

BROKER'S 401k **ADVICE**

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**CHARTING THE COURSE
TO YOUR
FINANCIAL
FREEDOM ...**

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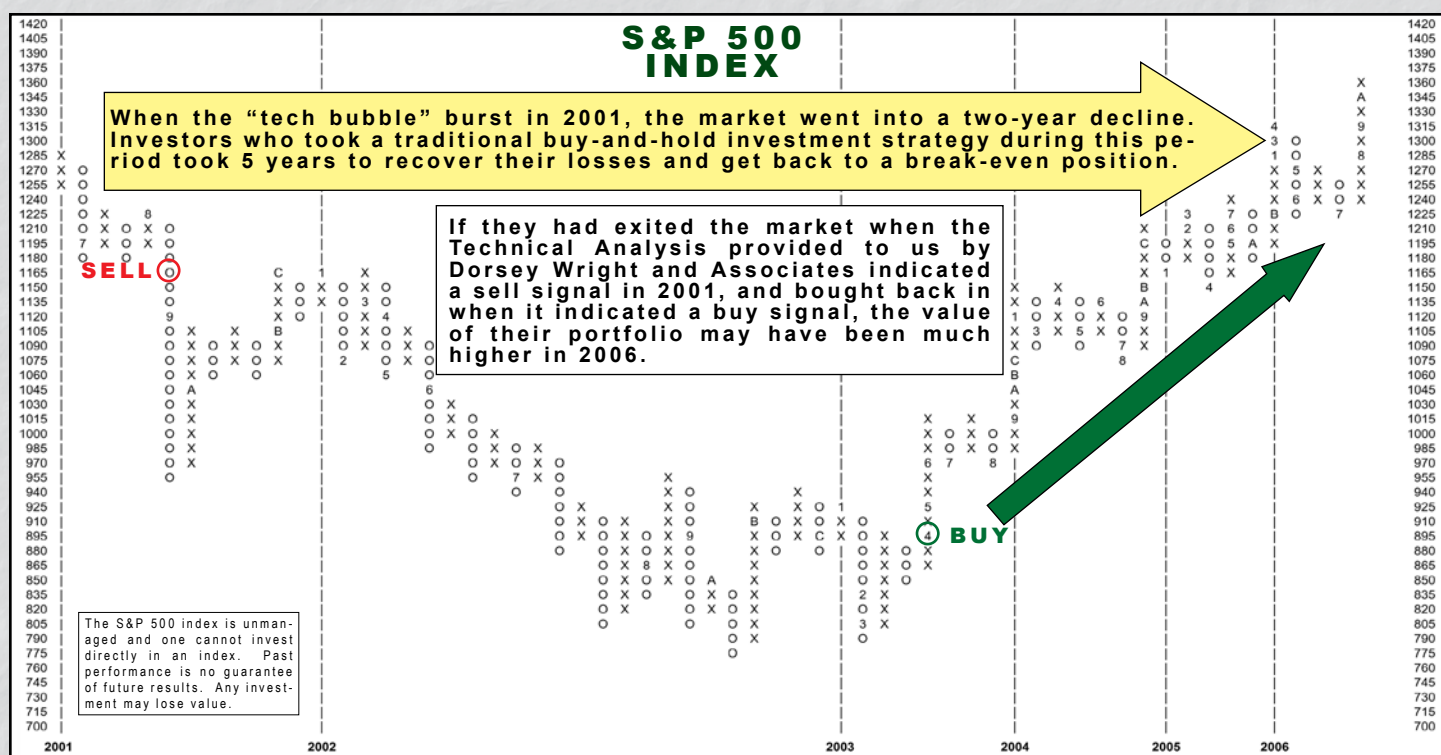
Planning for Your Financial Success

Active Allocation is the cornerstone of our investment philosophy. We believe there are times to be fully invested in the markets (wealth accumulation), and there are times when your portfolio is better served when it is held in the money market fund (wealth preservation). Our strategy is based on point and figure charting that was invented by Charles Dow in the late 1880's. His idea was to track the price of the stock on a graph to

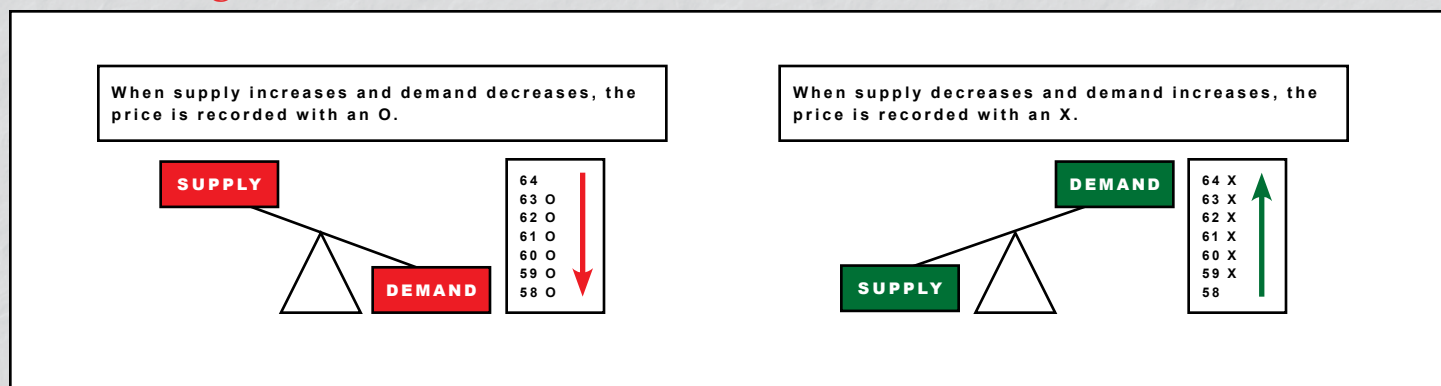
logically measure the supply and demand it generated. Supply and demand dictates the price of everything. When everyone wants something, we call it priceless. When no one wants it, we call it worthless! This applies to everything that is bought and sold, including stocks. We access real-time information online via Dorsey Wright and Associates, Inc. to provide us with data on over 15,000 stocks and mutual funds. They also provide us with their

Relative Strength Measurement. This measurement compares an individual fund to the market and provides us with the probability of its outperforming the overall market. Our active allocation program allows us to invest your portfolio in the highest technically rated funds. By investing in the right funds at the right time we are better able to meet your financial goals.

How Successful Have You Been?

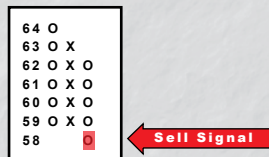


Point and Figure Basics



When to Sell

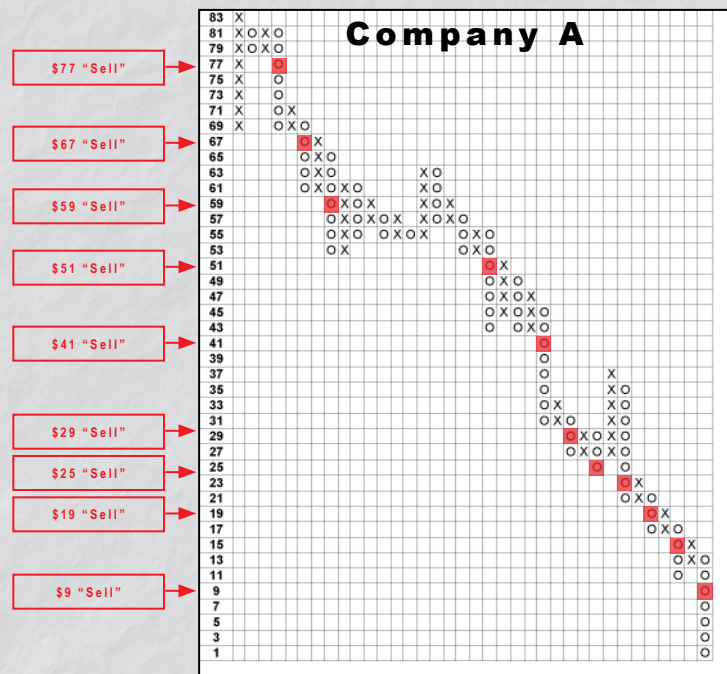
A sell signal occurs when a second column of O's drops below the previous column of O's.



Let's look at a hypothetical "Company A" whose stock price declined from a high of \$83.

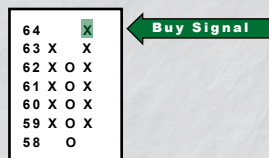
Would you have known when to sell?

Using Technical Analysis, you would have received the first "sell" signal at \$77 in March 2001. There would have been numerous "sell" signals as the price continued to erode.



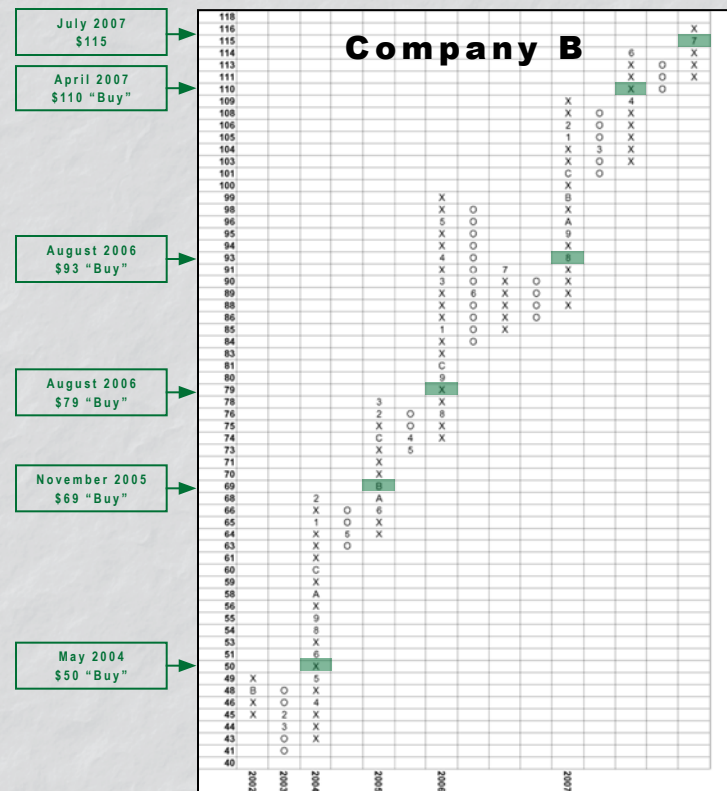
When to Buy

A buy signal occurs when a second column of X's exceeds the previous column of X's.



Technical Analysis also provides clear "buy" signals, as demonstrated here with another hypothetical "Company B".

You would have received the first "buy" signal when the price was at \$50. You would have continued to receive "buy" signals at opportune times over the next three years.



Our Investment Strategy

We use a point and figure tool that measures the "bullish percent" of key market indexes. The "bullish percent" is the percent of stocks in an index that are on a buy signal. This serves as our guide to tell you whether to be in the market or out of the market.

Relative Strength measures how each fund in your

retirement plan is performing as compared to a popular stock market index like the S&P 500 or the Russell 2000. We incorporate the Relative Strength Measurement tool to answer the question, "Are we in the right mutual fund at the right time?"

Why 401kAdvantage is different:

- **Active Allocation**

Our program allows us to evaluate your portfolio on a monthly basis, providing you with clear buy and sell recommendations.

- **Weekly Market Evaluator**

Our strategic investment team does a weekly market evaluation of over 200 domestic and global indicators.

- **Action Alerts**

If the overall market gives us a sell signal, you will be alerted by email and phone.

There is a time to buy and a time to sell. Please take **6 minutes** and view our presentation “Technical Analysis for 401(k) Investments” on the enclosed CD and learn how our program will help you reach your financial goals.



401kAdvantage Works For:

- 401(k)
- Deferred Compensation
- Variable Annuities
- 403(b)
- Simple IRA's
- Variable Life Policies

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