

Strategic Asset Management

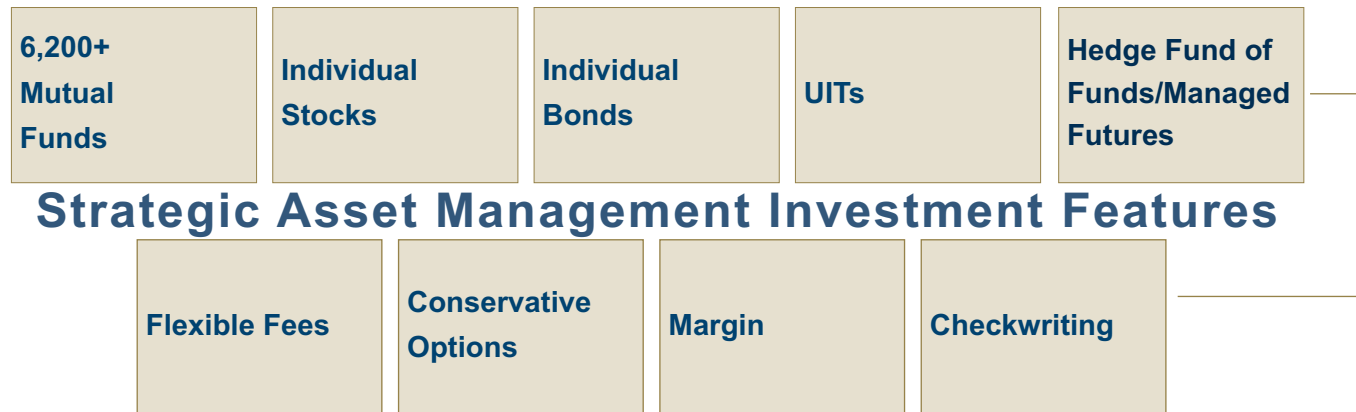
An Investment Strategy

Advice Tailored to Your Time Horizon

Today's economic landscape abounds with both opportunities and challenges. Knowing which path to follow in order to pursue your goals and financial freedom can be a daunting adventure to embark upon alone.

Whether you are planning your retirement, investing for a child's college education or financing a new business, you will need a strategy designed to get you from where you are today to where you would like to be tomorrow. The philosophy of strategic asset allocation may be just the vehicle to get you there.

By creating a comprehensive, customized portfolio consisting of stocks, bonds and mutual funds, Strategic Asset Management allows you to meet your financial objectives. Together, we will devise and implement an active portfolio management strategy based upon the tenets of asset allocation and diversification. Periodic reviews of the portfolio's composition and performance can help to ensure that your assets are positioned to take advantage of market opportunities, while withstanding market volatility.



Investing in mutual funds involves risk, including possible loss of principal. Investments in specialized industry sectors have additional risks, which are outlined in the prospectus.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and are subject to availability and change in price.

Stock investing involves risk including loss of principal.

Strategic Asset Management

An Investment Strategy, continued

Your Wealth Management Strategy

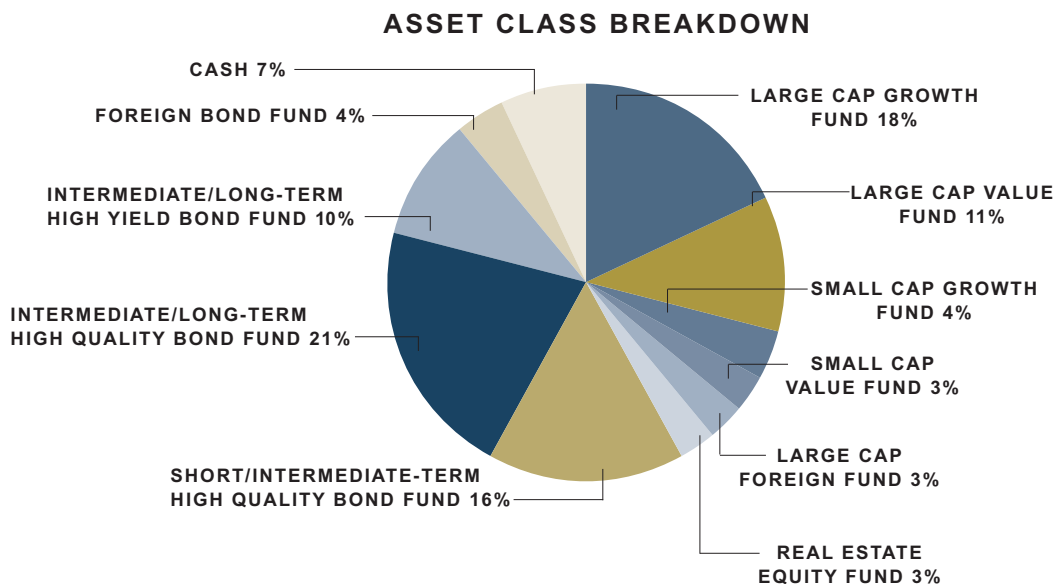
Each Strategic Asset Management portfolio is individually crafted and involves establishing weightings for various asset classes, choosing specific investments within those classes and making adjustments as circumstances change. A sample portfolio for an investor whose objective is Income with Moderate Growth is depicted below.

Once the broad asset classes have been determined, we will work with you to choose the most prudent investment vehicles to fund your customized portfolio (i.e. mutual funds, stocks, bonds or certain previously held investments). Asset classes can be further sub-divided into the varying components of each class. For instance, in the equity portion of your portfolio, you can choose from such asset classes as:

- Large Cap Growth and/or Large Cap Value
- Small Cap Growth and/or Small Cap Value
- International Equities

Benefits of Ongoing Management

Take comfort in the fact that we monitor current trends and market developments and provide ongoing advice and portfolio management. You receive the benefits of asset allocation and active, advice-based portfolio management—all for one inclusive fee, on one statement and in one account—giving you the investment diversification you need and helping you achieve your long-term goals and objectives.



Small cap stocks may be subject to a higher degree of risk than more established companies' securities. The illiquidity of the small cap market may adversely affect the value of these investments.

International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.