

WHY CAMBRIDGE IS DIFFERENT

▲ FEE-ONLY COMMITMENT

"We provide comprehensive financial and investment planning for a fee and receive no commissions from the purchase/sale of products."

▲ HOLISTIC APPROACH

We integrate all the financial areas in your life, including tax planning/preparation, estate planning, will execution, insurance and investment advice and implementation into one overall comprehensive plan.

▲ OPEN RETAINER PROGRAM

Because we consider financial planning a *process* rather than a *one time review*, our annual fee allows you to call us or come see us at any time during the year, in addition to your scheduled appointments, at no extra cost.

▲ CREDENTIALLED PROFESSIONALS

Your personal financial advisor works as part of a team with other Licensed Cambridge Advisors to provide you with in-depth expertise in every financial area. The professional strength of our alliance is based on rigorous academic training and years of seasoned experience.

We invite you call us for an initial consultation at no charge.

Also, visit our web site at
<http://www.cambridgeadvisors.com>

CAMBRIDGE[™]
ADVISORS, L L C

An alliance of fee-only financial advisors providing services to clients in over 20 States!

To speak to an advisor in your area, please contact the Licensed Cambridge Advisor below or

visit our website at:

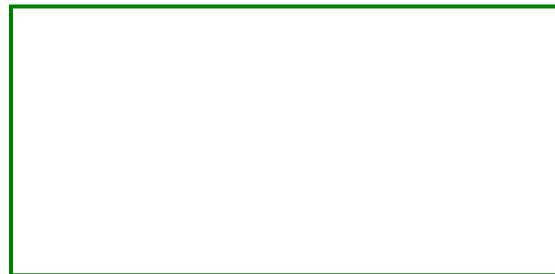
<http://www.cambridgeadvisors.com>

Also available on our website:

History and Philosophy of CADV
Financial Articles

Interactive Questionnaires

Licensed Cambridge Advisor Homepages



Each Cambridge Advisor office is independently licensed, owned and operated. Complete details of services, credentials, fees and other operating information are fully disclosed on each Advisor's Form ADV, Part II (or approved Brochure Form) which is provided to you in accordance with SEC regulations.

CAMBRIDGE[™]
ADVISORS, L L C

— FEE-ONLY —

PERSONAL
FINANCIAL
ADVISORS



THE CAMBRIDGE RETAINER INCLUDES...

TAX ADVICE

▲ TAX PLANNING & PREPARATION

We prepare your personal income taxes and provide you with professional advice year-round. By teaching you how to reduce your taxes, tax savings can easily offset our annual retainer fee.

▲ AUDIT PROTECTION

In the event of an audit, our qualified tax attorneys, CPAs or enrolled agents will handle the audit at no additional charge.

▲ RECORD KEEPING SYSTEM

Our computerized organization system requires minimal effort to maintain and is designed to maximize tax savings.

FINANCIAL PLANNING

▲ FINANCIAL PLANNING

We help you set attainable goals for the near term and for the future...build your upside, protect your downside.

▲ INSURANCE REVIEW

We will review your insurance needs, current coverage and deductibles as well as examine policies before you purchase them. Cambridge continually monitors the financial stability of most major insurance companies.

▲ ESTATE PLANNING

We can help you think through how you want your children taken care of and assets divided, with emphasis on reducing estate taxes and probate costs.

INVESTMENT COUNSELING

▲ PORTFOLIO ANALYSIS

Are your present investments appropriate for your risk tolerance? Tax bracket? Long term goals?

▲ ASSET ALLOCATION STRATEGY

We can show you how to balance your investments to hedge against extreme economic cycles. Diversification appropriate to your investment horizon can enable you to reduce portfolio risk while substantially enhancing your return on investments.

▲ NO-LOAD IMPLEMENTATION

We analyze no-load funds and make specific recommendations. Three approaches are available to clients for implementation:

1 For independent investors, our "Self-Directed" approach enables you to use your own broker or purchase no-load funds directly.

2 Our exclusive "Directed Portfolios" include specific recommendations of no-load mutual funds which we monitor quarterly. Shares can be purchased directly through a Discount Broker for a small transaction charge.

3 For higher net-worth clients, our Wealth Management Option provides cash-flow monitoring, money management oversight and consolidated reports.

CAMBRIDGE AUDIO SEMINAR SERIES

- HOW TO FIND A FINANCIAL ADVISOR YOU CAN TRUST
- GETTING STARTED ON YOUR FINANCIAL FUTURE
- REAL ESTATE STRATEGIES
- INVESTMENT STRATEGIES
- THE EMERGING ENTREPRENEUR
- "INS AND OUTS" OF PERSONAL PENSIONS
- FINANCIAL ISSUES IN SECOND MARRIAGES
- WHY STOCKPICKERS MISS THE BOAT

- GAMBLING TO WIN
- YOUR MONEY PERSONALITY
- ESTATE PLANNING
- CREATIVE BUDGETING
- FOOL'S GOLD FOR THE 90'S*
- RETIREMENT PLANNING
- SEVEN SECRETS TO FINANCIAL INDEPENDENCE*
- THE TAXPAYERS RELIEF ACT OF 1997: WHAT'S IN IT FOR YOU?*

*Also available as a presentation for your group or organization. Contact your Cambridge Advisor for more information.