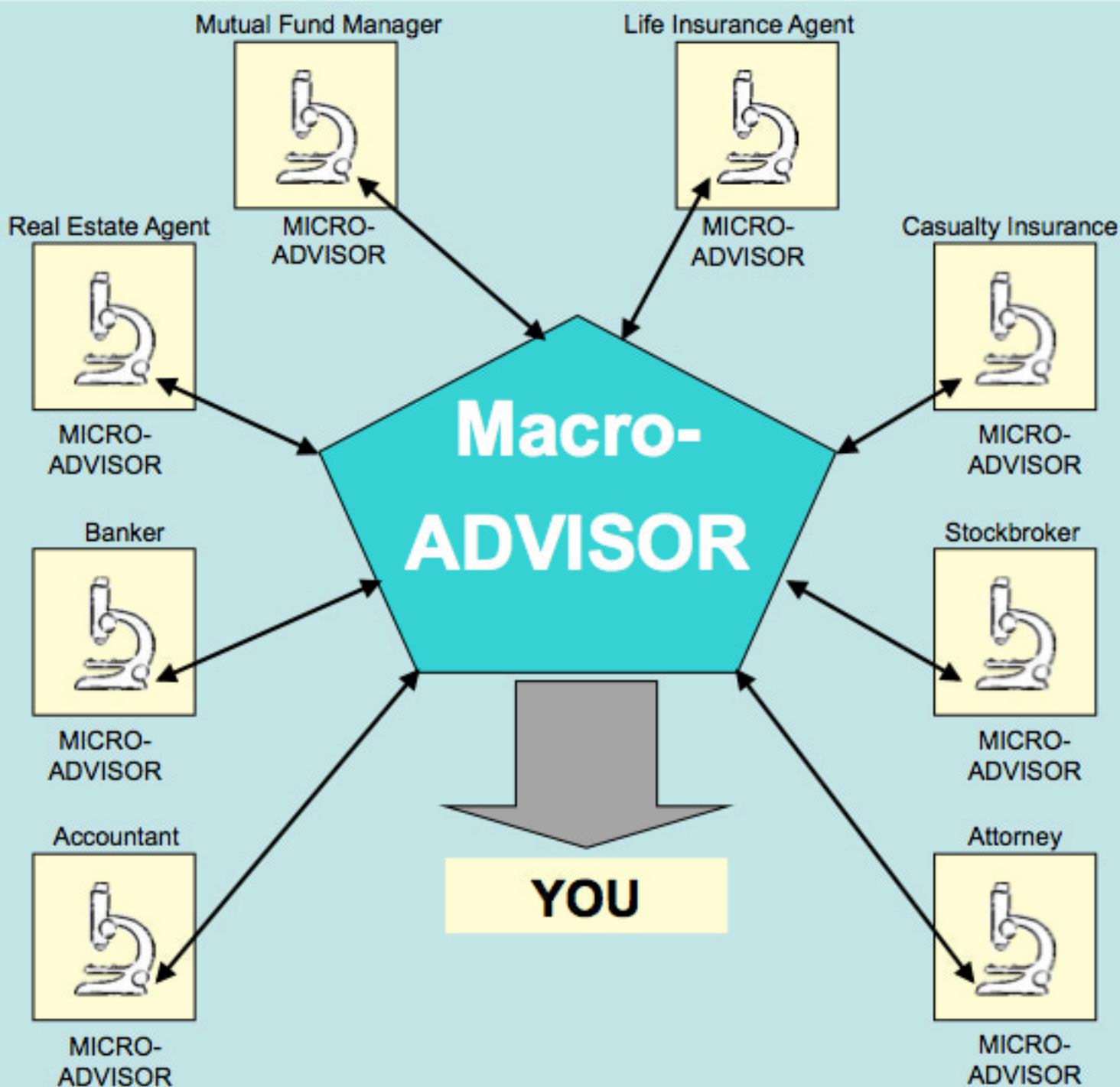


Macro-advising versus Micro-advising

Financial Security



You have aligned yourself with various micro-advisors to assist with your financial decision making. These micro-advisors are specialists in their particular area of expertise. Without a macro-advisor, you are left with the complex responsibility of tying all of your financial decisions together. This presents many problems because you neither have the time nor the expertise in each area to evaluate the performance of your micro-advisors. Our presence enables your micro-advisors to better perform their services. In addition, our expertise in wealth creation, distribution and conservation strategies should improve the overall performance of your plan.