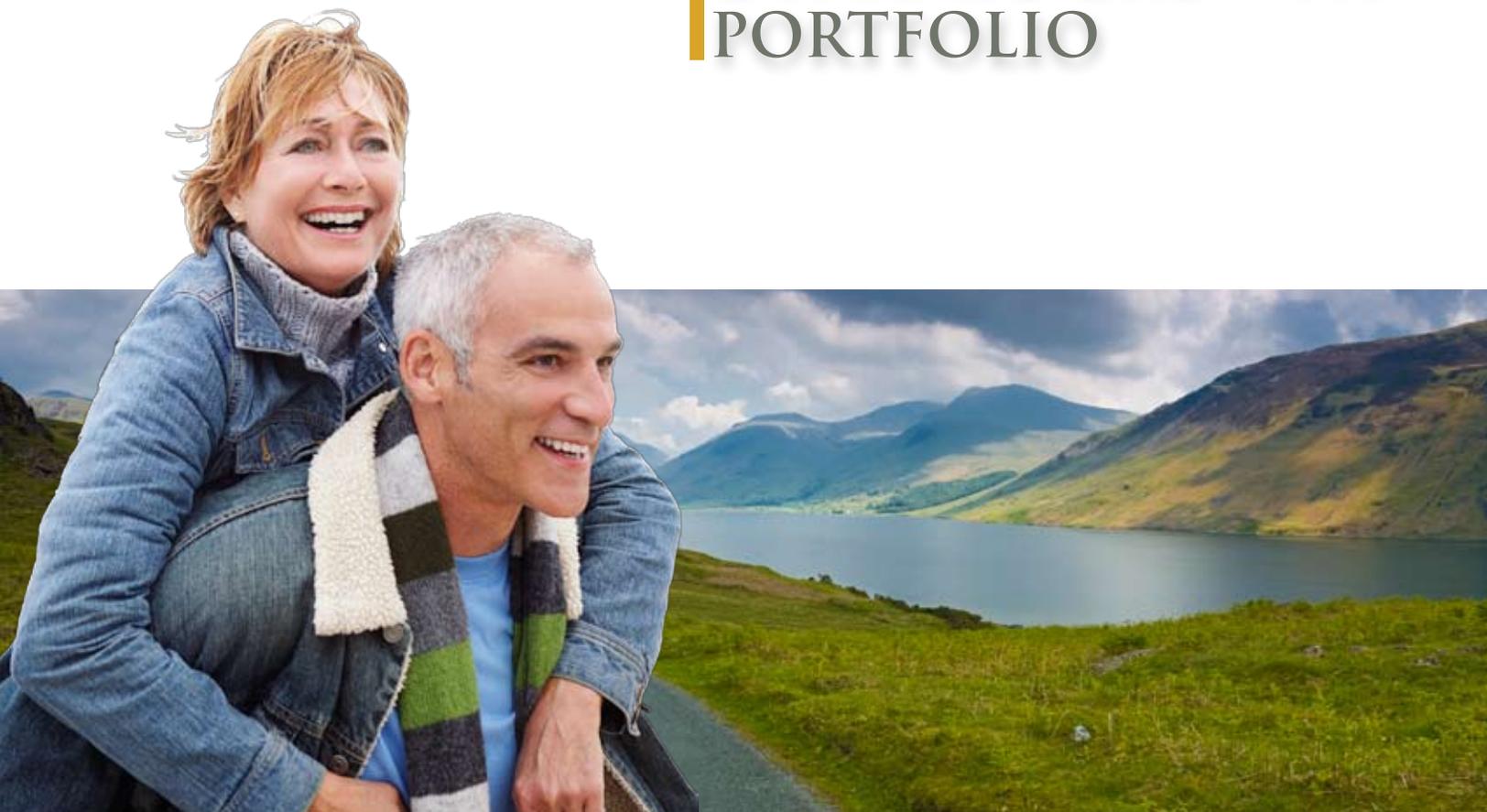


DYNAMIC GROWTH PORTFOLIO



STRATEGICALLY MANAGING THE ENVIRONMENT OF CHANGE™



RICH INVESTMENTS™

Portfolio Objective

Our Dynamic Growth Portfolio seeks long-term capital appreciation. The portfolio is managed to respond to the dynamically changing market conditions by rotating assets between aggressive growth mutual funds, diversified mutual funds, and total return mutual funds. Its goal is to outperform the S&P 500 Index on an absolute and risk-adjusted basis (over a full market cycle), by utilizing funds that have a moderate to low correlation to the broad stock market.

*Financial
foresight for
long-term
capital
appreciation*



Portfolio Discipline

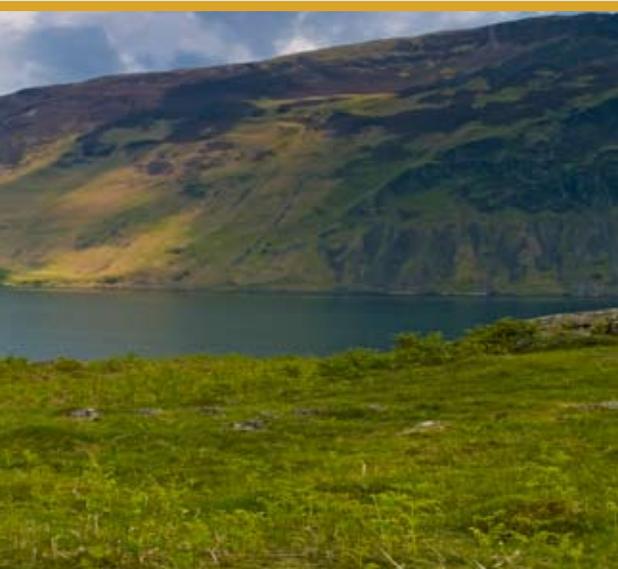
Our investment strategy is objective and employs our proprietary RSM model that is both quantitative and computer driven. We use our methodology to rank approximately 350+ no-load mutual funds based on several measures of price momentum and risk. We then invest in the top nine ranked mutual funds. As market conditions change, so will the mutual funds in this portfolio. Up to 20% of the portfolio may engage in non-directional strategies, such as utilizing inverse index mutual funds.

Forming the foundation for this portfolio are five mutual funds from our Absolute Return Portfolio. This 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

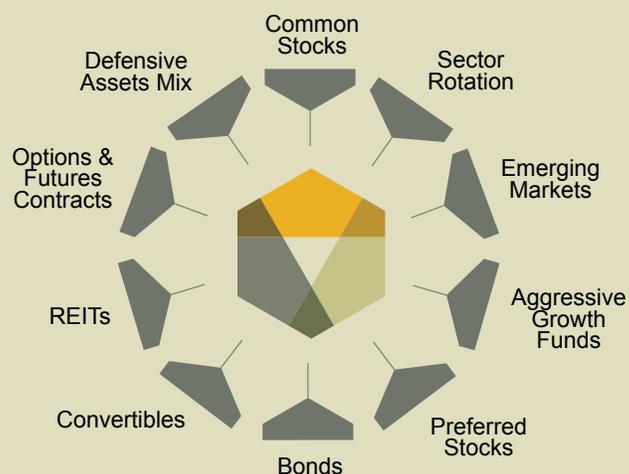
Trusts), commodities, TIPs, money market, and cash. As the trends in the market, the economy, and the world change, so will the mutual funds in this portfolio. At times, this program may contain mutual funds that engage in options or use other derivatives (such as futures contracts) in order to achieve 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.

Portfolio Manager
Matthew R. Falvey

Custodian
Schwab Institutional



DYNAMIC GROWTH PORTFOLIO



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.

The other component of the Dynamic Growth Portfolio consists of four aggressive mutual funds, typically invested in the companies of smaller to mid size companies, emerging markets, international markets, and sectors (i.e. technology, natural resources, etc...). This portion of the portfolio seeks to be opportunistic and obtain high potential returns by utilizing mutual funds that tend to focus on a few industry sectors, or concentrate their underlying portfolio in a few individual holdings. Although these funds tend to have moderate to high portfolio turnover and higher than average volatility, dynamic asset allocation, when properly implemented, enables the advisor to harness their positive features and energize the investor portfolios.

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

STRATEGICALLY
MANAGING
THE ENVIRONMENT OF
CHANGE™



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, Inc.
11 East Market St.
Suite 200
York, PA 17401
800. 290. 7424
Fax: 717. 747. 0643
www.richinvest.com

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