Advanced Portfolio Design, LLC

Portfolio Management Services

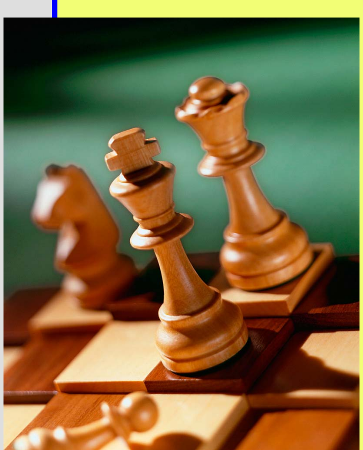
A collaborative approach - We work with our clients to help them make strategic and tactical investment decisions. We will meet quarterly - in person, or by phone - to review your accounts.

Advanced Portfolio Design, LLC is a specialty firm focused on applying leading edge asset allocation planning and high quality investment selection processes with special consideration given to constantly changing tax issues, and changing cash flow needs.

We work primarily with people whose investment portfolios have reached a “critical mass” where mistakes or lack of proper attention are unacceptable.

How are we different?

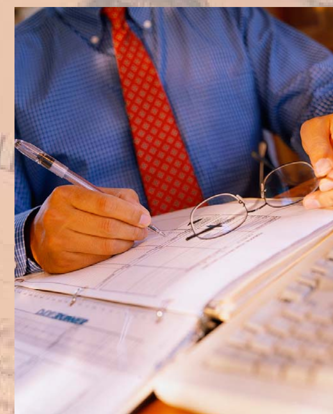
- As a fee-only Registered Investment Adviser firm, we are fiduciaries - we do not represent financial or insurance companies, we work for you. Nobody pays us to sell you their investments or insurance. We do not provide advice based on a limited list of products.
- We take the time to listen to you, get to know your needs, and help you learn more about the financial issues that are important to you.



- We go the extra mile to explore advanced tax and investment strategies that may help you do better. It’s not enough to use the same old “bag of tricks.” We are always looking for new strategies to keep ahead of a quickly changing environment.
- We provide custom portfolio design which integrates your entire financial situation. We also integrate your financial sophistication level, risk tolerance and investment style preferences.
- We provide quarterly performance reports and quarterly asset allocation rebalancing reviews.

- **Quarterly reports -** Performance reports and asset allocation rebalancing reviews.
- **Year end tax planning** review to help you make intelligent tax planning decisions before the end of the tax year.

Our Investment Approach



Advanced Portfolio Design, LLC's investment approach is built on comprehensive financial planning needs.

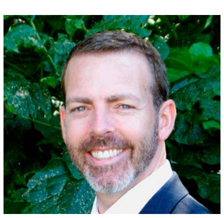
- Portfolios are custom designed using advanced Asset Allocation modeling software.
- We will use active and passive investment styles. Investments will be screened using relevant statistical data.
- Our clients will receive an "Investment Policy Statement" tailored for them, that explains the process for investment selection, review, and replacement.
- We prefer to use no-transaction-fee mutual funds and Exchange Traded funds for the bulk of our clients' portfolio needs. Individual stocks and bonds will be used as client interests require. Options, futures, REITS, limited partnerships, UITs, CDs and annuities may also be considered where appropriate.

Fee-only portfolio management and financial planning

Portfolio Management - we manage your account for a percentage of the assets under our management. The annual fee ranges from 0.5% to 1.5%, depending on the size and complexity of your account. The fee is paid quarterly, at the end of each quarter. Many investments that are used (such as mutual funds and exchange traded funds) have internal expenses that will also be considered in making investment decisions. Additionally, we may select and monitor other money managers (registered in your state) on your behalf.

We do not currently make investment decisions for our clients. We make recommendations which we will execute upon client approval.

For more complete information please ask us for our "General Information and Disclosure Brochure."



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Advanced Portfolio Design, LLC is a Registered Investment Adviser in the states of New Hampshire and Massachusetts.

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