ABSOLUTE RETURN
PORTFOLIO

STRATEGICALLY MANAGING THE ENVIRONMENT OF CHANGE™

RICH INVESTMENTS™

Portfolio Objective

To achieve moderate returns with a low correlation to the broad stock market as measured by the S&P 500. This portfolio seeks positive annualized returns (over a full market cycle), regardless of market conditions. The Absolute Return Portfolio is designed to complement a prudent investor's overall core portfolio by reducing risk and volatility through a diversification and asset allocation to investment classes that have a low correlation to the overall stock and bond markets. This portfolio is also appropriate for a conservative investor.

Positive annualized returns regardless of market conditions

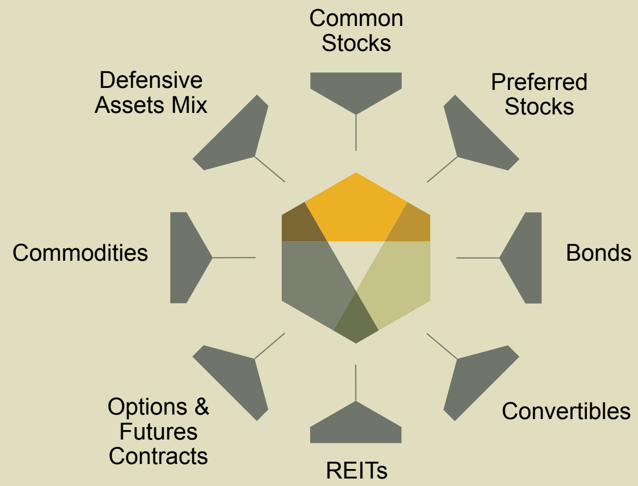
Portfolio Discipline

This actively-managed, total-return program, is for investors who are interested in minimizing risk and obtaining moderate returns through a variety of strategies and asset classes. Typically, this portfolio consists of 4 to 6 balanced, no-load mutual funds which could be invested in a blend of common stocks, preferred stocks, utilities, convertibles, bonds, REIT's (Real Estate Investment Trusts), commodities, TIPs, money market, and cash. As the trends in the market, the economy, and the world change, so will the mutual funds in this portfolio. At times, this program may contain mutual funds that engage in options or use other derivatives (such as futures contracts) in order to achieve additional yield enhancement. During periods of extreme market stress, portions of this portfolio may be invested in no-load mutual funds that consist of a mix of defensive assets (treasuries, gold, cash, silver, multi-sector bond funds, Swiss franc assets, etc…) or use non-directional strategies, such as short selling or merger arbitrage. Rich Investments, Inc. portfolio managers utilize dynamic asset allocation to guide mutual fund selection in this program. Mutual funds are chosen based on current market conditions, interest rates and currency exchange rates, geopolitical conditions, and economic trends.

Portfolio Manager
Matthew R. Falvey

Custodian
Schwab Institutional

ABSOLUTE RETURN PORTFOLIO



“For investors who are interested in minimizing risk and obtaining moderate returns through a variety of strategies and asset classes.”

Fee Structure

$100,000 – $249,999
billed quarterly at 0.40%
(1.6% annually)

$250,000 - $499,999
billed quarterly at 0.35%
(1.4% annually)

$500,000 - $999,999
billed quarterly at 0.30%
(1.2% annually)

$1,000,000 and above
billed quarterly at 0.25%
(1.0% annually)

Investment Strategies to Fit Your Changing World

It's a new era – The Information Age has evolved into The Creative Age. New ideas, new capabilities, and new challenges abound. It's a world of constant and ever increasing change, unprecedented in human history. It's important to understand this environment of change in which we live and work. This understanding forms the foundation of critical and insightful decision making, which is vital to successful financial planning and investment strategy.

At Rich Investments, we are forward-looking money managers who grasp the ramifications of trend changes and inter-market relationships. We believe

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that successful investing involves more than just selecting a stock, bond, or mutual fund. Successful investing is, by necessity, active and dynamic. Different investments and asset classes come into, and go out of favor, at different times in the business and economic cycles. Our model of portfolio management compensates for changing market and economic conditions, fluctuating interest rates and currency exchange rates, rising and falling commodity prices, turbulent geopolitical conditions, and rapidly changing global demography trends. Thus, our dynamic model enables us to make important adjustments to our clients' portfolios as investing conditions change.

Rich Investments understands and embraces the concept of change. We believe that our role is to help our clients develop strategies and tactics to manage their financial affairs in a world of constant change. Our goal is to help families live rich lives, by providing financial foresight and real world wealth management. We would like the opportunity to meet with you to discuss your needs. Let us help you strategically manage the environment of change.

RICH INVESTMENTS™

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The Environment Of Change

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A federally regulated investment advisory firm, registered with the Securities and Exchange Commission under the Investment Advisors Act of 1940.