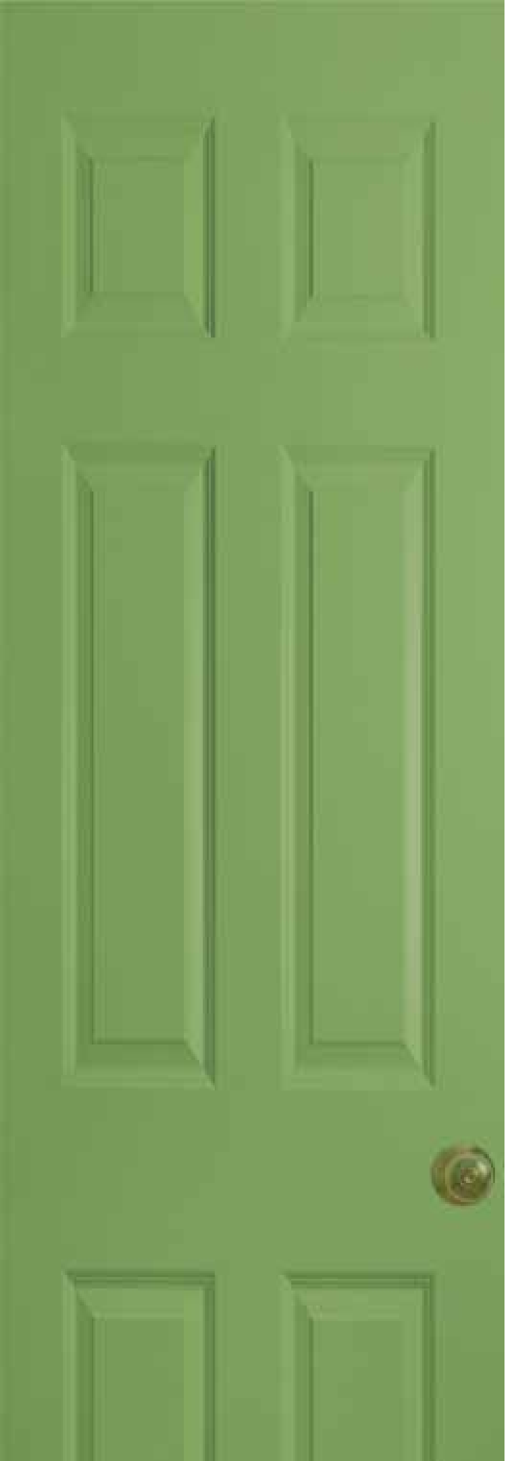
That's why Capital Advisors Group has developed FundIQ, the first and only platform of its kind. FundIQ empowers institutional investors with an independent assessment of fund risk. FundIQ's research team tracks 15 of the largest AAA rated institutional prime money funds representing more than $590 billion in fund assets of the institutional prime money fund market.* Their overall assessments—ranked A –F—are based on analyses of more than 50 variables within 5 major risk categories.

But unlike agency ratings, FundIQ has been developed to expose the underlying risks behind the numbers, allowing you to see funds in all their dimensions—and make informed decisions that can help you maximize performance.

Go with the flow

The FundIQ research resides on a fund trading platform already familiar to many treasurers. Capital Advisors Group has partnered with State Street Global Markets' Fund Connect℠ to deliver its FundIQ research via proven trading platform technology. Fund Connect can be integrated into existing treasury workstations to automate treasury workflows and you can set instant e-mail alerts to notify you of risk ratings downgrades or compliance issues that may require your immediate attention.

**Source: iMoneyNet Domestic MarketShare Report as of 1/20/2010.*

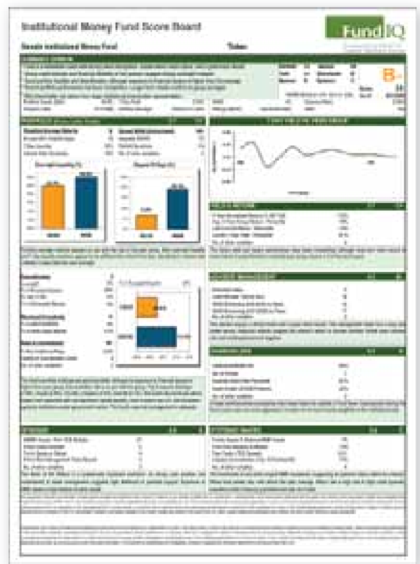


Extend your Treasury Department without stretching your budget

As legislation continues to alter Rule 2a-7, treasurers may demand deeper analyses behind their fund investment decisions. FundIQ helps treasurers in their due diligence process with the click of a mouse, giving you deep, independent research insights without burdening your treasury department with additional budget or workforce obligations. FundIQ backs your decisions with actionable information that can help validate your liquidity management decisions.

Timely answers to tough questions

FundIQ's reports drill deep into the most challenging dimensions of money fund performance including:



- **Portfolio Risk:** How is liquidity affected by WAM, Spread WAM, diversification and other key characteristics?
- **Yield & Return:** How do a fund's returns reflect the fund's risks as compared to its peer group?
- **Sponsor:** Are the funds backed by an institution with support mechanisms that can withstand crises?
- **Advisor/Management Risk:** Does the management team have a favorable track record, in good times and bad?
- **Shareholder Risk:** Can the fund retain assets and reduce outflows when perceived risk increases?
- **Systemic Risk:** Are the funds prepared to withstand geopolitical, regulatory, market and other non-fund specific risk factors?

A service of Capital Advisors Group

FundIQ is offered by Capital Advisors Group, a leading independent institutional investment advisor focused on helping corporate treasurers protect and extend cash life. Since its inception in 1991, Capital Advisors Group has grown in experience and expertise, currently working with more than 250 institutional clients nationwide.

Assessing risk and pursuing your performance goals can be much easier. Open the door to FundIQ by contacting us at sales@capitaladvisors.com or by calling us at (617) 630-8100.

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