OUR APPROACH

Enhancing Your Quality of Life by achieving financial confidence requires a disciplined, integrated process coordinated by a trusted advisor who continually places the entire focus on you and your whole financial picture. We do just that.

Competent, sound advice by an advisor with only one discrete specialty who is not thoroughly familiar with you nor understands your overall plan, may not be in your best interest. It may lead to you making costly mistakes, spending unnecessary time and having to provide and sort through duplicate information.

Our integrated approach will guide you to make decisions that are in your best interests. It is an approach which is designed to simplify your life and allow you to spend time on what you enjoy most.

STEP 1: YOU

From the beginning and throughout our long-term relationship, our focus is on You. We will spend time with you, learning about you, your goals, desired lifestyle, resources and feelings. We want to listen and thoroughly understand where you are now and where you want to go.

STEP 2: PLAN

We respond by developing your customized and comprehensive plan. In doing so, we look at the whole picture, utilizing creative ideas and comprehensive strategies. We draw from different disciplines and interact with an advisory team of legal, tax and other specialists.

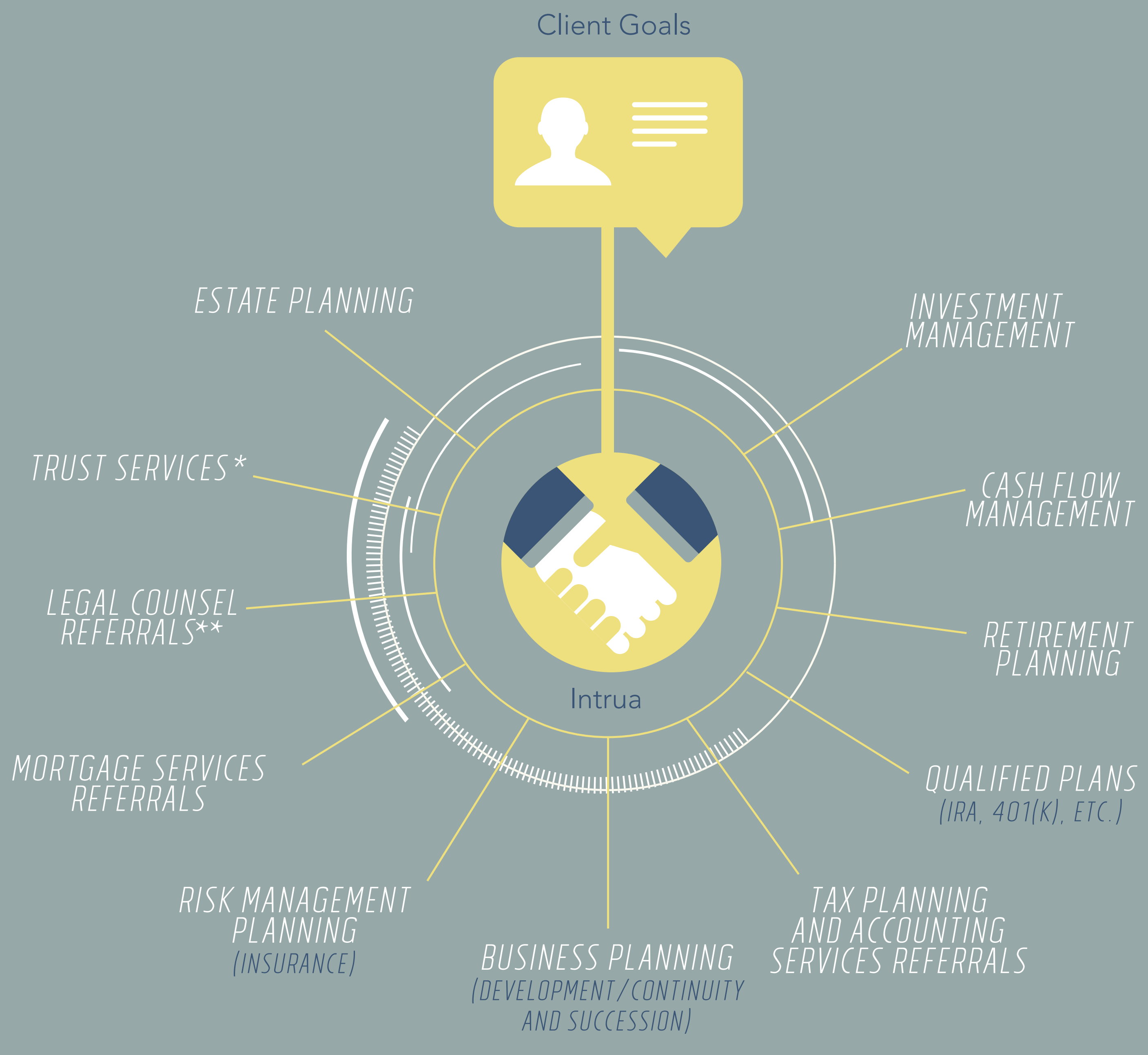
STEP 3: IMPLEMENT

We work closely with you to implement your plan through a wide array of financial products offered through our broker-dealer, LPL Financial, and coordinate the services and products provided by mem-bers of your service provider team.

STEP 4: MONITOR AND UPDATE

We proactively and diligently monitor each component of your plan and keep you informed. Together, we make prudent plan updates to integrate your lifestyle changes, economic changes and tax code changes. We want to ensure that the plan components are continual-ly working together toward your goals and desired lifestyle.

* Investing involves risk including loss of principal. No strategy assures success or protects against loss.



* Trust Services are offered through The Private Trust Company, N.A. an affiliate of LPL Financial.

** Referral entities and their services are not affiliated with LPL Financial or Intrua Financial.

Plan Components Decisions regarding financial services and products should always be in the best interests of your total wealth plan.

ASSET PROTECTION

Have you protected yourself against catastrophic loss due to liability issues, property losses, disability, long-term care? Do you have an adequate amount of life insurance and is it the appropriate type? Are your business interests adequately covered?

INCOME MANAGEMENT

Did you use all reasonable means to reduce your taxes? Did you utilize the benefit that incentive stock options provide? Did you spend according to plan? Have you prepared a four/five-year cash forecast and identified expected sources and uses? Was your tax return prepared utilizing all eligible deductions and tax credits?

DEBT MANAGEMENT

Is your debt tax efficient? Have you access to as much debt as reasonably possible and at the best available rates and terms?

INVESTMENT PLANNING

Is your asset allocation appropriate? Is your portfolio tax-efficient? How did your actual rate of return compare with the expected rate? How did your investments perform relative to their benchmark? Did you rebalance according to your investment plan?

ESTATE PLANNING

Does your will match your transfer wishes? Are your assets titled correctly and have you set up appropriate beneficiary designations? Have you established and funded all necessary trusts and maintained the required documentation? Do you need and have necessary legal planning documents such as a "Last Will and Testament", "Power of Attorney", "Health Care Directive/ Directive to Physicians", "Medical Power of Attorney" or "Medical Release and Authority/ HIPAA" or Designation of Agent for Remains?

YOUR BEST INTERESTS

Don't you want to know and have the **confidence** that your plan components are continually working together in your best interests toward the **vision** of your goals and desired lifestyle? At Intrua Financial, our integrated wealth approach does just that.

intrua FINANCIAL

www.intrua.com