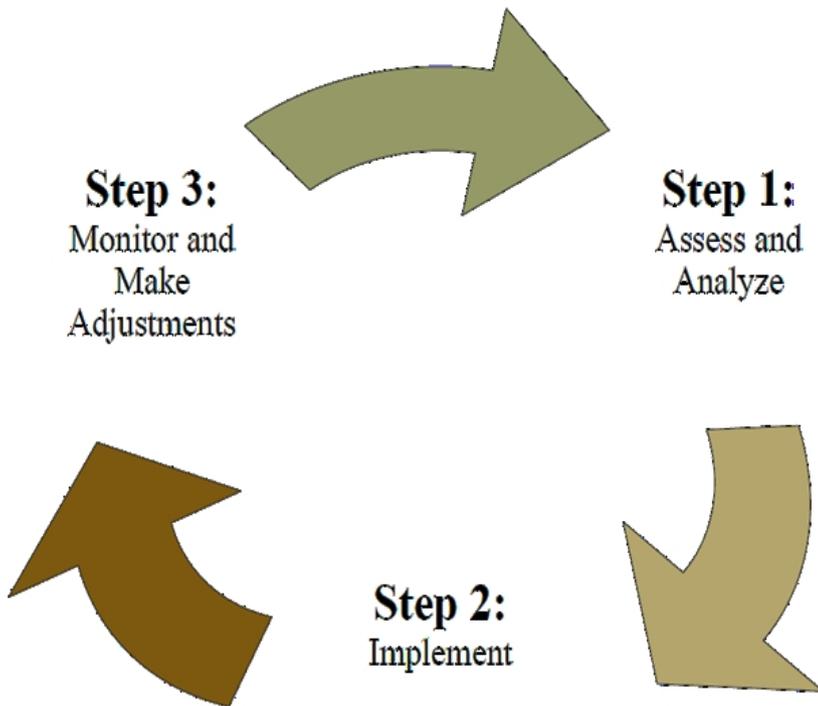


PERSONALIZED A.I.M. SYSTEM

We begin all of our relationships by going through The Cambridge Advisors Personalized A.I.M System. Our comprehensive investment management process looks at each client's unique situation and develops a customized solution to help the client achieve their specific financial goals.



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INVESTMENT COMMITTEE

Our advisors form the investment committee and are actively involved in the research functions

of the firm as well as the portfolio management functions. We make our own investment decisions internally rather than rely on a "buy list" from a parent company or Wall Street third party. Therefore, our recommendations and investment decisions are ***free from conflicts of interest***.

The investment committee meets three times a week to discuss the economy, the markets, and securities we currently own or are considering buying. We gather information from a wide variety of sources for analysis and utilize state of the art research tools. All advisors thoroughly understand the fundamentals of the securities they are buying and selling in the client portfolios they are managing.

The advisor implements the recommendations of the investment committee as appropriate for each client.

INVESTMENT PHILOSOPHY

In an era when many investment managers seem intent on trying to create one-size-fits-all investment strategies and products, we have kept our focus on providing a high caliber of personalized investment management services. Each client account is managed separately from other client accounts. Our portfolios are customized to each client so that we respect risk tolerance levels and return expectations.

When structuring portfolios, we consider several factors. First, we take into account the client's investment policy statement. Second, we strive to build a diversified portfolio. Third, based on current market conditions and our future outlook, we emphasize areas where we see higher growth potential. Within this framework we build a portfolio that reflects each client's specific constraints including liquidity issues, investment horizon, government regulations, tax implications and unique needs.

While we are not "market-timers" we do recognize that the risk/reward relationship of the various asset classes will change over time. Asset allocations are adjusted to reflect our outlook of future growth opportunities and risk levels as well as the client's needs. Factors such as equity valuations and interest rate levels may influence asset allocations. When equity

valuations and/or interest rates are at historically high levels it may encourage a shift in asset allocation in favor of fixed income securities. When equity valuations and/or interest rates are at historically low levels it may encourage a shift in favor of equity securities. Most changes in asset allocation due to market factors are gradual.

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