

## AFBA 5STAR BALANCED FUND (Adv:AFSAX) INVESTORS THRIVE DURING THE LOST DECADE

Over the last ten years, the S&P 500 Index has lost nearly -1.0% annually as of December 31, 2009. On a cumulative basis, S&P 500 investors saw their account balance fall over -9%.

**However, not the case for AFBA 5Star Balanced Fund shareholders.**

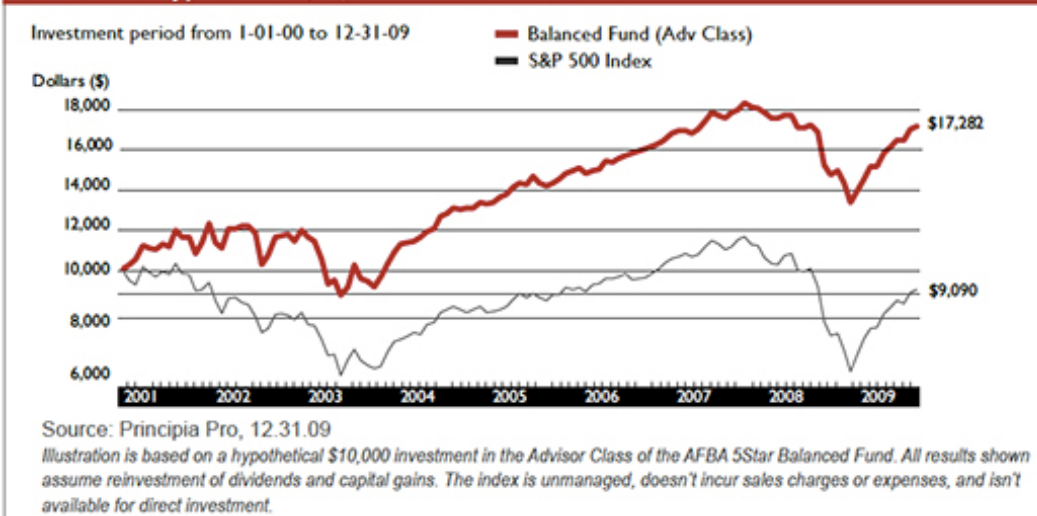
Over the same period, the Fund produced an average annual return of +5.7%, or in cumulative terms, gained over +70% for the period.



Sales Desk: 800.243.9865  
[www.afbafunds.com](http://www.afbafunds.com)

### > Nearly Double the Value of the S&P 500 Over the Last 10 Years

#### Growth of a Hypothetical \$10,000 Investment Illustration






### AFBA 5Star Balanced Fund

Overall **MORNINGSTAR** Rating<sup>1</sup>  
(Advisor Class)

★★★★★

The AFBA 5Star Balanced Fund Advisor Class has an Overall 5-Star Morningstar Rating out of 953 moderate allocation funds as of 12/31/09. Based on the Fund's 3-, 5-, and 10-year risk-adjusted return.

### LITERATURE CENTER

-  Fact Sheet Q409, Advisor Class
-  Fact Sheet Q409, Institutional Class
-  Manager Commentary Q409

### > Excess Return With One-Fourth Less Risk

| Annualized Total Returns as of 12/31/09 |        |        |         |                      |                 |
|---|--------|--------|---------|----------------------|-----------------|
| Inception Date:                         | 1 Year | 3 Year | 5 Year  | 10 Year <sup>1</sup> | Since Inception |
| 9/24/01                                 |        |        |         |                      |                 |
| AFBA 5Star Balanced Fund (AFSAX)        | 18.43% | 0.69%  | 4.46%   | 5.70%                | 5.73%           |
| S&P 500 Index                           | 26.46% | -5.63% | 0.42%   | -0.95%               | NA              |
| Category Percentile Rank                | 84%    | 11%    | 6%      | 5%                   | NA              |
| # of Category Funds                     | 1177   | 953    | 786     | 441                  |                 |
| Standard Deviation as of 12/31/09       |        |        |         |                      |                 |
|   | 3 Year | 5 Year | 10 Year |                      |                 |
| AFBA 5Star Balanced Fund (AFSAX)        | 12.22  | 10.02  | 11.98   |                      |                 |
| S&P 500 Index                           | 19.91  | 16.04  | 16.13   |                      |                 |

Expense Ratio (Advisor Class) Net: 1.33%\* | Gross: 1.84%

\*The manager has entered into a contractual agreement and has also voluntarily agreed to limit fees and/or pay expenses in amounts necessary to limit fees and/or pay expenses in amounts necessary to limit Total Annual Fund Operating Expenses to the amounts listed above. These fee waivers and expense reimbursements, if not extended, will terminate on July 31, 2010. See the prospectus for more information.

Performance quoted represents past performance and does not guarantee future results. Investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than that shown here. Returns current to the most recent month-end are available at [www.afbafunds.com](http://www.afbafunds.com).

The performance quoted reflects fee waivers in effect and would have been lower in their absence. All

### MEDIA CENTER

-  AFBA Announces Strategic Alliance with The FBR Funds

### HOW TO PURCHASE THE STOCK

#### Ticker Symbol

I Class..... AFBAX  
Advisor Class..... AFSAX

#### CUSIP

I Class..... 001043108  
Advisor Class..... 001043835

Fund Benchmark ..... S&P 500

### ABOUT AFBA 5STAR FUNDS

AFBA 5Star Funds offer investors experienced, world-class and undiscovered investment management expertise.

figures shown represent annualized total return, and are based on net change in NAV with reinvestment of all distributions. AFBA charges a 2% fee for redemptions within 60 days of purchase. If the fee had been included, performance would have been lower. Fund performance may have been flat or negative over the time periods rated. Favorable ratings does not guarantee positive performance. 1The inception date for the Advisor Class is 9/24/01. Historical performance shown prior to the Advisor Class inception date reflects Institutional Class performance adjusted for different operating expenses. The inception date for the Institutional Class of shares is 6/3/97.

For clients seeking a conservative approach to growing principal with potentially less risk than the S&P 500 Index, consider the advantages of the AFBA 5Star Balanced Fund (AFSAX).

management expense.

Comprised of six style-specific mutual funds sold nationally, AFBA 5Star Funds seek to provide investors with consistent, aboveaverage returns commensurate with risk. The Funds' Manager, AFBA Investment Management Company, employs a disciplined, time-tested investment process to select a team of highly-regarded, institutionally oriented sub-advisors to manage each fund portfolio.

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**FOR INSTITUTIONAL INVESTORS ONLY, AS DEFINED BY FINRA RULE 2211. DO NOT GIVE, SHOW OR QUOTE TO ANY OTHER PERSON. NOT TO BE USED WITH RETAIL INVESTORS.**

***You should consider the investment objectives, risks, charges and expenses of the AFBA 5Star Funds carefully before investing. A prospectus with this and other information may be obtained by calling 1-800-243-9865 or by visiting our web site at [www.afbafunds.com](http://www.afbafunds.com). The prospectus should be read carefully before investing.***

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