

SCHEDULE H
December 14, 2007

Strategic Choice

An asset management product of The Strategic Financial Alliance, Inc.

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This brochure provides clients with information about the Strategic Choice Program and the Advisor, The Strategic Financial Alliance Inc., that should be considered before participating in the Strategic Choice Program. This information has not been approved or verified by any governmental authority.

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THE PROGRAM

The Program is a versatile portfolio management platform offered by The Strategic Financial Alliance, Inc. (“SFA”). The program is designed to offer clients a diversified, long-term approach to their personal investment goals and objectives through asset allocation, portfolio monitoring, consolidated reporting, and, most importantly, individualized portfolio management. It allows clients to invest in no-load or load-waived mutual funds, variable products, stocks, bonds, commercial paper, money market shares, CDs and exchange traded funds, according to the investor’s needs, goals, objectives and preferences. The program is available to individual clients, corporations, trusts, charitable organizations retirement accounts.

Clients considering participation in the program will receive an initial consultation with a SFA representative to determine the client’s financial situation including investment history, goals and objectives, and special interests or concerns. Based on this consultation and client account documents, the client and the SFA representative will design a portfolio using appropriate investments intended to meet the client’s long-term goals. The SFA representative will review the strategy periodically, and may make changes in the asset allocation among securities as needed. It is imperative, therefore, for the client to contact the SFA representative if the client’s financial situation or objectives change.

BILLING

The SFA program is offered in two fee structures, an All-Inclusive account in which clients pay an asset-based advisory fee and, occasionally, fees such as a stock reorganization fees passed on by the clearing firm, and a Non-Inclusive account in which investors pay transactions costs as well as an asset-based management fee.

Clients will be charged advisory fees based on an annualized percentage of the value of the assets in the Strategic Choice account. The fee will be assessed and billed quarterly in advance. The fee for any given calendar quarter is debited by the custodian from the client’s account at the beginning of the calendar quarter, based on the total portfolio value as of the last business day of the preceding calendar quarter. All clients will receive a debit notice showing the fee for that quarter and how it was calculated.

The first fee will be billed upon execution of the Agreement and will be based upon the opening value of the account. If the Agreement is executed at any time other than the first day of a calendar quarter, the payment will be prorated.

Alternatively, clients may elect to pay all advisory fees described above from a source other than their Strategic Choice account. Direct payments will be calculated in the same manner and billed on the same time frame. Such payments must be received by the 25th day of the beginning of the quarter. If such funds are not deposited timely, SFA is expressly authorized, in its discretion, to liquidate securities in the Account in an amount sufficient to cover such fees. Any delinquent payments may result in the loss of all direct pay privileges and SFA may debit the client’s SFA program account for all future advisory fees.

FEES

The following are the maximum advisory fees applied to this program. These fees may be negotiable at the sole discretion of management.

		<u>Account Value</u>		NON- INCLUSIVE PROGRAM	ALL- INCLUSIVE PROGRAM
From	\$0	To	\$50,000	2.00%	2.25%
Next	\$50,001	To	\$100,000	2.00%	2.25%
Next	\$100,001	To	\$250,000	2.00%	2.25%
Next	\$250,001	To	\$500,000	2.00%	2.25%
Next	\$500,001	To	\$1,000,000	1.50%	1.75%
Next	\$1,000,001	To	Over	1.00%	1.25%

The scheduled cost of the All-Inclusive Program is higher than the Non-Inclusive Program because most or all transaction charges are included in the fee. When deciding on whether to select an All-Inclusive or Non-Inclusive account, clients should base their decision upon the degree of trading activity anticipated and the types of securities utilized in the account.

Transaction charges for the Non-Inclusive accounts may be assessed by the clearing firm or directly by the mutual fund sponsors as described in the prospectuses. Accounts will be charged for postage and handling per transaction and certain other miscellaneous charges may apply. Other transactional charges for Non-Inclusive accounts are as follows:

TRANSACTION CHARGES

Type of Investment	Asset-Based Per Trade
Listed Equities < 5000	\$18.00 + \$.025 per share
Listed Equities > 5000	\$23.00 + \$.015 per share
OTC Equities	\$24.50 per trade
Corporate bonds – Listed	\$26.40 + \$1.25 per bond per trade
Corporate bonds – OTC	\$26.40 per trade
Municipal bonds	\$26.40 per trade
Treasuries	\$26.40 per trade
Agencies, Zeros, CMOs	\$26.40 per trade
Money market instruments (BAs/CDs/Commercial Paper)	\$26.40 per trade
Mutual funds:	
“No-load” Funds	\$22.50 per trade
“Load” funds at NAV	\$14.00 per trade
“Exchanges” within families	\$10.00 per exchange

Transaction charges may be subject to change upon 30 days notice.

The transaction costs listed above are maximum costs. Occasionally clients will pay a nominally reduced fee based on the clearing firm’s methods of executing transactions, which is outside the control of SFA.

ADDITIONAL EXPENSES

Clients who purchase mutual fund shares and variable insurance contracts within their Strategic Choice account or move existing funds or contracts into their Strategic Choice account should also understand that they will pay annual fees assessed by mutual fund and insurance companies that are not included in the SFA management fee. Furthermore, Class B, C, and similar mutual fund shares, and variable products held in accounts may incur sales charges when sold or redeemed. For more specific information about fees and charges, including Contingent Deferred Sales Charges (CDSC), surrender charges and annual 12b-1 fees, clients should refer to the fund or variable product prospectus.

SFA REPRESENTATIVE COMPENSATION

The investment advisor representative managing the Strategic Choice account will receive a portion of the advisory fee as a result of their services and the client's participation in the program. Such portion ranges from .50% to 2.10% per year. The amount of this compensation may be more or less than the amount the SFA representative would receive if the client participated in other company programs or paid separately for investment advice, brokerage, and other services.

Furthermore, clients should understand that some mutual funds and insurance companies may pay 12b-1 fees to SFA for mutual fund shares and variable contracts held in the Strategic Choice. To that extent, the SFA representative may be compensated through both the SFA program and through any such fees paid by mutual fund companies and insurance companies. SFA and its representatives consider costs, fees and the client's interests when recommending investments; however, clients should consult mutual fund and variable product prospectus to determine all fees and compensation when considering the purchase of such products.

Mutual funds and variable insurance contracts that were not purchased at their Net Asset Value ("NAV") may only be deposited into a SFA program account if they were purchased through SFA at least two years prior to opening the account, or if they were purchased at any time through another broker/dealer, unless there is an economic or practical reason for doing so.

MINIMUM ACCOUNT SIZE

The SFA program's minimum account size is \$25,000. This minimum account value may include the value of previously purchased securities that are transferred into the client's Strategic Choice account and the aggregate of multiple Strategic Choice accounts. The minimum requirement may be waived for certain accounts at the sole discretion of SFA.

SERVICES

Affiliated and unaffiliated service providers may develop asset allocation models. The SFA investment advisor representative may also develop asset allocation models or use others from outside independent sources. Each representative develops his or her own methods of analysis, sources of information, and investment strategies. As such, recommendations by representatives and individual investment portfolios will differ.

The representative will manage accounts on an ongoing basis and will review accounts at least annually with the client or upon the client's request. The purpose of the review is to determine whether there have been any changes in the client's financial situation and investment goals and

to determine whether any changes in the client's investment portfolio are appropriate. The representative also reviews the client's asset mix and makes recommendations regarding changes to the portfolio.

Clients will receive monthly brokerage statements, except for months in which no account activity has occurred, and quarterly statements and performance reports. Clients may call at any time during normal business hours to speak directly with their representative or the SFA home office about their account, financial situation, or investment needs.

OPTIONAL LIMITED TRADING AUTHORIZATION/DISCRETION

Clients may choose to sign a limited trading authorization in order to facilitate management of portfolios consistent with clients' stated investment objectives. This limited authority gives investment discretion as to the selection of securities, number of shares to be bought or sold and the time of execution.

Discretion applies to general securities, including but not limited to, stocks, bonds, commercial paper, money market shares, exchange traded funds, variable insurance sub-accounts, open-end and closed-end mutual funds. Discretion does not extend to deposits into or withdrawals from client accounts. All Strategic Choice accounts are held at, and trades executed through, Pershing LLC except certain products which cannot be bought directly through Pershing LLC and must be transferred into the Pershing account.

PROXY VOTING

SFA does not assume any responsibility to vote proxies for clients and also does not offer clients advice regarding how they should vote their shares. SFA is not a "Designated Investment Advisor" under the definition of Rule 2260, wherein a Registered Investment Advisor may be designated in writing by the beneficial owner of a security to receive proxy related materials and to exercises discretion in voting the proxy.

CUSTODY

Pershing, LLC ("Pershing") will act as custodian for client accounts. Nevertheless, clients retain all indicia of ownership of the cash and securities in the account in the account, the right to vote proxies for the securities and the right to pledge and hypothecate such securities.

As custodian, Pershing will credit accounts with dividends and interest paid on securities held in the client account and with principal paid on called or matured securities. In addition, Pershing will effect transactions for the purchase and/or sale of securities and other investments. Pershing will send the client periodic statements at least quarterly

POTENTIAL CONFLICTS OF INTEREST

Mutual Fund 12b-1 fees paid by mutual fund or insurance companies to SFA may be passed, in whole or in part, to investment advisor representatives. Since the fees vary from fund company to fund company, this could amount to an incentive for investment advisor representatives to favor certain mutual funds over other, contrary to the interest of the client. Pershing LLC shares a portion of fees earned on money market balances with SFA and such fees may be passed, in whole or in part, to investment advisor representatives. These fees are nominal; however, this could amount to an incentive to retain assets in money market accounts.

If a conflict of interest exists between an SFA representative, employee or related entity and a client or client's holdings, representatives are responsible to disclose such conflicts to the SFA Investment Committee. The Investment Committee will determine the materiality of such conflicts. All material conflicts will be disclosed to the clients involved. Such clients will be offered an opportunity waive such conflicts, to work with another representative, or to move their assets to another investment advisory firm.

SFA looks for potential conflicts of interest during account review. Any individual knowingly placing their own interest above that of clients may be subject to termination.

TERMINATION

Both the client and SFA have the right to initiate termination of the investment advisory contract and relationship at any time with or without cause. Termination by the client is effective within 30 days of receipt of written notice to SFA, unless a later date is requested in the client's notice and agreed to by SFA. For the client's convenience, SFA may accept client's termination notice by telephone. Termination by SFA is effective within 30 days from the date of written notice to the Client, unless a later date is stated in the notice. Client may terminate this Agreement without penalty within five business days of Client's signature.

If the Agreement is terminated during a quarter, SFA will not refund any portion of the quarterly fee but reserves the right, at its sole discretion, to refund any or all of the fee paid in individual circumstances. Client understands and agrees that SFA, its clearing firm, their affiliates and representatives, consultants, and other agents in connection with the performance of their respective services, shall be entitled to and will share in the Asset-Based Fee.

If a Client chooses to terminate an Account within the first calendar year after the Account is opened, Client agrees to pay a fee ("Administrative Fee") of \$200 to defray initial account setup and administration costs and such fee may be paid in the same manner as the Asset-Based Fee. SFA may waive the Administrative Fee in its sole discretion. The Client shall be responsible for any transactions initiated prior to termination. Such redemption or liquidation may affect the asset allocation and/or market value of the Account, and may also have tax consequences. In addition, early redemption fees or similar fees for mutual funds and other products may be applicable as described in product's prospectus or other offering documents. Certain assets that may be transferred or held in the Account may not be accepted by another broker/dealer. SFA will use reasonable efforts to follow Client instructions regarding the disposition of Account assets to the extent permitted by law and policies of the receiving firm.

ABOUT SFA

SFA, is an investment adviser registered with the SEC and registered to do business in Alabama, Alaska, Arizona, California, Colorado, Connecticut, Delaware, the District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maryland, Michigan, Missouri, Nevada, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, Vermont, Washington, West Virginia and Wisconsin. SFA is a private firm owned by Reliance Advisory Holding Inc. Clive Slovin serves as SFA's President and CEO, Arthur Goldsmith is SFA's Vice President, Operations, and Ed Woll is Chief Compliance Officer.

Clive Slovin – President

Mr. Slovin is the President and Chief Executive Officer of SFA and Reliance Advisory Holdings, Inc., its sole shareholder. Mr. Slovin was born April 9, 1948. Prior to forming the Company in February 2003, Mr. Slovin was a consultant to the financial service industry through his company, Slovin Advisors, Inc., from early 2000 through September 2001 and again for June 2002 through January 2003. From September 2001 through May 2002, Mr. Slovin served as President of World Group Securities, Inc., a subsidiary of AEGON USA, Inc. From January 1989 through September 1999, Mr. Slovin served as Chief Operating Officer of Investors Financial Group, Inc. (“IFG”), a diversified financial services company, initially as Senior Vice President, then as Executive Vice President and from August 1996 as President. He became a director of IFG in August 1996, and served as a member of the Board of Directors of its subsidiary, IFG Network Securities, Inc. Previously, Mr. Slovin served as a Chief Financial Officer of Financial Service Corporation, also a national financial services company, where he was employed from 1983 through 1988.

Mr. Slovin is a Certified Public Accountant and worked for Deloitte & Touche from 1971 through January 1983. Mr. Slovin attended the University of Cape Town, South Africa from 1967 to 1970, and graduated with a Bachelors of Business Science in 1970. He also obtained a Bachelors of Commerce in 1971 with the degree in Accounting. He was previously qualified as a Chartered Accountant in 1973, with the designation CA (SA), which he has allowed to lapse. He has been qualified as a Certified Public Accountant since 1979. He is registered with FINRA and holds a Series 7, 24, 27 and 63.

Arthur B. Goldsmith - Vice President

Mr. Goldsmith is Vice President of Operations and Technology for SFA and Reliance Advisory Holdings, Inc. Mr. Goldsmith was born September 7, 1940 and has almost 40 years experience in the securities industry. From 2001 until joining SFA in May 2003, Mr. Goldsmith was the Managing Director with The Mainstay Group Capital Markets Consultants, developing compliance and operational initiatives domestically and internationally. From 1997 to 2001, he worked for Dover International as Vice President/Senior Project Manager developing a start-up, self-clearing internet broker-dealer. From 1995 – 1997 Mr. Goldsmith worked for KPMG and the Intrados Group in the former Soviet Union and Eastern Europe, assisting with capital markets development in many capacities including creating a central depository, the Ukrainian Trading System, and regulators for new Securities Commissions. From 1991 – 1995 he managed New Dimensions, a consulting firm that assisted financial firms in operations and compliance. Mr. Goldsmith was with Keogler Morgan in Atlanta, an independent contractor broker-dealer, from 1989 to 1991. From 1977 – 1989 he worked with Johnson Lane as the Senior Vice President/Director of Operations and Technology and served as a member of the Board of Directors. In additions to Operations and Technology, he was responsible for Branch Operations administration and created and managed a retail agency trade desk and a Customer Service organization. Earlier in his career, Mr. Goldsmith worked at Merrill Lynch after beginning his career in the securities industry at Walston & Company.

Mr. Goldsmith received a Bachelors of Science in Investment Banking from New York University in 1963. He is registered with FINRA and holds a Series 7, 24, 31 and 63.

Edward B. Woll - Chief Compliance Officer

Ed Woll is the Chief Compliance Officer of SFA. Mr. Woll was born on November 21, 1953 and has more than 20 years in the financial services industry. Mr. Woll joined SFA in August 2003. Prior to joining SFA, Mr. Woll was Director of Regional Supervision for World Group Securities, Inc., beginning in March, 2002. Mr. Woll was a Compliance Manager for AXA Advisors, LLC

beginning in September 2000 and before that he worked as a Compliance Analyst for IFG Network Securities, Inc. and Compulife Investor Services, Inc., beginning in 1997.

Mr. Woll received a bachelor degree in Communications for the University of Georgia in 1979. He is registered with FINRA and holds a Series 4, 7, 24, 28, 53 and 66.