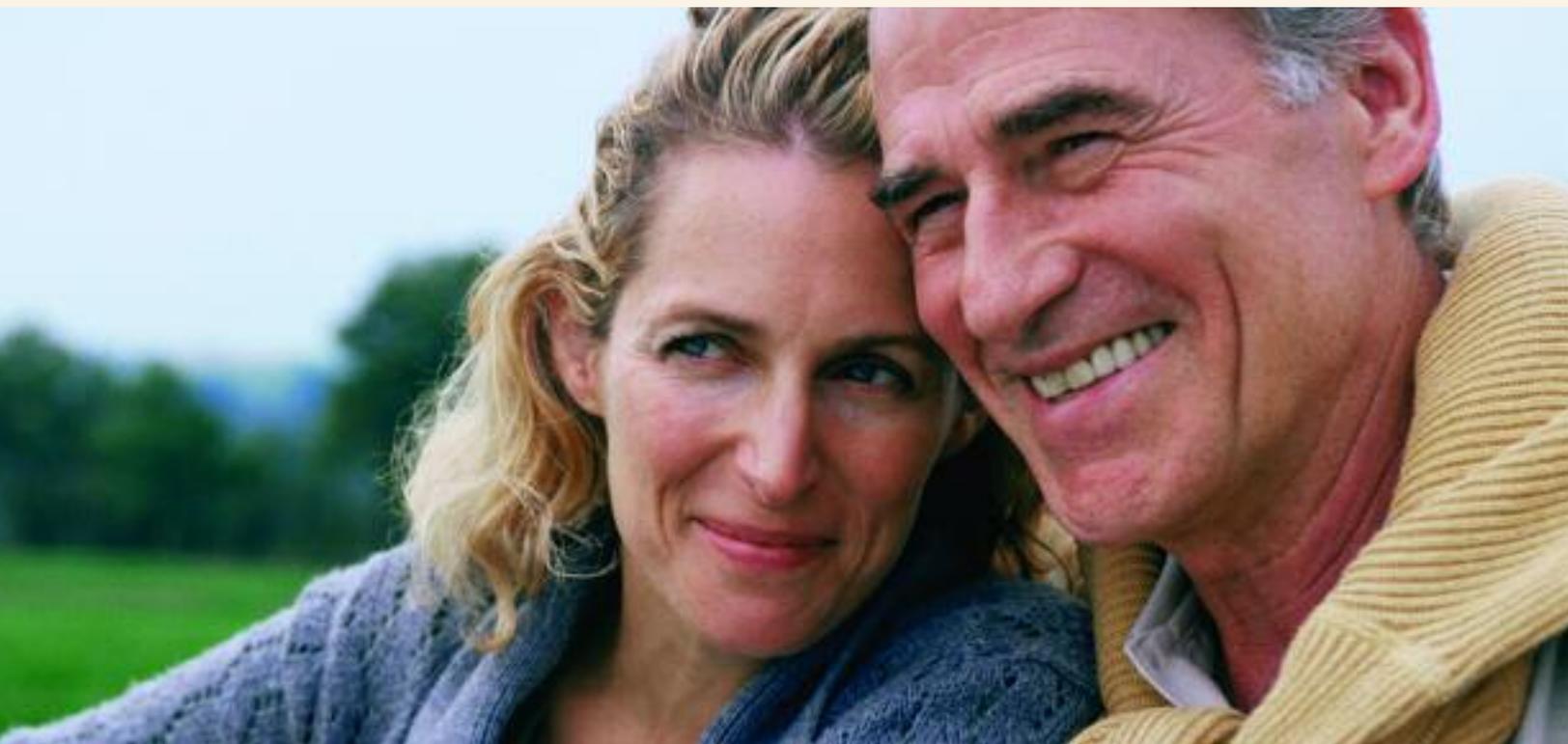




Independent Advice for the Discerning Investor



WNA Wealth Advisors, Inc.



WNA Wealth Advisors
serves as our clients'
partner in investing,
their advisor for life.

Our Values

- Perform all duties with honesty, integrity and discipline, adhering to strict ethical standards.
- Deliver responsive, personalized and professional service.
- Treat clients and co-workers with understanding and respect.
- Price our services fairly, and ethically resolve conflicts of interest.
- Expand our knowledge continually, enhancing our expertise.
- Innovate continually to improve our effectiveness and the client experience.
- Approach each day with joy and enthusiasm.



WNA Wealth Advisors is an independent advisory firm that serves individual investors, families, company retirement plans and not-for-profit organizations.

Located in Hinsdale, Illinois, we provide a wide array of investment advisory services, including:

- Portfolio evaluation, design, construction, implementation and management for individuals, businesses, foundations, pensions and profit-sharing plans with \$500,000 or more in investable assets.
- Financial planning—including retirement and distribution planning, estate planning and insurance planning—for individuals and families.
- Fiduciary services for corporate qualified retirement plans, including asset management, plan design, administrative services and participant education and advice.

We serve our clients on a fee-only basis, with flat fees for financial planning and portfolio evaluation, design, construction and implementation, and a separate fee for ongoing portfolio management.

Our fee-only approach and our status as an independent advisory firm provide a sturdy foundation for our client-focused operating style, which has produced a high client retention rate and recognition of one of our principals on *Worth* magazine's list of Top 100 Wealth Advisors.

The WNA Advantage



At WNA Wealth Advisors, we pride ourselves on delivering a client experience that is second to none.

- We build enduring relationships that are rooted in a thorough understanding of each client's unique lifestyle needs, investment attitudes, and aspirations.
- We nurture these relationships with values articulated and supported by our entire staff.
- And we commit ourselves to ensuring that every client benefits from "The WNA Advantage," a unique set of strengths that distinguishes our firm. These strengths include:

Expertise

On a person-by-person basis, our advisory staff includes highly qualified and experienced professionals. All of our advisors have advanced degrees and/or certified designations, and our staff as a whole has a strong financial planning and accounting back-

ground, which enhances our ability to develop tax-efficient and disciplined investment strategies for our clients.

Independence

As an independent investment advisory firm, we can work with nearly any investment manager we wish, including many not available to the general public. We are not obligated to promote any specific investment management firm or any particular type of investment. Our clients' needs and goals drive our investment choices, and our independence gives us the flexibility to select from a wide array of investments that are best suited to our clients.

Customization

We believe every investor's risk-versus-return profile is unique. For this reason, we customize a diversified investment portfolio for each client and manage it in a disciplined fashion based on the client's individual profile. We do not use "one-size-fits-all" portfolios or pre-packaged asset-allocation models commonly

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offered by large national brokerage firms. With WNA, your portfolio is truly *your* portfolio.

One-Stop Resource

In addition to designing and managing customized portfolios, WNA serves as a convenient, one-stop resource for a variety of other financial advisory services. These include retirement planning (including IRA distribution strategies); pension plan design, management and administration; and insurance and estate planning. We leverage our resources and technology to provide comprehensive services to our clients at competitive rates.

Personalized Service

Each of our advisors works with a limited number of clients so we can maximize our understanding of each client and can deliver the highest level of personalized service. We know our clients well, and this knowledge enhances our ability to deliver customized services. We tailor the amount of contact and investment education for each client based on his or her needs. We follow strict service standards, including making sure that a member of our staff—and not a machine—answers all telephone calls during business hours. We also respond to all client messages within 24 hours.

Advanced Technology

WNA employs advanced technology and software systems to help design, manage and report on clients' investment portfolios. These programs include portfolio design software, a client relationship database, portfolio performance reporting, and a document management and imaging system. Collectively, they augment our efforts to customize clients' portfolios, improve investment returns, and control risk. Our technological advantage also enables us to provide responsive client services and conveniences, such as online account and document access in a secure, encrypted area of our Web site, www.wnawealth.com.

User-Friendly Reports

We provide our clients with understandable quarterly reports that clearly illustrate portfolio performance and activity. We also can provide additional customized reports and spreadsheets as needed by clients to meet their individual information needs. Nearly all of our reports can be delivered by password-protected email or in another electronic format to provide the highest level of client convenience.

Security

Our clients' assets remain safely registered in their own names. They are held at a variety of nationally respected custodians, such as Charles Schwab, Fidelity Investments and MG Trust. As such, they are insured to the maximum allowed under current law by the Securities Investor Protection Corporation (SIPC).



Our Investment Philosophy

In customizing and managing diversified, long-term investment portfolios for clients, WNA Wealth Advisors adheres strictly to our investment philosophy, which is based on the following principles:

Control Risk

Risk management and capital preservation are top priorities at WNA. We work with each client to understand their lifestyle, financial circumstances and investment objectives. We educate clients about the risks and rewards of investing. We assess their risk tolerance and determine a suitable level of risk for each client's portfolio. We then design a portfolio that reflects the client's attitude toward risk and their investment objectives. Our goal: Maximize long-term returns for any given level of risk.

Diversify for Success

We believe diversification is the cornerstone of any portfolio. We build portfolios by asset class, such as U.S. Large Company Growth Stocks or U.S. Intermediate-Term Bonds, using sophisticated asset-allocation software based on the Nobel Prize-winning concepts of Modern Portfolio Theory. This technology enables us to model customized portfolios and to determine the optimal blend of asset classes for each client. *(Diversification does not ensure or guarantee better performance and cannot eliminate the risk of investment losses.)*

Select Proven Managers

We carefully monitor the world's established investment managers and select for our Approved Investment Managers List only those organizations that have demonstrated their abilities with records of solid investment performance, style consistency, strong ethics and reasonable costs. We can bring these managers

to our clients via no-load mutual funds, institutional mutual funds, separate accounts, exchange traded funds (ETFs) and master limited partnerships (MLPs).

Control Costs

We control our clients' investment costs by using a wide variety of investment products and features, as well as a fee structure that proportionally reduces our management fee as assets under management increase.

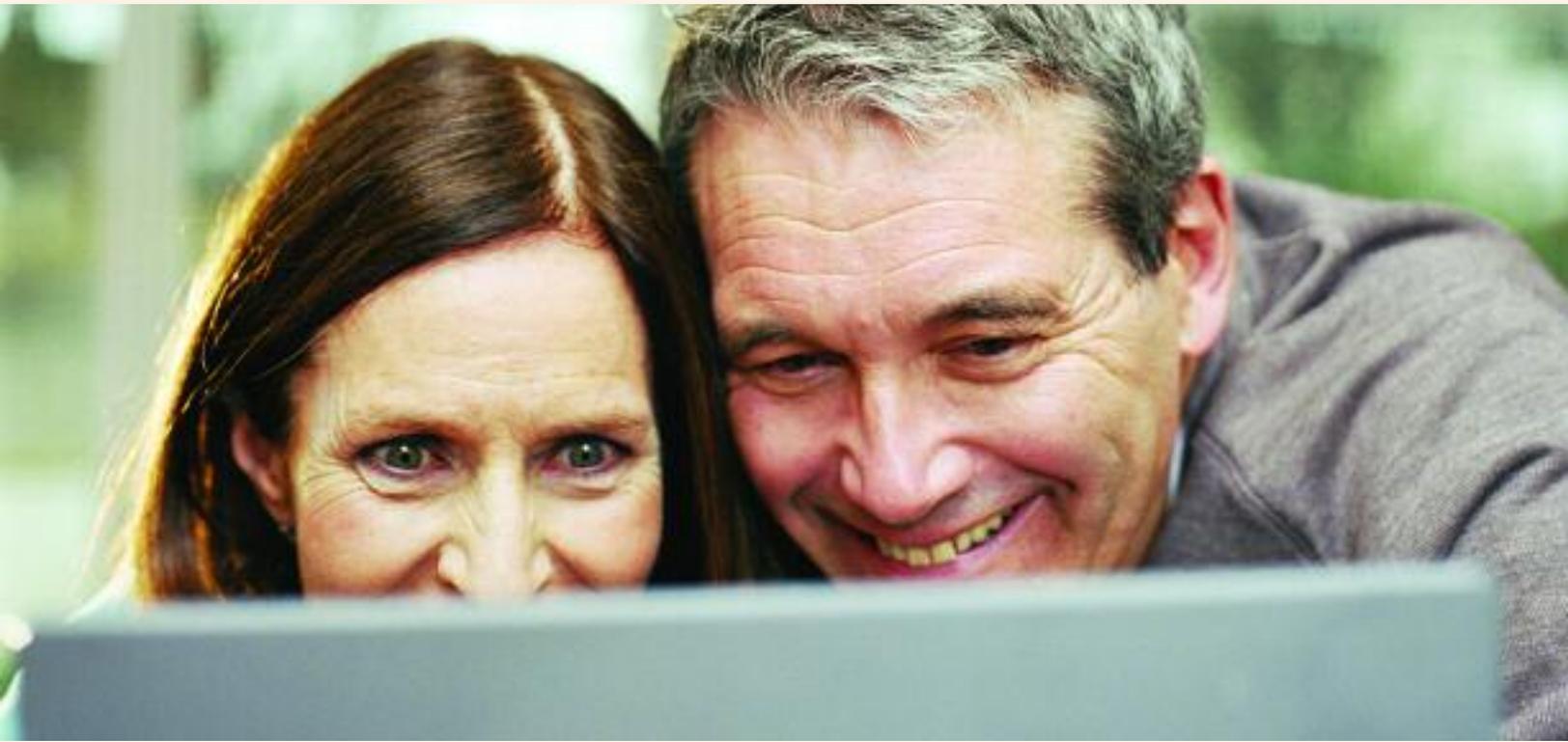
Buy, Hold and Rebalance

We adhere to a low-turnover, buy-and-hold portfolio-management strategy, because we believe time in the market, not market timing, produces long-term investment success. We review clients' portfolios regularly and rebalance them as necessary to maintain the client's targeted asset allocation and to ensure a buy-low, sell-high discipline.

Educate — and Listen

A well-crafted asset-allocation strategy will be ineffective unless a client understands it, agrees to it, and is willing to stay the course during the inevitable ups and downs of market cycles. For this reason, we are committed to educating — and listening to — our clients continually as we manage their portfolios and guide them toward their financial goals.

The Portfolio Design and Management Process



In keeping with our client-focused operating style and our commitment to customized portfolios, our clients actively participate in the development of their unique asset-allocation strategies.

WNA Wealth Advisors' client relationships begin with a series of fact-finding discussions in which we learn as much as possible about a client's lifestyle, financial circumstances, investment objectives, time horizon, risk tolerance and tax concerns.

We also use these meetings to gauge the client's understanding of key investment concepts, such as the risk-return relationship, the power of compounding, and the importance of diversification. We then educate the client at a level appropriate to their financial sophistication, including a review of the historical performance of different asset classes, the inevitability of market downturns, and the risk and returns that a client will experience over different time frames.

Sophisticated asset-allocation software enables us to customize and model portfolios that reflect the client's investment profile, including the client's attitudes about risk and financial and

lifestyle goals. We review these models with the client, analyzing the risk and return potential of each alternative, and we reach consensus on an asset-allocation strategy.

The next step is portfolio implementation, which involves opening an account for the client, transferring assets into the account, selecting investment managers, establishing an investment schedule, and making initial investment purchases.

Once the client's portfolio is implemented, we monitor the portfolio, evaluating the performance of investment managers, communicating regularly with the client about his or her investments, providing quarterly performance reports, and rebalancing the portfolio as necessary to maintain the client's targeted asset allocation.

WNA recognizes that your wealth management needs are unique, and should be given the care and attention they deserve. We welcome the opportunity to meet with you and provide a free consultation to review your current financial situation and discuss how The WNA Advantage can work for you.



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