

**INTEGRATED BROCHURE**  
**Draft 3 March 8, 2006**

**TITLE**

**AN INTEGRATED APPROACH  
TO ACHIEVING YOUR FINANCIAL PEACE OF MIND**

**Trust. Integrity. Discipline.**

**Identity statement**

Integrated Inc. is a premier financial services firm that provides personal investment solutions to individuals and businesses. We combine sophisticated institutional asset-allocation strategies with an unparalleled commitment to individual service and client care to maximize your returns. But it is the unique characteristics of trust, integrity and discipline that truly define our firm. The outcome is what we believe our clients are seeking to attain: excellent financial results and financial peace of mind.

**Section 1**

**HOW TO ACHIEVE FINANCIAL PEACE OF MIND**

Many people often feel unsettled about their financial situation. Even those who have prospered over the years can have doubts about the wisdom of their investment strategy. Will their portfolios yield enough to provide for long-term goals and dreams? Have they maximized their opportunities? Are they taking too much or too little risk? Have they taken into account all the tax implications?

At Integrated, we believe the measure of our advice is the peace of mind our clients experience through the relationship we establish and build with them. We listen carefully to your needs and concerns and thoughtfully evaluate your financial strengths. We then provide you with a careful plan to achieve your goals. Our experience in different financial conditions and markets allows us to minimize the volatility of your investments and recommend a path that will lead you to your goals. In fact, the principles that underlie our investment decisions and methodology are the preferred strategies employed by most institutional investors.

What we offer our clients is much more than sound advice. Every client is provided outstanding service and personal care. In fact, it is the hallmark of our firm. We take to heart the trust our clients have put in us and we pride ourselves that so many of those we serve have become life-long clients and friends.

We invite you to visit with us and to begin to experience what it means to achieve peace of mind about your financial future.

## **Section 2**

### **THE PEOPLE YOU WILL MEET AT INTEGRATED**

**Jeffery Berg and Betty Albitz, the senior principals at Integrated, reflect on their approach to client care and counsel.**

We have been working together at Integrated for more than 15 years. During that time, we have found at least two secrets to successful financial management of our client's hard-earned assets.

One is the application of asset-class investing to individual portfolios. And the other is sincere and deeply felt caring attitude and approach to our clients that has resulted in so many long-term relationships with those who have come to us for advice. Our active concern for our clients and the wise counsel we always strive to give is, we believe, what sets Integrated apart from other firms. Quite simply, it builds trust.

There's another factor too. We are always trying to help educate our clients both about our overall investment strategy and the application of that strategy to their own portfolio. We want our clients to always be fully aware of their financial investment position.

We should say just say a word about how we came to our investment strategy and its success. Asset-class investing is based on a Nobel Prize winning theory that is often used by institutional investment managers who, above all, must produce consistent results regardless of the market. We work with the management firm of Sun America, which is the leader in asset-class investing. We have seen its power time and time again in the portfolios of our clients and we are therefore committed to applying it to new clients who entrust us with their assets.

And while our care for our clients goes way beyond simply good investing, we understand that a disciplined investment strategy is what attracts people to our firm in the first place and keeps them coming back. We both

want our clients to know feel confident in their investment plan because they have first felt confidence in us.

### **Section 3**

#### **A GARDEN SOLUTION**

Volatility in markets is inevitable. Achieving financial peace of mind means finding an investment strategy that minimizes the impact of that volatility, while moving your portfolio steadily forward.

Asset-class investing is an academically proven discipline that spreads risk through different classes of investment vehicles and instruments.

It is very much like planting a classic garden. At different times of year, certain flowers and plants come into their own, bringing color, balance and grace to a garden. As they fade, a prudently planted garden will have other flowers blossom and flourish. The effect is a garden that yields beauty the whole season long.

At Integrated, we have taken this approach to investing and we have seen our clients relax and grow confident that no news headline will upset their financial plan. We believe in a disciplined, long-term investment strategy which is why we have long-term client relationships with satisfied, confident investors.

### **Section 4**

#### **FIVE STRATEGIC CONCEPTS BEHIND INTEGRATED'S ASSET CLASS INVESTING**

The power and security of Asset Class investing lies in the fundamental concepts behind it. Taken together, these five strategic mainstays position portfolios for growth and stability.

##### **1. Effective Diversification**

Too little diversification increases risk and too much diversification can water down opportunities for growth. By combining mutual funds in different patterns of performance, volatility to the overall portfolio is lowered, while retaining the prospect of robust development.

##### **2. Lower Volatility**

You might think that ups and downs merely cancel each other out. Not so. A strong upward spike followed by a strong downward spike can rob your portfolio of the very momentum that leads to higher yields overall.

### 3. Global Diversification

The United States is an economic powerhouse, but it is not the only place in the world where there are opportunities for growth. Historically, however, foreign markets and asset classes within those markets have not moved in unison. By prudently diversifying overseas investment, shocks in any one market are cushioned by stability in another. We use six institutional classes that include more than 6,500 investments in 22 countries.

### 4. Institutional Asset Class Funds.

Large institutional portfolio managers value dependability above all else. They look for mutual funds that keep their designated character consistently and produce few surprises. So do we. That's why we identify no-load mutual funds composed of securities that represent whole market segments having similar risk characteristics.

### 5. Efficient Frontier

If you were to plot your investments on a grid, moving from lower risk investments to higher risk ones, and drew a line between them you would have represented exactly what we're trying to achieve – the steadiest and highest return for the amount of risk involved. This is a simple but excellent way to measure the progress of your portfolio.

## **Section 5**

### **WHAT INTEGRATED CAN DO FOR YOU**

We have said that trust, integrity and discipline are what uniquely define our firm. Here's why.

We earn trust from our clients, at first, because of our experience and our long history of successful investing advice. But as we listen to your individual needs and respond to them – keeping you informed at every step – trust grows. And as trust is proven by results, it grows deeper.

Integrity is based on who we are and who we have proven ourselves to be. Both character and experience make for integrity, but there is something else besides at Integrated: a genuine care for our clients, their families and their needs.

And finally, there is discipline. Asset-class investment strategy has some built-in disciplines but it is no substitute for a watchful eye, regular reviews and timely adjustments. We apply this strict discipline to every aspect of investing, from processing orders to issuing regular updates to our clients – a disciplined approach is Integrated’s only approach when it comes to your finances.

We invite you to stop by and talk with us. When you do, you’ll be joining hundreds of other astute investors who have searched for and found a firm where they can finally achieve superior financial results and, just as importantly, financial peace of mind.