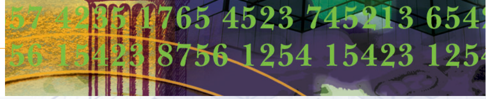

Financial Planning: Dynamic Strategies for Achieving Your Financial Goals

During their lives, individuals turn to financial planning professionals to identify both risks and rewards in planning their future. Whether they are in an accumulation, conservation, or retirement phase of their lives, a properly structured financial plan enables individuals to face any financial challenge that may emerge.

Through the financial planning process, Financial Planning Consultants, LLC can help individuals assess their financial needs and design strategies that will enable them to achieve their short-term and long-term goals and strengthen their financial security. This process is facilitated through an initial evaluation, the creation of a strategic plan, implementation, and ongoing monitoring:

■ Initial Evaluation

In this first, critical phase we chart the financial course of our client by requesting comprehensive information from each client and evaluating the information provided. Proper consideration is given to both monetary and non-monetary goals. This essential phase is the driving force behind a long-term, successful financial plan.

- Net-worth review
- Goal setting
- Asset allocation analysis
- Investment performance evaluation
- Estate and income tax overview
- Risk tolerance assessment
- Insurance needs analysis
- Overall special needs analysis

■ Strategic Planning

Once the needs and goals of our clients are understood, we work together with our clients to form a strategic plan to assist in accomplishing their future goals. We are there to guide our clients along the journey. As part of our comprehensive planning, we focus on the following strategic areas, as identified by each client.

- Investments
- Risk management
- Income tax
- Stock options
- Investment diversification
- Charitable giving
- Retirement
- Wealth preservation
- Wealth transfer
- Business succession
- Estate

■ Implementation

During the implementation phase, we execute our client's strategic plan. This includes...investment allocation, income tax, charitable giving, estate tax, retirement, education, and special needs.

FINANCIAL PLANNING CONSULTANTS, LLC

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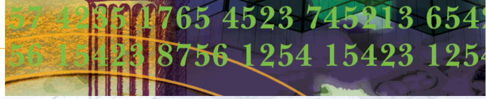

■ Ongoing Monitoring

The financial planning process is an ongoing and interactive partnership with our client in which we can continue to provide insights and refine the plan to reflect our client's needs and goals -- as agreed with each client. The plan is not just a report, it is a source of creative ideas and solutions to help our clients build wealth.

- Measure investment performance
- Quarterly reporting
- Continuous strategy assessment and refinement, as requested by each client.

■ Tools

For more information about the key tools used in our process, call our offices at (408) 287-7911 and ask to speak with Henry R. Goldstone.

For more information about Financial Planning Consultants, LLC, please contact Lynn Fraher, Marketing Director at (408) 287-7911, or visit our Web site at **www.ppandco.com**.

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