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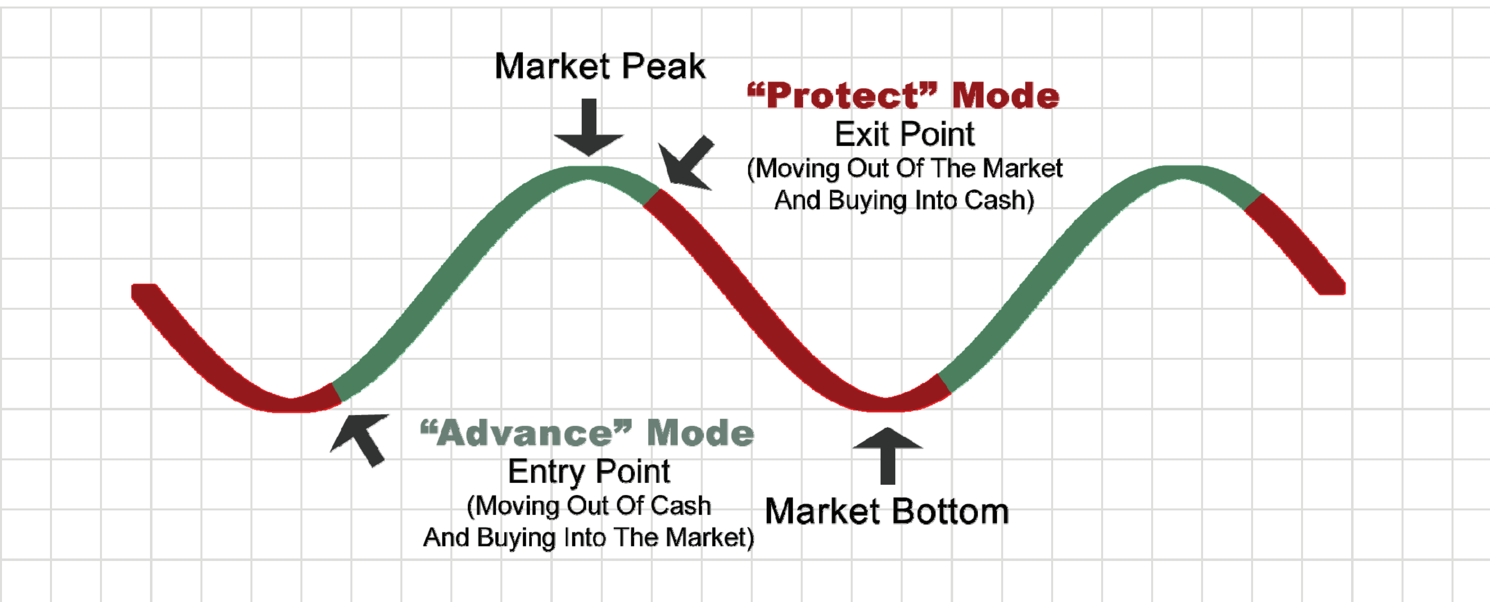
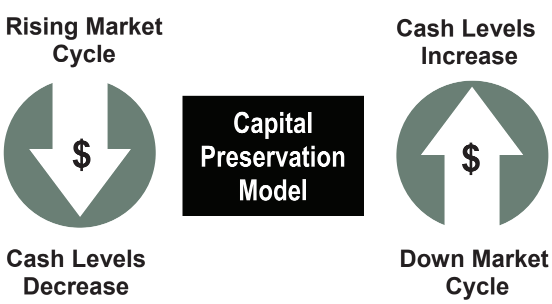
Advance and Protect Strategy

Common sense: Investing only works if you get to keep the profits. ***Investing 101*** tells us to "Buy low and Sell high", NOT buy and hold forever. Too often we hear, "Just hang in there, it'll come back." That's great, **IF** one can wait long enough for the assets to recover. The markets and economy go through constant up *AND* down cycles. If one needs their capital and the markets happen to be in a down cycle, it could be a painful time to withdraw assets. More importantly, it would be difficult to sit by and watch all of your hard-earned gains evaporate just because the market is falling. **The Difference**: Our process does not rely on favorable conditions in any particular market, sector or asset class.



Our **Advance and Protect Strategy** is a capital preservation model with an offensive strategy. Its primary directive is to control risk. The objective of the process is to capture growth when the market is rising **and** protect principal when the market is falling. This strict buy and sell discipline is the foundation of the **Advance and Protect Strategy**. We use quantitative and qualitative analysis to work toward this goal. Quantitative information includes such things as price, volume and momentum – which help reveal entry and exit points (as noted in the chart above). Qualitative inputs include a deep understanding of the fundamentals of the economy, markets and investments in which we invest. Our process monitors each portfolio component on a daily basis and adjusts your investment mix as the business cycle evolves.



- CASH is a position
- CASH balances risk
- Advance and Protect attempts to stair-step account values
- We use scientific analysis to follow long-term trends