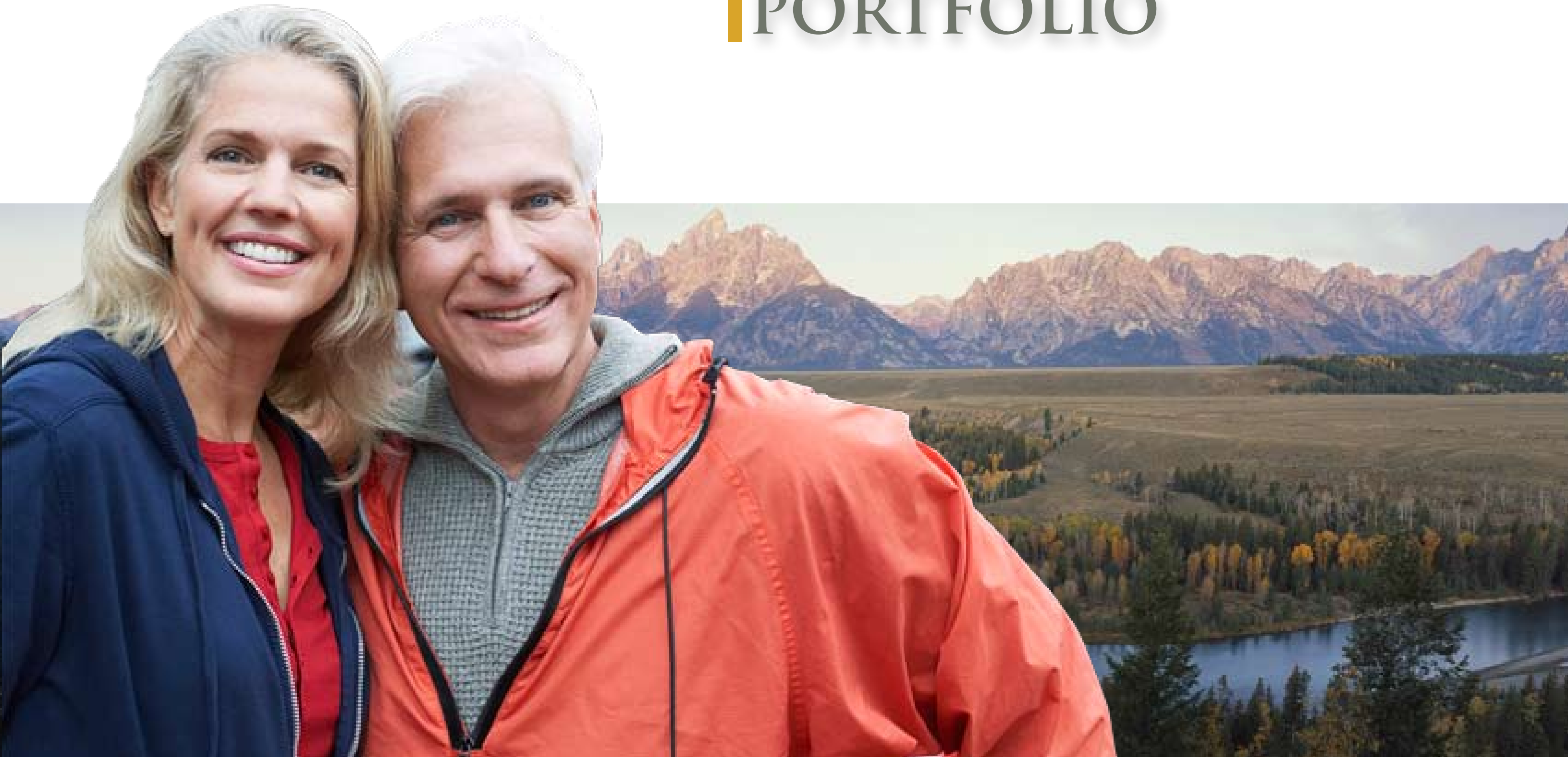
ETF GLOBAL OPPORTUNITY PORTFOLIO



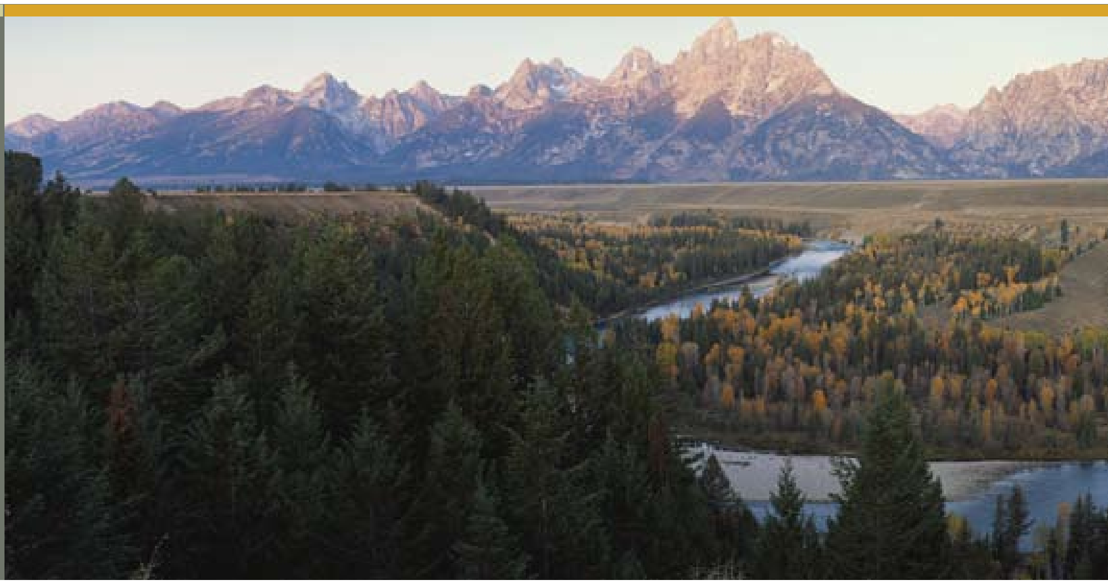
STRATEGICALLY MANAGING THE ENVIRONMENT OF CHANGE™

RICH INVESTMENTS™

Portfolio Objective

Our ETF Global Opportunity Portfolio seeks long-term capital appreciation. The portfolio is managed to respond to the dynamically changing global market conditions by rotating assets between different industry sectors, asset classes, and countries as they move into and out of favor. Our ETF Global Opportunity Portfolio offers the opportunity to transform market volatility into opportunity. Its goal is to outperform the S&P 500 Index on an absolute and risk-adjusted basis (over a full market cycle).

The portfolio is managed to respond to the dynamically changing global market conditions



Portfolio Discipline

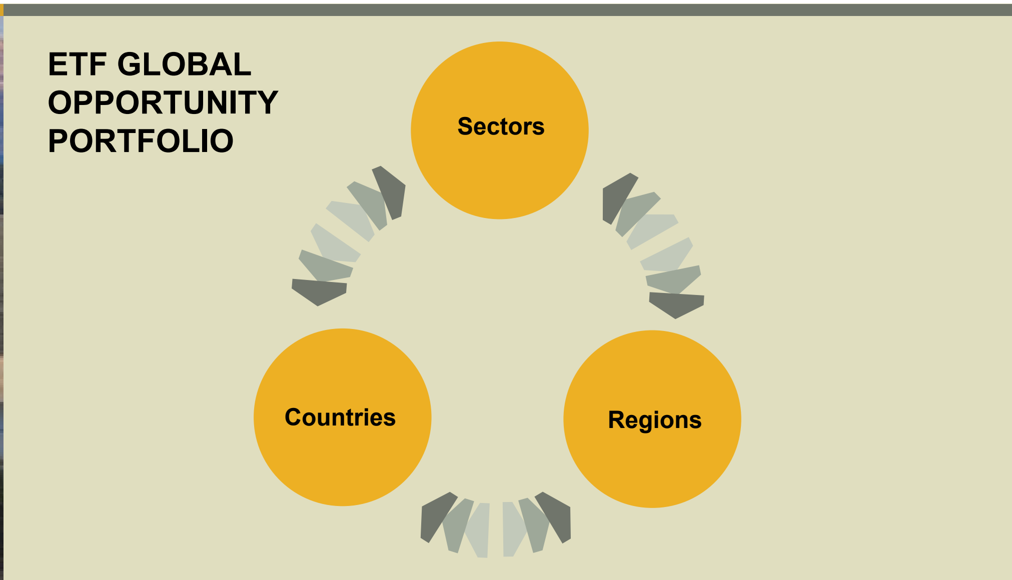
Our investment strategy is objective and employs our proprietary RSM model that is both quantitative and computer driven. We use our methodology to rank approximately 78 industries, countries, and asset classes based on several measures of price momentum. We then invest in the top five ranked sectors, industries, or countries. As market conditions change, so will the positions in this portfolio. Up to 20% of the portfolio may engage in short sale strategies by utilizing inverse index/bear market ETFs.

ETFs: What are they?

Exchange Traded Funds (ETFs) are pooled investments that have a trust-originated or open-ended structure. ETFs allow investors to diversify their portfolios by investing in a single unit or depositary receipt that conveys beneficial ownership in a basket of stocks or index representing a particular industry, sector, or group. When compared to traditional mutual funds, ETFs generally have lower operating expenses, the ability to be traded intra-day, and the ability to minimize capital gains distribution.

Portfolio Manager
Matthew R. Falvey

Custodian
Schwab Institutional



ETFs are actively traded in several stock exchanges, most notably the American Stock Exchange (AMEX). On the secondary market, ETFs will trade with regular stock commissions and usually have a minimum investment amount of 100 shares.

When might an Investment Advisor consider ETFs for his or her clients?
ETFs should be considered by investors who seek to invest in an industry sector or index and don't want to acquire and manage a multitude of equity stocks in their portfolio. Investors with longer time horizons can benefit from the low expense ratios and management fees incurred by ETFs. Index-oriented investors can also use ETFs as an easy and cost effective means of rebalancing their portfolio towards a specific sector or country and facilitate tax-based trading strategies.

Fee Structure
$100,000 – $1,000,000
billed quarterly at 0.50%
(2.0% annually)

$1,000,000+
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™

Strategically Managing
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.