

Stock Intersection

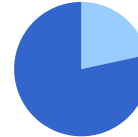
John Q. Smith
Sample Portfolio

The Stock Intersection report is for informational purpose only. It reviews all the holdings in your portfolio to identify, at a glance, the portfolio's overall weighting in a particular security or sector.

Concentration Ratio

See how much of the portfolio is concentrated in the top 25 stock holdings.

Type	% of Portfolio
● Top 25 Stocks	21.59
● Other	78.41



Stock Details

This table shows how the top 25 stock holdings are distributed across the portfolio, ranked by the percentage of portfolio net assets.

The Portfolio Date is the date that the fund's portfolio was last updated. When making comparisons among funds, it is an important date to keep in mind. It is possible that a fund's portfolio could be up to eight months old at the time of publication. See disclosures for more information.

Stock	Ticker	% of Investments	Holding Portfolio Date	Sector
Google, Inc.	GOOG	1.92		Business Services
Source of Stock				
Pin Oak Aggressive Stock	POGSX	0.32	06/30/06	
NASDAQ 100 Trust Shares	QQQQ	0.32	08/31/06	
Fidelity Fifty	FFTYX	0.31	06/30/06	
White Oak Select Growth	WOGSX	0.23	06/30/06	
Fidelity Growth Company	FDGRX	0.21	05/31/06	
Red Oak Technology Select	ROGSX	0.17	06/30/06	
Janus	JANSX	0.14	08/31/06	
Fidelity Blue Chip Growth	FBGRX	0.08	07/31/06	
Vanguard Total Stock Mkt SPDRs	VTSMX	0.05	06/30/06	
Fidelity Capital Apprecia	FDCAX	0.04	07/31/06	
MFS Massachusetts Investo	MIGDX	0.01	07/31/06	
Vanguard 500 Index	VFINX	0.01	06/30/06	
General Electric Company	GE	1.35		Industrial Materials
Source of Stock				
Janus	JANSX	0.35	08/31/06	
Vanguard Total Stock Mkt	VTSMX	0.20	06/30/06	
Janus Growth & Income	JAGIX	0.19	08/31/06	
SPDRs	SPY	0.19	08/31/06	
Fidelity Blue Chip Growth	FBGRX	0.18	07/31/06	
Fidelity Capital Apprecia	FDCAX	0.06	07/31/06	
Fidelity Growth Company	FDGRX	0.06	05/31/06	
Fidelity Focused Stock	FTQGX	0.04	07/31/06	
Vanguard 500 Index	VFINX	0.04	06/30/06	
MFS Massachusetts Investo	MIGDX	0.03	07/31/06	
Cisco Systems, Inc.	CSCO	1.29		Hardware
Source of Stock				
NASDAQ 100 Trust Shares	QQQQ	0.31	08/31/06	
Pin Oak Aggressive Stock	POGSX	0.28	06/30/06	
White Oak Select Growth	WOGSX	0.25	06/30/06	
Red Oak Technology Select	ROGSX	0.08	06/30/06	
SPDRs	SPY	0.07	08/31/06	
Vanguard Total Stock Mkt	VTSMX	0.07	06/30/06	
Janus	JANSX	0.07	08/31/06	
Janus Worldwide	JAWWX	0.05	08/31/06	
Fidelity Blue Chip Growth	FBGRX	0.05	07/31/06	
Fidelity Growth Company	FDGRX	0.03	05/31/06	

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MFS Massachusetts Investo	MIGDX	0.03	07/31/06
Vanguard 500 Index	VFINX	0.01	06/30/06

Yahoo, Inc. **YHOO** **1.21**  **Media**

Source of Stock

Janus	JANSX	0.35	08/31/06
Pin Oak Aggressive Stock	POGSX	0.27	06/30/06
Janus Growth & Income	JAGIX	0.15	08/31/06
Red Oak Technology Select	ROGSX	0.13	06/30/06
NASDAQ 100 Trust Shares	QQQQ	0.12	08/31/06
Janus Worldwide	JAWWX	0.05	08/31/06
Fidelity Blue Chip Growth	FBGRX	0.04	07/31/06
Vanguard Total Stock Mkt	VTSMX	0.02	06/30/06
Fidelity Growth Company	FDGRX	0.02	05/31/06
SPDRs	SPY	0.02	08/31/06
MFS Massachusetts Investo	MIGDX	0.01	07/31/06
Vanguard 500 Index	VFINX	0.00	06/30/06

Microsoft Corporation **MSFT** **1.17**  **Software**

Source of Stock

NASDAQ 100 Trust Shares	QQQQ	0.58	08/31/06
Vanguard Total Stock Mkt	VTSMX	0.13	06/30/06
Fidelity Blue Chip Growth	FBGRX	0.13	07/31/06
SPDRs	SPY	0.12	08/31/06
Fidelity Fifty	FFTYX	0.09	06/30/06
Fidelity Growth Company	FDGRX	0.06	05/31/06
Red Oak Technology Select	ROGSX	0.03	06/30/06
Vanguard 500 Index	VFINX	0.02	06/30/06
MFS Massachusetts Investo	MIGDX	0.02	07/31/06

ExxonMobil Corporation **XOM** **1.15**  **Energy**

Source of Stock

Janus	JANSX	0.36	08/31/06
Janus Growth & Income	JAGIX	0.23	08/31/06
SPDRs	SPY	0.22	08/31/06
Vanguard Total Stock Mkt	VTSMX	0.22	06/30/06
Fidelity Focused Stock	FTQGX	0.07	07/31/06
Vanguard 500 Index	VFINX	0.04	06/30/06
MFS Massachusetts Investo	MIGDX	0.00	07/31/06






Qualcomm, Inc. **QCOM** **1.13**  **Hardware**

Source of Stock

NASDAQ 100 Trust Shares	QQQQ	0.49	08/31/06
White Oak Select Growth	WOGSX	0.20	06/30/06
Janus	JANSX	0.11	08/31/06
Fidelity Growth Company	FDGRX	0.08	05/31/06
Fidelity Fifty	FFTYX	0.07	06/30/06
Fidelity Blue Chip Growth	FBGRX	0.06	07/31/06
Vanguard Total Stock Mkt	VTSMX	0.04	06/30/06
Red Oak Technology Select	ROGSX	0.04	06/30/06
SPDRs	SPY	0.03	08/31/06
Fidelity Capital Apprecia	FDCAX	0.02	07/31/06
Vanguard 500 Index	VFINX	0.01	06/30/06
MFS Massachusetts Investo	MIGDX	0.00	07/31/06

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Apple Computer, Inc.	AAPL	1.04	 Hardware
Source of Stock			
NASDAQ 100 Trust Shares	QQQQ	0.51	08/31/06
Janus	JANSX	0.16	08/31/06
Fidelity Growth Company	FDGRX	0.09	05/31/06
Fidelity Blue Chip Growth	FBGRX	0.08	07/31/06
Red Oak Technology Select	ROGSX	0.07	06/30/06
Janus Growth & Income	JAGIX	0.03	08/31/06
SPDRs	SPY	0.03	08/31/06
Vanguard Total Stock Mkt	VTSMX	0.03	06/30/06
MFS Massachusetts Investo	MIGDX	0.01	07/31/06
Vanguard 500 Index	VFINX	0.01	06/30/06
Procter & Gamble Company			
PG	0.93		Consumer Goods
Source of Stock			
Janus	JANSX	0.44	08/31/06
Janus Growth & Income	JAGIX	0.14	08/31/06
SPDRs	SPY	0.11	08/31/06
Vanguard Total Stock Mkt	VTSMX	0.11	06/30/06
Fidelity Growth Company	FDGRX	0.05	05/31/06
Fidelity Blue Chip Growth	FBGRX	0.04	07/31/06
MFS Massachusetts Investo	MIGDX	0.02	07/31/06
Vanguard 500 Index	VFINX	0.02	06/30/06
eBay, Inc.			
EBAY	0.92		Consumer Services
Source of Stock			
Pin Oak Aggressive Stock	POGSX	0.21	06/30/06
NASDAQ 100 Trust Shares	QQQQ	0.19	08/31/06
White Oak Select Growth	WOGSX	0.17	06/30/06
Red Oak Technology Select	ROGSX	0.10	06/30/06
Janus	JANSX	0.10	08/31/06
Fidelity Fifty	FFTYX	0.06	06/30/06
Janus Worldwide	JAWWX	0.03	08/31/06
Fidelity Blue Chip Growth	FBGRX	0.02	07/31/06
Vanguard Total Stock Mkt	VTSMX	0.02	06/30/06
SPDRs	SPY	0.02	08/31/06
Fidelity Growth Company	FDGRX	0.01	05/31/06
Vanguard 500 Index	VFINX	0.00	06/30/06
MFS Massachusetts Investo	MIGDX	0.00	07/31/06
J.P. Morgan Chase & Co.			
JPM	0.87		Financial Services
Source of Stock			
Janus	JANSX	0.42	08/31/06
Janus Growth & Income	JAGIX	0.12	08/31/06
SPDRs	SPY	0.09	08/31/06
Vanguard Total Stock Mkt	VTSMX	0.09	06/30/06
Janus Contrarian	JSVAX	0.07	08/31/06
Janus Worldwide	JAWWX	0.07	08/31/06
Vanguard 500 Index	VFINX	0.02	06/30/06
MFS Massachusetts Investo	MIGDX	0.00	07/31/06
Amgen, Inc.			
AMGN	0.81		Healthcare
Source of Stock			
NASDAQ 100 Trust Shares	QQQQ	0.24	08/31/06

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White Oak Select Growth	WOGSX	0.20	06/30/06
Janus	JANSX	0.12	08/31/06
Fidelity Blue Chip Growth	FBGRX	0.07	07/31/06
Janus Global Life Science	JAGLX	0.06	08/31/06
Vanguard Total Stock Mkt SPDRs	VTSMX	0.04	06/30/06
	SPY	0.04	08/31/06
MFS Massachusetts Investo	MIGDX	0.02	07/31/06
Fidelity Growth Company	FDGRX	0.02	05/31/06
Vanguard 500 Index	VFINX	0.01	06/30/06

UnitedHealth Group, Inc. UNH 0.75 Healthcare

Source of Stock

Janus Growth & Income	JAGIX	0.16	08/31/06
White Oak Select Growth	WOGSX	0.15	06/30/06
Janus	JANSX	0.15	08/31/06
Fidelity Fifty	FFTYX	0.09	06/30/06
Fidelity Blue Chip Growth	FBGRX	0.08	07/31/06
SPDRs	SPY	0.04	08/31/06
Vanguard Total Stock Mkt	VTSMX	0.04	06/30/06
Fidelity Growth Company	FDGRX	0.02	05/31/06
Janus Worldwide	JAWWX	0.02	08/31/06
Vanguard 500 Index	VFINX	0.01	06/30/06
MFS Massachusetts Investo	MIGDX	0.00	07/31/06

Intel Corporation INTC 0.67 Hardware

Source of Stock

NASDAQ 100 Trust Shares	QQQQ	0.25	08/31/06
White Oak Select Growth	WOGSX	0.21	06/30/06
Vanguard Total Stock Mkt	VTSMX	0.07	06/30/06
SPDRs	SPY	0.06	08/31/06
Fidelity Blue Chip Growth	FBGRX	0.03	07/31/06
MFS Massachusetts Investo	MIGDX	0.02	07/31/06
Fidelity Growth Company	FDGRX	0.01	05/31/06
Vanguard 500 Index	VFINX	0.01	06/30/06

Gilead Sciences, Inc. GILD 0.62 Healthcare

Source of Stock

NASDAQ 100 Trust Shares	QQQQ	0.18	08/31/06
Janus	JANSX	0.11	08/31/06
Fidelity Focused Stock	FTQGX	0.10	07/31/06
Janus Global Life Science	JAGLX	0.09	08/31/06
Red Oak Technology Select	ROGSX	0.06	06/30/06
Fidelity Blue Chip Growth	FBGRX	0.03	07/31/06
SPDRs	SPY	0.02	08/31/06
Vanguard Total Stock Mkt	VTSMX	0.02	06/30/06
Fidelity Growth Company	FDGRX	0.01	05/31/06
MFS Massachusetts Investo	MIGDX	0.01	07/31/06
Vanguard 500 Index	VFINX	0.00	06/30/06

Amazon.com, Inc. AMZN 0.61 Consumer Services

Source of Stock

Pin Oak Aggressive Stock	POGSX	0.22	06/30/06
White Oak Select Growth	WOGSX	0.18	06/30/06
Red Oak Technology Select	ROGSX	0.07	06/30/06

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NASDAQ 100 Trust Shares	QQQQ	0.05	08/31/06
Janus Worldwide	JAWWX	0.04	08/31/06
Janus Growth & Income	JAGIX	0.03	08/31/06
Vanguard Total Stock Mkt	VTSMX	0.01	06/30/06
SPDRs	SPY	0.01	08/31/06
Fidelity Growth Company	FDGRX	0.00	05/31/06
Vanguard 500 Index	VFINX	0.00	06/30/06

Dell, Inc. DELL 0.60 Hardware

Source of Stock

Pin Oak Aggressive Stock	POGSX	0.13	06/30/06
NASDAQ 100 Trust Shares	QQQQ	0.12	08/31/06
Red Oak Technology Select	ROGSX	0.11	06/30/06
Janus Worldwide	JAWWX	0.10	08/31/06
Janus Growth & Income	JAGIX	0.06	08/31/06
Vanguard Total Stock Mkt	VTSMX	0.03	06/30/06
SPDRs	SPY	0.03	08/31/06
Fidelity Growth Company	FDGRX	0.01	05/31/06
Vanguard 500 Index	VFINX	0.01	06/30/06

Charles Schwab Corporation SCHW 0.60 Financial Services

Source of Stock

White Oak Select Growth	WOGSX	0.30	06/30/06
Pin Oak Aggressive Stock	POGSX	0.26	06/30/06
Fidelity Growth Company	FDGRX	0.01	05/31/06
Vanguard Total Stock Mkt	VTSMX	0.01	06/30/06
SPDRs	SPY	0.01	08/31/06
Vanguard 500 Index	VFINX	0.00	06/30/06

Coventry Health Care, Inc. CVH 0.60 Healthcare

Source of Stock

Janus	JANSX	0.25	08/31/06
Janus Global Life Science	JAGLX	0.15	08/31/06
Janus Contrarian	JSVAX	0.11	08/31/06
Janus Growth & Income	JAGIX	0.06	08/31/06
Janus Worldwide	JAWWX	0.01	08/31/06
Vanguard Total Stock Mkt	VTSMX	0.01	06/30/06
SPDRs	SPY	0.00	08/31/06
Vanguard 500 Index	VFINX	0.00	06/30/06

Boeing Company BA 0.59 Industrial Materials

Source of Stock

Janus	JANSX	0.41	08/31/06
Janus Growth & Income	JAGIX	0.08	08/31/06
Vanguard Total Stock Mkt	VTSMX	0.04	06/30/06
SPDRs	SPY	0.03	08/31/06
Fidelity Growth Company	FDGRX	0.02	05/31/06
Vanguard 500 Index	VFINX	0.01	06/30/06

Broadcom Corporation BRCM 0.57 Hardware

Source of Stock

White Oak Select Growth	WOGSX	0.15	06/30/06
Pin Oak Aggressive Stock	POGSX	0.13	06/30/06
Red Oak Technology Select	ROGSX	0.09	06/30/06

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NASDAQ 100 Trust Shares	QQQQ	0.08	08/31/06
Fidelity Capital Apprecia	FDCAX	0.08	07/31/06
Fidelity Growth Company	FDGRX	0.03	05/31/06
Vanguard Total Stock Mkt	VTSMX	0.01	06/30/06
SPDRs	SPY	0.01	08/31/06
Vanguard 500 Index	VFINX	0.00	06/30/06

Rockwell Automation**ROK****0.56** **Industrial Materials**

Source of Stock

White Oak Select Growth	WOGSX	0.27	06/30/06
Pin Oak Aggressive Stock	POGSX	0.15	06/30/06
Fidelity Capital Apprecia	FDCAX	0.07	07/31/06
Janus Growth & Income	JAGIX	0.05	08/31/06
MFS Massachusetts Investo	MIGDX	0.01	07/31/06
Vanguard Total Stock Mkt	VTSMX	0.01	06/30/06
SPDRs	SPY	0.01	08/31/06
Fidelity Growth Company	FDGRX	0.00	05/31/06
Vanguard 500 Index	VFINX	0.00	06/30/06

Johnson & Johnson**JNJ****0.56** **Healthcare**

Source of Stock

Fidelity Blue Chip Growth	FBGRX	0.19	07/31/06
Vanguard Total Stock Mkt	VTSMX	0.10	06/30/06
SPDRs	SPY	0.10	08/31/06
Fidelity Growth Company	FDGRX	0.06	05/31/06
Fidelity Capital Apprecia	FDCAX	0.06	07/31/06
MFS Massachusetts Investo	MIGDX	0.02	07/31/06
Vanguard 500 Index	VFINX	0.02	06/30/06

Merck & Co., Inc.**MRK****0.55** **Healthcare**

Source of Stock

Janus	JANSX	0.26	08/31/06
Janus Global Life Science	JAGLX	0.11	08/31/06
Fidelity Blue Chip Growth	FBGRX	0.05	07/31/06
SPDRs	SPY	0.05	08/31/06
Vanguard Total Stock Mkt	VTSMX	0.05	06/30/06
Fidelity Capital Apprecia	FDCAX	0.01	07/31/06
Janus Worldwide	JAWWX	0.01	08/31/06
Vanguard 500 Index	VFINX	0.01	06/30/06
Fidelity Growth Company	FDGRX	0.01	05/31/06

Oracle Corporation**ORCL****0.52** **Software**

Source of Stock

NASDAQ 100 Trust Shares	QQQQ	0.22	08/31/06
Janus	JANSX	0.13	08/31/06
Janus Growth & Income	JAGIX	0.04	08/31/06
Vanguard Total Stock Mkt	VTSMX	0.04	06/30/06
SPDRs	SPY	0.03	08/31/06
Fidelity Blue Chip Growth	FBGRX	0.03	07/31/06
Fidelity Growth Company	FDGRX	0.02	05/31/06
MFS Massachusetts Investo	MIGDX	0.01	07/31/06
Vanguard 500 Index	VFINX	0.01	06/30/06

Stock Intersection Report Disclosure Statement

Used as supplemental sales literature, the Stock Intersection report must be preceded or accompanied by the fund's/policy's current prospectus or equivalent. In all cases, this disclosure statement should accompany the Stock Intersection report. Morningstar is not itself an NASD-member firm. Information contained in the report is from the most recent information available to Morningstar.

The Stock Intersection report reviews the top 25 holdings in the portfolio to identify, at a glance, the portfolio's overall weighting in a particular security or sector. This report only displays the top 25 holdings; the investor's portfolio may hold substantially more.

Note that while the investor does not own the securities held by an open-end fund, closed-end fund, or similar investment, the holdings are relevant in reviewing the overall asset allocation and diversification. This report is not an offer or recommendation by Morningstar to purchase or liquidate any security listed.

Concentration Ratio

The concentration ratio depicts how much of the portfolio is contained within the top 25 stock holdings. If a portfolio contains 25 or fewer securities, it would be considered non-diversified. A non-diversified portfolio is more risky than a portfolio with a larger number of investments.

Percentage of Portfolio

The Percentage of Portfolio column indicates the percentage of net assets any given security (either as an individual holding or as an underlying stock) makes up as an overall position of the portfolio.

Holding Portfolio Date

The Portfolio Date is the date that the fund's portfolio was last updated. When making comparisons among funds, it is an important date to keep in mind. Although Morningstar tries to ensure that we receive timely information, we don't always receive current information from fund companies. By law, funds need only report this information two times during the calendar year, and they have two months after the report date to actually release the shareholder report and portfolio. Therefore, it is possible that a fund's portfolio could be up to eight months old at the time of publication.

Sector

The Morningstar sector structure helps investors and investment professionals more easily compare the sector exposures relating to the top 25 stock holdings. The sector classifications are also designed to create a more useful way to evaluate common stocks and to address the limitations of conventional sector analysis. Morningstar divides the economy into three "Super Sectors" (Information Economy, Service Economy, and Manufacturing Economy) each of which contains four sectors.

Information Economy

Software: Companies engaged in the design and marketing of computer operating systems and applications. Examples include Microsoft, Oracle, and Siebel Systems.

Hardware: Manufacturers of computer equipment, communication equipment, semiconductors, and components. Examples include IBM, Cisco Systems, and Intel.

Media: Companies that own and operate broadcast networks and those that create content or provide it to other media companies. Examples include AOL Time Warner, Walt Disney, and The Washington Post.

Telecommunications: Companies that provide communication services using fixed-line networks or those that provide wireless access and services. Examples include SBC Communications, AT&T, and Alltel.

Service Economy

Healthcare: Includes biotechnology, pharmaceuticals, research services, HMOs, home health, hospitals, medical equipment and supplies, and assisted living companies. Examples include Abbott Laboratories, Merck, and Cardinal Health.

Consumer Services: Includes retail stores, personal services, home builders, home supply, travel and entertainment companies, and educational providers. Examples include Wal-Mart, Home Depot, and Expedia.

Business Services: Includes advertising, printing, publishing, business support, consultants, employment, engineering and construction, security services, waste management, distributors, and transportation companies. Examples include Manpower, R. H. Donnelley, and Southwest Airlines.

Financial Services: Includes banks, finance companies, money management firms, savings and loans, securities brokers, and insurance companies. Examples include Citigroup, Washington Mutual, and Fannie Mae.

Manufacturing Economy

Consumer Goods: Companies that manufacture or provide food, beverages, household and personal products, apparel, shoes, textiles, autos, consumer electronics, luxury goods, packaging, and tobacco. Examples include PepsiCo, Ford Motor Co., and Kraft Foods.

Industrial Materials: Includes aerospace and defense firms, and companies that provide or manufacture chemicals, machinery, auto parts, building materials, and commodities. Examples include Boeing, DuPont, and Alcoa.

Energy: Companies that produce or refine oil and gas, oilfield services and equipment companies, and pipeline operators. Examples include Exxon Mobil, Schlumberger, and BP Amoco.

Utilities: Electric, gas, and water utilities. Examples include Duke Energy, Exelon, and El Paso.