

ANDY'S TOP PICKS RATED – 3/7/12 Andy Loving is a certified financial planner and advisor to Marty Collier and Carter Garber. He works for Natural Investments.

SECURITIES	FEES AND RISK	PERFORMANCE	COMMENTS												
(ACASX)- Access Capital Community Investment Fund - Class A	Initial 3.75 – rated low for its category; Morningstar rates risk as below average	Year-to-date 0.79 1-Month 0.24 3-Month 1.25 6-Month 1.24 1-Year 5.50 3-Year 5.53 5-Year	The fund invests primarily in high quality debt securities and other debt instruments supporting the affordable housing industry in areas of the United States designated by fund shareholders												
(APPLX) No-load Source: Us News and World Report 2/29/12	Appleseed Fund has an expense ratio of 1.24 percent. (low); Morningstar Risk Rating Low (within category)	<table border="1"> <tr> <td>Year to date</td> <td>9.2%</td> </tr> <tr> <td>1 Year</td> <td>2.9%</td> </tr> <tr> <td>3 Years (Annualized)</td> <td>25.2%</td> </tr> <tr> <td>5 Years (Annualized)</td> <td>7.0%</td> </tr> </table>	Year to date	9.2%	1 Year	2.9%	3 Years (Annualized)	25.2%	5 Years (Annualized)	7.0%	Committed to “sustainable” companies that balance profits with good labor standards, environmental stewardship, and human rights records, and shuns those that deal in tobacco, alcohol, pornography, gambling, and weapons industry. Its portfolio includes many healthcare companies, especially pharmaceutical companies like Pfizer and Novartis, which account for 10 percent and 4 percent, respectively.				
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CCAFX – Class A Source: Us News and World Report 2/29/12	Calvert Capital Accumulation Fund has an expense ratio of 1.58 percent. Morningstar Risk Rating Average (within category)	<table border="1"> <tr> <td>Year to date</td> <td>10.9%</td> </tr> <tr> <td>1 Year</td> <td>5.7%</td> </tr> <tr> <td>3 Years (Annualized)</td> <td>30.6%</td> </tr> <tr> <td>5 Years (Annualized)</td> <td>5.1%</td> </tr> </table>	Year to date	10.9%	1 Year	5.7%	3 Years (Annualized)	30.6%	5 Years (Annualized)	5.1%	It seeks to invest in companies and other enterprises that demonstrate positive environmental, social and governance performance as they address corporate responsibility and sustainability challenges. The fund normally seeks to have a weighted average market capitalization between \$2 billion and \$12 billion. It may also invest up to 25% of assets in foreign securities. The fund is non-diversified.				
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(CSIEX)-Class A Source: Us News and World Report 2/29/12	Calvert Equity Portfolio has an expense ratio of 1.20 percent.		Large caps like Qualcomm, Inc. (4.63%), Allergan, Inc.(4.59%), Apple, Inc. (4.26 %) Cameron International Corporation (3.66%) CVS Caremark Corp (3.42%)												
(DSBFX) Class Inv Bond fund Source: Us News and World Report 2/29/12	<table border="1"> <tr> <td>AAA</td> <td>80.41%</td> </tr> <tr> <td>Fees:</td> <td></td> </tr> <tr> <td>12b-1</td> <td>0.25</td> </tr> <tr> <td>Management</td> <td>0.4</td> </tr> <tr> <td>Net Expense Ratio: Annual Report</td> <td>0.95</td> </tr> <tr> <td>Net Expense Ratio:</td> <td>0.95</td> </tr> </table>	AAA	80.41%	Fees:		12b-1	0.25	Management	0.4	Net Expense Ratio: Annual Report	0.95	Net Expense Ratio:	0.95	Year-to-date 0.75 1-Month 0.06 3-Month 1.35 6-Month 1.50 1-Year 6.59 3-Year (Annualized) 5.57 5-Year (Annualized) 5.52 10-Year (Annualized) 4.61	TOP 10 HOLDINGS: FHLMC 1.75% 7.25 FNMA 1.375% 6.8 FHLMC 2.875% 3.79 FNMA 5.5% 3.07 FHLMC 5.5% 2.39 FHLMC CMO 3% 2.09 FNMA 6% 1.89 Sanofi 4% 1.73 FHLMC 5% 1.73 FNMA 5% 1.49
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(FLRUX) Class No load Source: Us News and World Report 2/29/12	Flex Funds Utilities and Infrastructure has an expense ratio of 1.92 percent. Rated high. Didn't understand risk rating info.	Year to date 2.4% 1 Year 0.5% 3 Years (Annualized) 21.2% 5 Years (Annualized) 3.0% 10 Years (Annualized) 5.4%	Invests in the equity securities, both common and preferred, of domestic or foreign utility companies, their suppliers and subcontractors. It normally invests 25% or more of its total assets in securities of public utility companies.
(SRIGX) Class Other Source of info: : Us News and World Report 2/29/12	Fees: Management 1.0 Redemption 2.0; Risk: ?	Year-to-date 12.62 1-Month 5.41 3-Month 8.18 6-Month -4.12 1-Year -11.73 3-Year (Annualized) 27.38	The Gabelli SRI Green Fund (SRIGX) is an open-end mutual fund focusing on companies around the world who are addressing sustainability issues like climate change, energy security and independence, natural resource shortages, organic living, and urbanization. It doesn't invest in alcohol, gambling, tobacco, defense, or abortion. Yes to sustainability like: climate change, energy security and independence, natural resource shortages, organic living and urbanization.