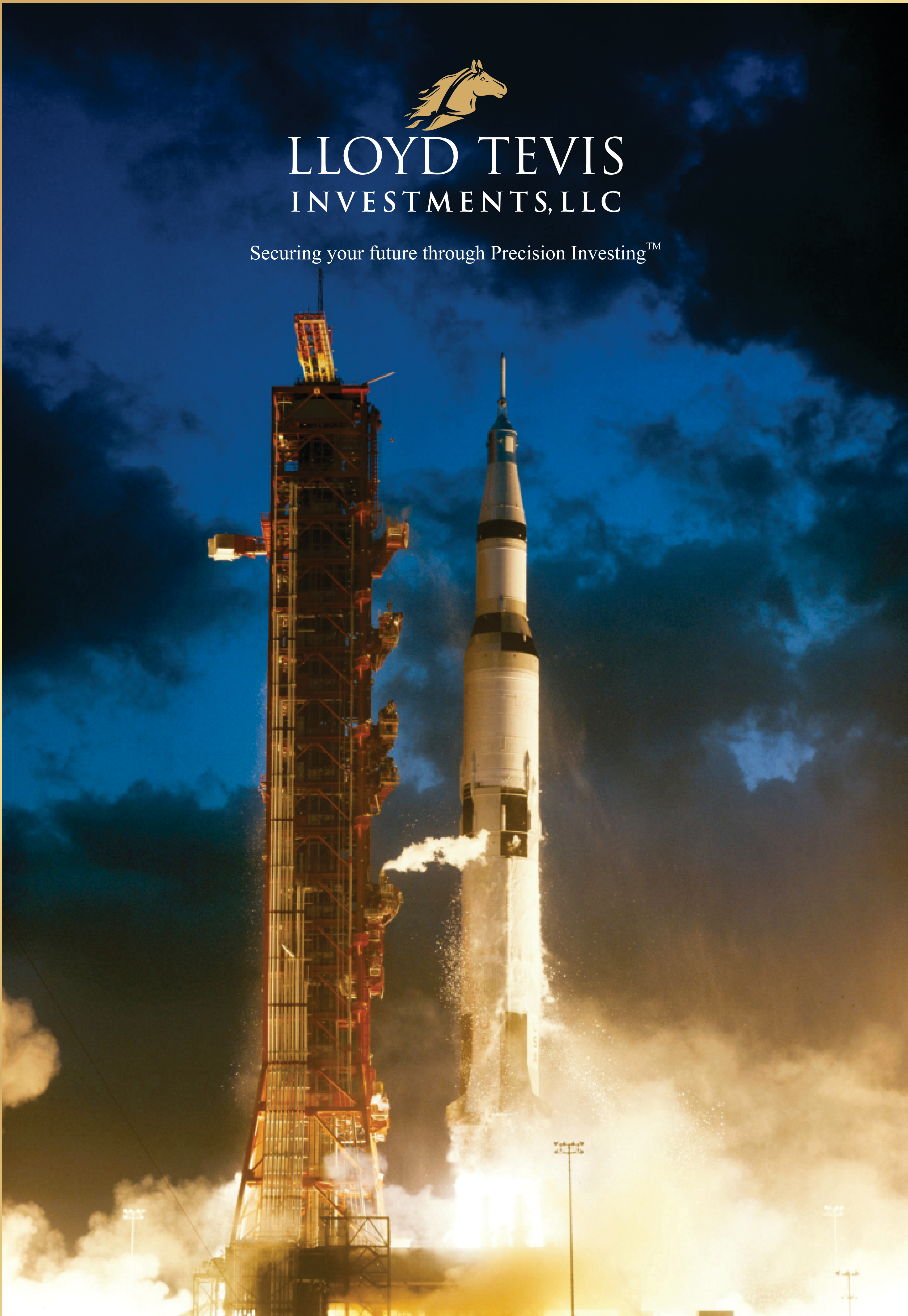
LLOYD TEVIS
INVESTMENTS, LLC

Securing your future through Precision Investing™



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Lloyd Tevis Investments, LLC is pleased to announce the launch of its online investment management service. This service is distinguished by basing its portfolio advice upon a deep and comprehensive analysis of the client's economic situation and objectives. For the client, this represents delivery of a solution to their key financial and investment questions that is uniquely risk-controlled. As an investment solution, we believe that this approach is among the highest quality solutions currently broadly available to the public.

The service is delivered online, and clients use the firm's online tools to conceptualize their financial objectives and to enter the details of their personal situation. The Lloyd Tevis advanced AI system digests all this information, combines it with deep models of the capital markets and returns the advice as a succinct presentation and a richly detailed report. The client may fine-tune their requirements until the most satisfying balance of ways and means is achieved.

Once the client accepts the investment plan, the system delivers specific trade instructions which clients execute through their existing brokerage account. Thus, adoption of the Lloyd Tevis system and plan does not require the moving assets or disrupting existing service arrangements. Lloyd Tevis Investments then monitors execution of the plan, and provides periodic progress reports, and advises when portfolio adjustments are required.

A what-if tool allows clients to explore the impact of changes in their plan without disturbing their existing plan. This tool allows clients to ask deep questions, such as "What if we have another kid?, suppose I accept the out-of-state job?, or what if I retire now instead of working two more years?" – in effect pre-experiencing the financial implications of these choices after considering both first and second order economic effects. The client's investment plan may be revised at any time (and without charge) for changes in the client's circumstances and objectives. In such instances, Lloyd Tevis will adjust the portfolio advice in a tax efficient manner to bring the client's investments into alignment with the new plan.

While we have described the system as entirely self-service, we recognize that clients will want support to make best use of the system. This support is provided by phone, online chat and video conference from our central office. While many investment firms subtly seek to force clients to surrender control of their finances to their advisors. Our goal is, instead, to put the client in ever better control of the financial life, offering a choice so that the client always remains in control.

With its deep attention to taxes, executive compensation, life insurance and real property investments, the Lloyd Tevis approach is fully prepared to handle the complex lives of high net worth individuals. At the same time, recognizing that long range financial planning has its greatest value for the young who may not have accumulated significant wealth yet, Lloyd Tevis makes its service available for a nominal annual fee for small accounts. The service has been designed to meet full life cycle needs, from college student through retirement from the executive suite. Lloyd Tevis's online investment service offers a unique blend of personalized high quality advice, online delivery and client-driven support. Look us up at www.lloydtevis.com. In particular, a trial usage program allows the service to be "test driven" before any adoption decision needs to be made.