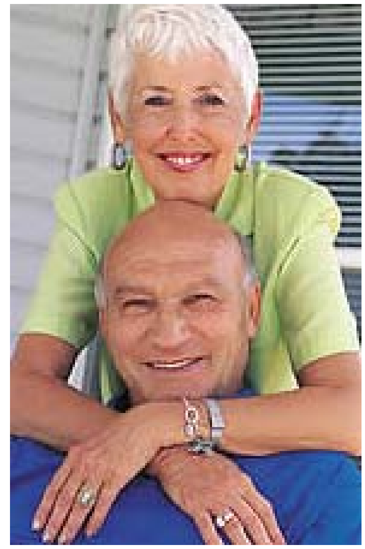
FINANCIAL PERSPECTIVES, INC.
BUSINESS RETIREMENT PLAN SPECIALISTS

Financial Perspectives is a Northern California-based independent financial advisory firm, providing comprehensive retirement plan consulting services for small-to-mid-sized firms.



We offer companies like yours superior quality service compared to the large investment firms. We're a *fee-only* firm, which means that 100 percent of our revenue comes from providing expert advice, not from sales commissions for selling specific investments.

We're financial *advisors*, not sales people, and we take our fiduciary responsibility seriously, always acting in our client employers' best interests. This helps explain our extremely high client retention rate and steady stream of referral business.

Financial planning and investment management that focuses on employers' needs

Financial Perspectives specializes in providing sound planning services and advice to employers who want to provide retirement plan coverage for their employees and need to do so cost-effectively. We have years of professional experience helping smaller companies establish new retirement plans and upgrade existing ones.

Expert guidance
No matter what your situation—start-up business, growing enterprise, or mature firm—we provide expert guidance on every aspect of retirement plan management, including regulatory compliance. We will help you ensure that your employees have the strongest coverage at the lowest cost to you.

Plan compliance: New laws and regulations are constantly going into effect. We act as an expert advisor, to ensure that your plan is fully compliant with all relevant laws and regulations.

Your Business Needs

At Financial Perspectives, we understand the unique needs of business owners. We can help you implement or upgrade your retirement plan by evaluating the following critical factors:

- Compliance issues
- How to best minimize your costs and tax burden
- Your employee demographics

Plan management: Our professional advisors have the training and experience to advise you and your plan members on every aspect of retirement and estate planning, tax planning, insurance, and investments.

The Financial Perspectives Advantage

Most small-to-mid-sized companies don't have the luxury of dedicated in-house staff with retirement plan expertise. That's where Financial Perspectives comes in. We're qualified to provide expert advice on every aspect of establishing new plans and upgrading existing plans to provide cost-effective service and ensure compliance with all applicable laws and regulations.

We work hard to earn your business. When you hire us, you'll gain the benefit of professional retirement plan advisors with comprehensive training and experience:

- Investigation, review, and implementation of best available company retirement plan
- Annual cost analysis review
- Expert investment advice to plan members
- Review and recommendations on plan investment options to optimize for diversification and returns (this is a compliance requirement)
- Assumption of fiduciary role (reduces risk for employers)
- Annual compliance and risk analysis review

Changing Landscape

Competitive pressures have forced many employers to abandon their role as pension providers. And regulatory changes have made compliance a minefield for companies that continue to offer retirement plans. We help ensure both the security of your employees' retirement assets and compliance for your plan.

Expert knowledge – Our expert fiduciary knowledge ensures that your plan complies with all applicable laws and regulations, such as the recently passed Pension Protection Act.

Strong communication – Open communication and availability is important to a productive long-term advisory relationship. We're always available to discuss your company's retirement plan, answer your questions about regulatory compliance, and more.

Competitive fees – We strive to set reasonable fees for our services. In fact, our fees are typically much less than the industry norm.

Responsiveness – You can call us anytime and talk to a professional financial advisor, not a sales person. Unlike larger investment firms, where they stop answering the phone at five o'clock, we're available when it's convenient for you, even after regular business hours.

Learn more about how you can benefit

Contact Financial Perspectives today to learn how our expert investment and retirement planning services can help you achieve your business goals. Call us today, toll-free, at 1-8xx-xxx-xxxx or send us an email at xxxx@financialperspectives.biz.

Financial Perspectives was founded in 1994 by Charles "Chuck" Gibson, Certified Financial Planner®, Accredited Asset Management Specialist, and Chartered Retirement Plans Specialist. With more than $45 million in assets currently under management*, Chuck has advised hundreds of businesses and individuals, helping them establish sound investment strategies by providing informed, objective financial planning and asset management advice.

*Dollar value of assets under management at any given time fluctuates according to current market values, economic conditions, etc.