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Dear Investor:

I'll be brief and to the point, because I don't like it when people waste my time either. Did your investment account perform up to your expectations last year? Did your current advisor live up to his "reputation"? A lot of money managers have underperformed in the last two years for several reasons:

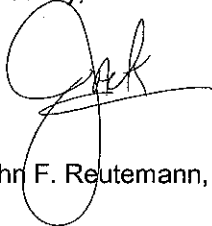
- (1) Chasing traditional "pie chart" asset allocation models using flawed fundamental analysis
- (2) Just plain bad selection of sectors and asset classes not in favor
- (3) Using high cost mutual funds with excessive loads and operating expense ratios

Our all Exchange Traded Fund or "ETF" model deals with these three problems. ETF's provide real fee-based investment consultants with several advantages. The three most important are:

- (1) The ability to tactically allocate intraday, as ETF's trade intraday on an exchange like stocks, but have the characteristics of diversified index or sector funds
- (2) Professional advisors can choose from over 500 ETF's covering all major asset classes, indices, benchmarks, sectors and country specific indices
- (3) ETF's on the average have operating expense ratios ranging from 20 to 70 basis points. According to Morningstar, the average growth stock fund has an operating expense ratio of 1.45%

Why not give us a call today and schedule a free, no-obligation second opinion on your portfolio. We'll be happy to send you our free report on ETF's. We also have available extensive client references. Please call Brian Lane at (301) 294-7500 to request additional information and to set up your no-obligation one hour meeting. You have nothing to lose, except maybe your current stockbroker!

Sincerely,



John F. Reutemann, Jr., CLU, CFP®

Investments in Exchange Traded Funds involve risks, such that upon sale, an investor may have loss of investment principal.

LPL Financial Services

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