

WELCOME TO AMES PLANNING ASSOCIATES

Presented by

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Investment and Financial Planning Presentation

2011

AMES PLANNING ASSOCIATES



CERTIFIED FINANCIAL PLANNER™



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Meeting Agenda

1. Your questions
2. Overview of Ames Planning Associates
3. Why hire us? (Fee-only, Transparency, Client Control)
4. Planning overview
5. Investment overview
6. Next steps

Ames Planning Overview

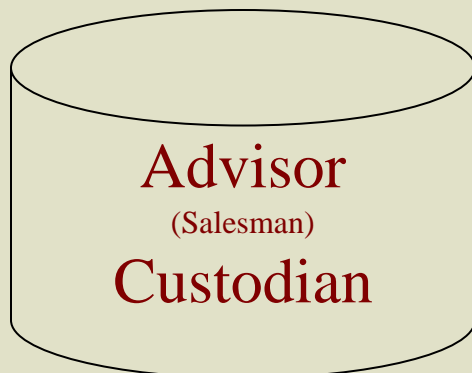
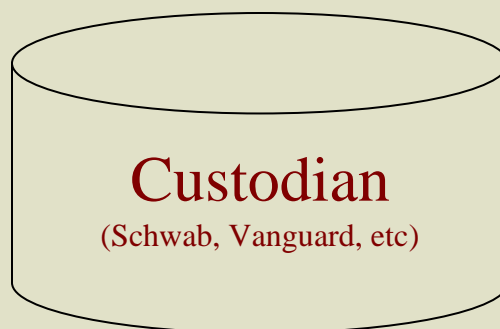
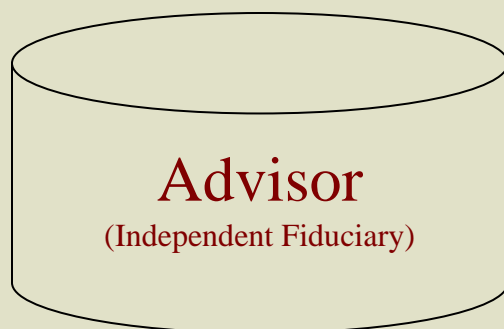
- 100% management owned for independent advice
- 3 fiduciary advisors use a **team approach** in providing fee-only comprehensive financial planning and investment management
- Serving individuals, trustees and institutional clients with assets of \$100M+ under management
- Co-fiduciary investment approach using **indexed investments** and a focus on cost, allocation and risk
- Financial life planning services since 1988

Why Hire Us?

Our Added Value:

- Fiduciary advisors who work only for our clients
- Fee-only services for completely **objective** and independent advice
- Comprehensive services **integrated** with the work of your other advisors
- Investment **experts** with a history of success
- Three nationally recognized **5-Star** Paladin Registry Advisors

Control & Transparency” or “Bundled & Conflict of Interest”



or



Planning Overview

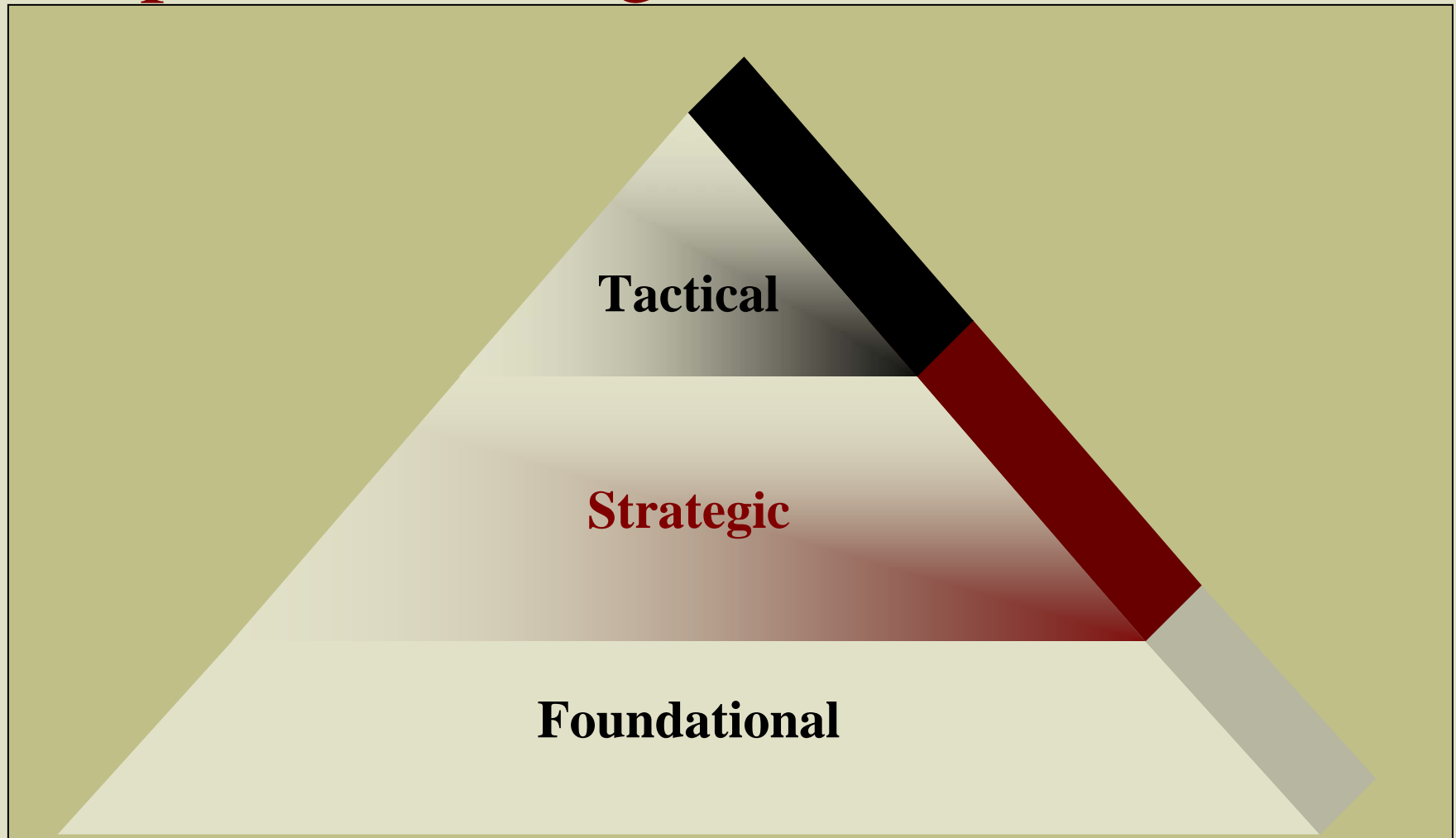
Comprehensive Approach

- Planning strategies based on solid foundational principles that affect all areas of your life

Ongoing, Integrated and Personal Services

- As “**accountability partners**” we keep your plan aligned with your goals
- Comprehensive reviews and updates **every 3 months**
- Oversight of **all your advisors** ensures strategies are employed properly

Purpose Planning



Building Solid Decisions (Planning)



Investments Overview

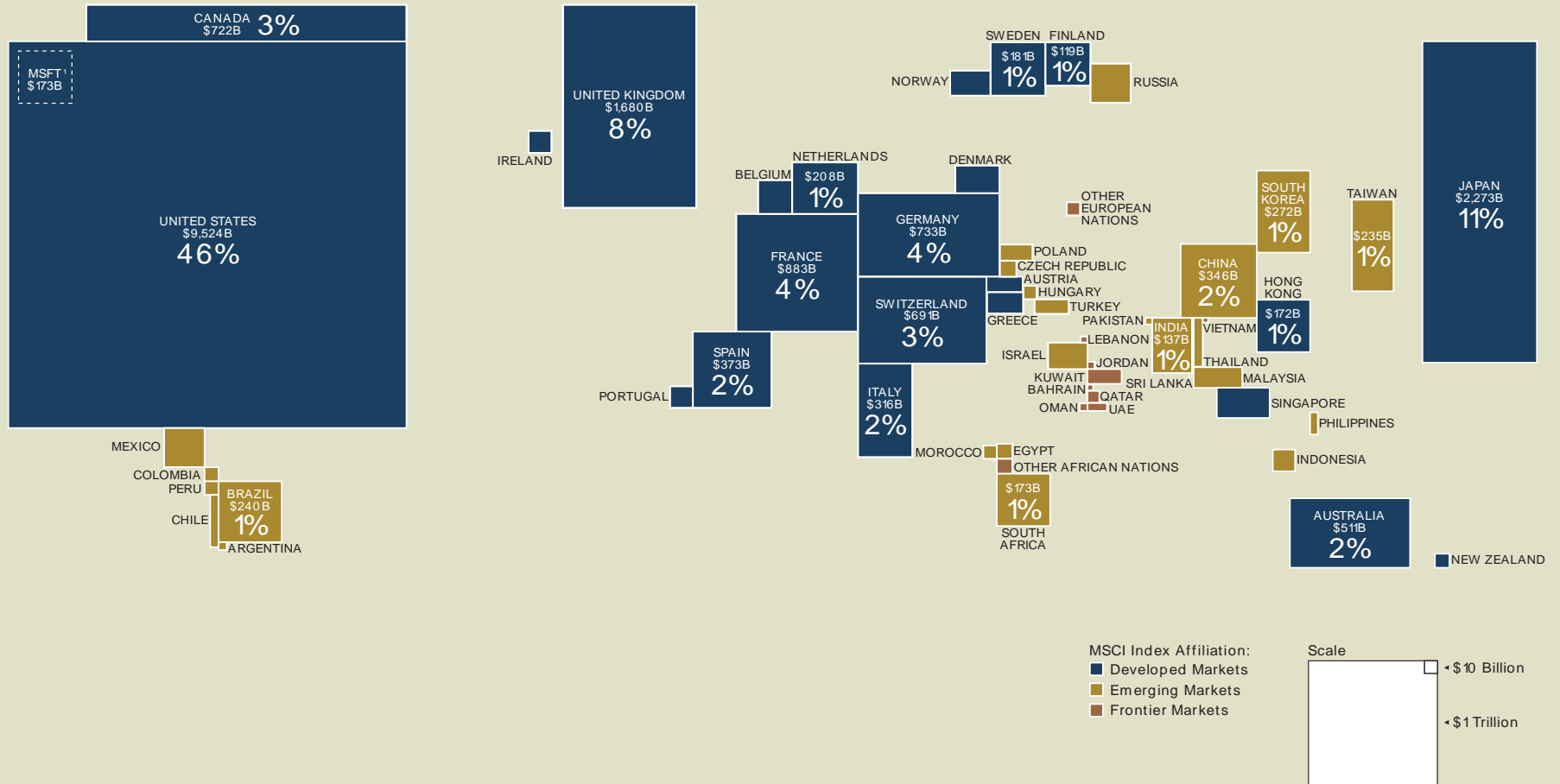
- Disciplined, rational and objective financial advice
- Comprehensive financial plan aligned with your individual circumstances
- Highly **tax-efficient** planning
- Indexed investments
- Success measured against benchmarks
- Total return calculated *after fees*
- Highly successful results for our clients

Investments Overview

1. We apply a successful “Perspective”
 - Investment intelligence from the noise of information
2. We focus our energy on the “Control Factors”
 - Cost, Allocation, Risk
3. To Yield the correct “Result”
 - Stability of returns over time = compounded growth

Perspective: World Market Capitalization

\$20.9 Trillion as of December 31, 2008

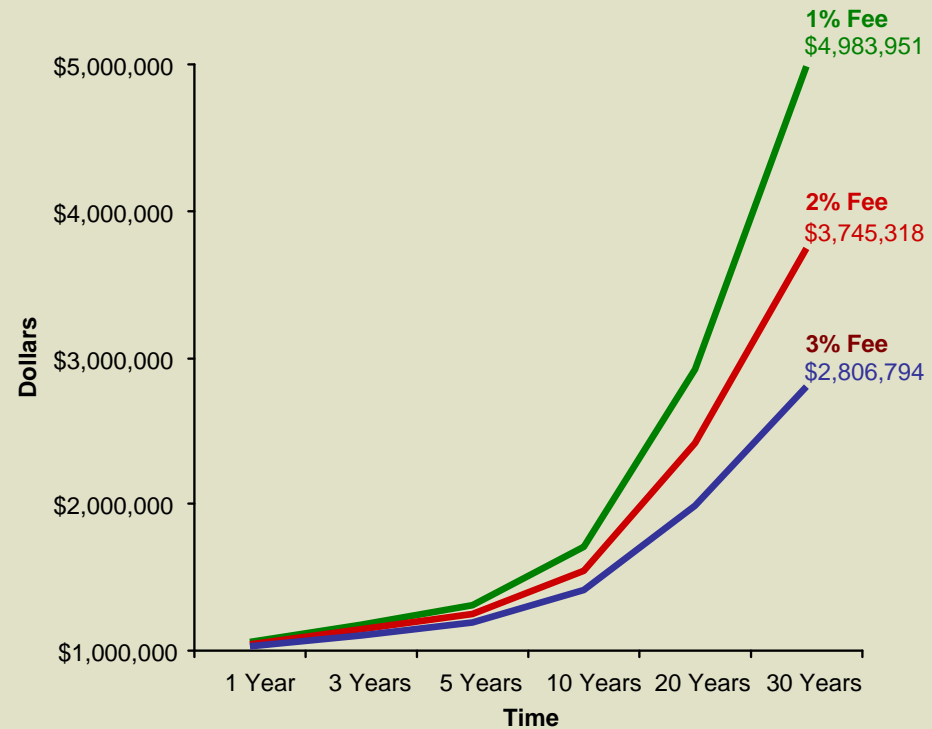


In US dollars. Map reflects countries in the MSCI Provisional All Country World Index, MSCI All Country World Small Cap Index, and MSCI Frontier Markets Index. Market cap data is free-float adjusted. MSCI data copyright MSCI 2009, all rights reserved. Vietnam data provided by MFMI. Many small nations not displayed. Totals may not equal 100% due to rounding. For educational purposes; should not be construed as investment advice. 1. An example large cap stock provided for comparison.

Cost - Fees Matter

- Fees matter.
- Over long time periods, high management fees and related expenses can be a significant drag on wealth creation.
- Passive investments generally maintain lower fees than the average actively managed investment by minimizing trading costs and eliminating the costs of researching stocks.

Assumed 6.5% Annualized Return over 30 Years



Volatility = Need for Stability of Returns

Hypothetical \$100,000 portfolio	Year 1 Return	Year 2 Return	Average Return	Compound Return	Value at End of Year 2
Portfolio #1	50%	-50%	0%	-13.4%	\$75,000
Portfolio #2	10%	-10%	0%	-0.5%	\$99,000

Investments Overview

Research-Based Investment Management

- Investments built on solid, *academically proven* fiduciary standards and foundational principles

Disciplined Trading Guidelines

- Strict review process and trading guidelines provide rational and objective portfolio changes and very successful results for clients

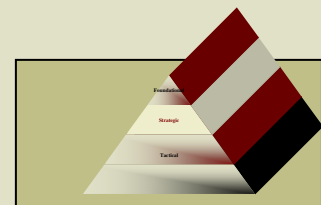
GUIDE TO INVESTMENT FIDUCIARY PRACTICES

Investment Objective	Step 1 Entry	Step 2 Exit	Step 3 Re-entry	Step 4 Exit	Step 5 Re-entry
Step 1: Growth - Capital Growth					
1.1. Growth-oriented equity securities	10-14	15	16-18.5	19-21	22-23
1.2. Growth-oriented equity securities	10-14	15	16-18.5	19-21	22-23
1.3. Growth-oriented equity securities	10-14	15	16-18.5	19-21	22-23
1.4. Growth-oriented equity securities	10-14	15	16-18.5	19-21	22-23
1.5. Growth-oriented equity securities	10-14	15	16-18.5	19-21	22-23
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1.14. Growth-oriented equity securities	10-14	15	16-18.5	19-21	22-23
1.15. Growth-oriented equity securities	10-14	15	16-18.5	19-21	22-23
1.16. Growth-oriented equity securities	10-14	15	16-18.5	19-21	22-23
1.17. Growth-oriented equity securities	10-14	15	16-18.5	19-21	22-23
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1.73. Growth-oriented equity securities	10-14	15	16-18.5	19-21	22-23
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1.97. Growth-oriented equity securities	10-14	15	16-18.5	19-21	22-23
1.98. Growth-oriented equity securities	10-14	15	16-18.5	19-21	22-23
1.99. Growth-oriented equity securities	10-14	15	16-18.5	19-21	22-23
2.00. Growth-oriented equity securities	10-14	15	16-18.5	19-21	22-23



Next Steps

1. Client/advisor relationship established
2. Client/advisor data-gathering meetings
3. Planning and investment recommendations
4. Planning and portfolio action implementation
5. Quarterly planning and investment reviews
6. Annual independent Morningstar analysis



Final Thoughts

- You are encouraged to share your life goals
- You are encouraged to speak up and ask questions
- You are in charge
- You may terminate our relationship at any time
- The best partnerships thrive on cooperation, honesty and open communication

Any Questions?