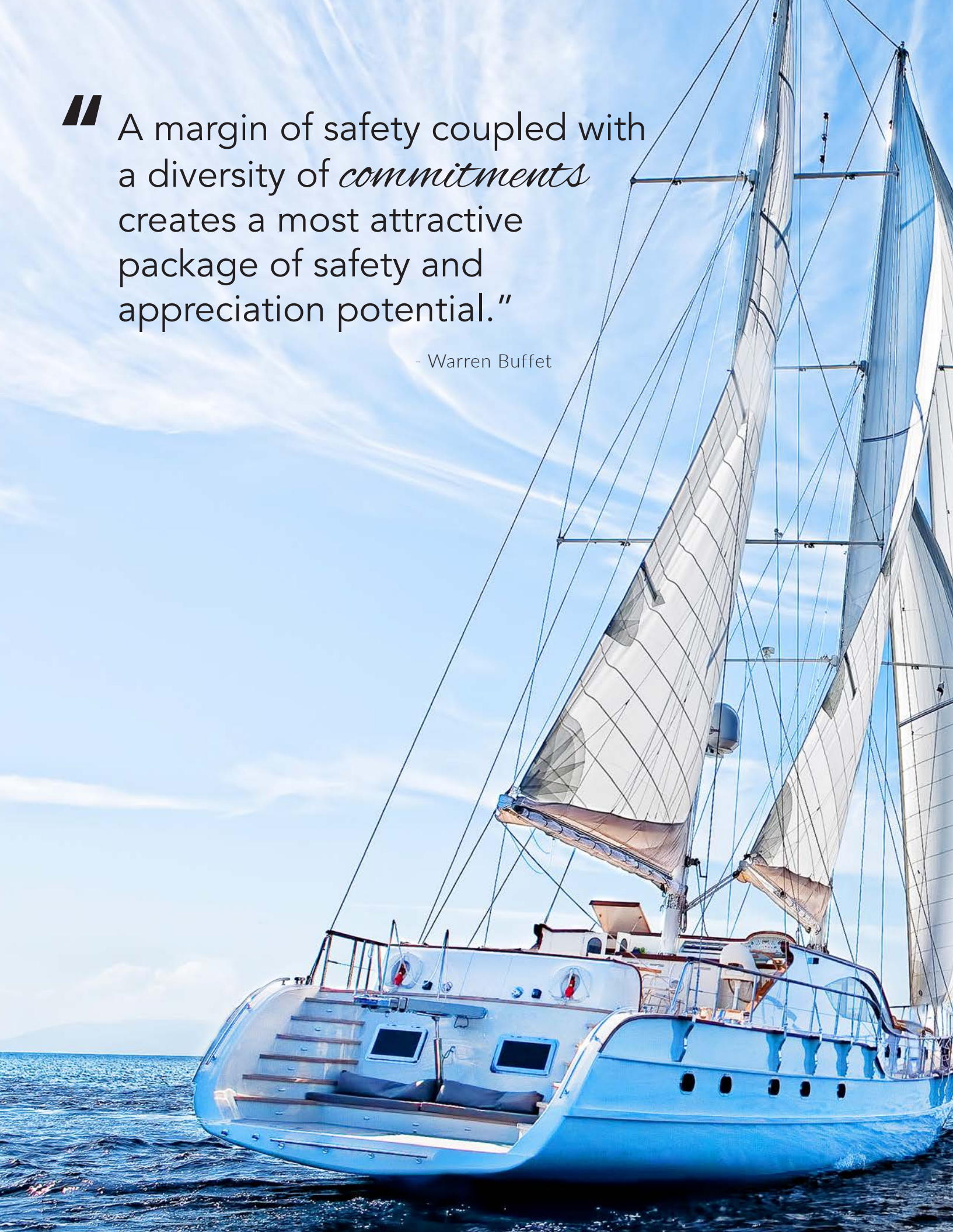

PROFECTUS FINANCIAL™
ACCOMPLISH. PROGRESS



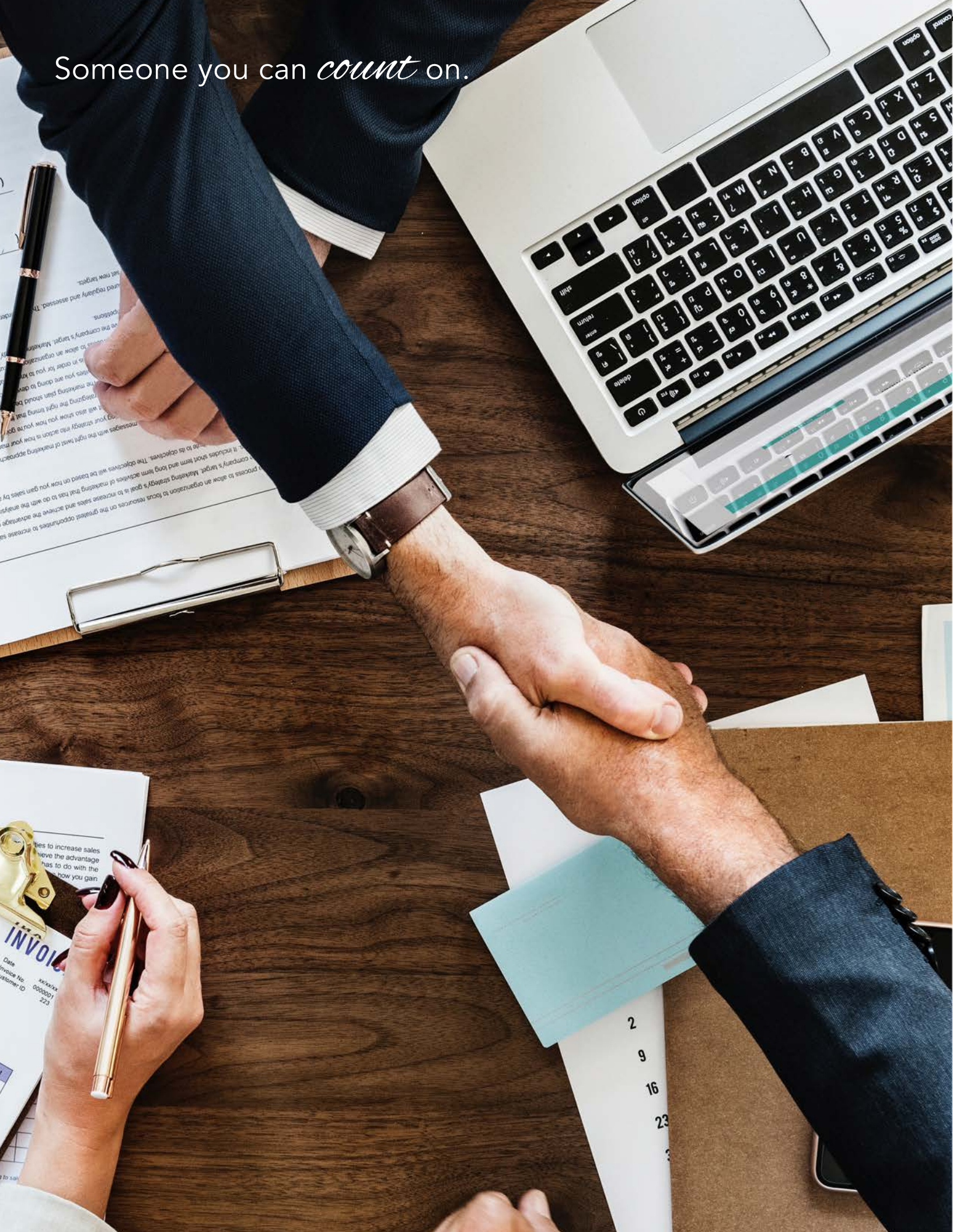
"A margin of safety coupled with a diversity of *commitments* creates a most attractive package of safety and appreciation potential."

- Warren Buffet

Building better financial plans.
Building better
futures.

At Profectus Financial, we understand the time and effort it takes to build a stable financial platform on which to support not only yourself, but also your loved ones. For that reason, we uphold the belief that your portfolio is much more than just a number. Whether you're a business owner, a high net worth individual, or a corporation/institution, we take our responsibility to our clients personally and treat every strategic plan as if it were our own. Above all else, we prioritize our ability to assist with the burden of your financial management and help protect your assets from being depleted by taxes and other liabilities. We're experts in advanced pension planning and alternative investments, strategies we use to diversify your portfolio, boost your profitability, and reduce investment risks. Equipping our clients with tax-saving investment vehicles that boast higher yields and lower risks while offering in-demand, exclusive alternative investment options is what separates Profectus Financial from the average advisory service.

We invite you to experience premium service and lifelong financial partnerships with Profectus.


Someone you can *count* on.

INDEPENDENT

We are independent financial advisers with no binding ties to any one investment or insurance company. You can count on our recommendations being unbiased and given solely with your best interests in mind.

PERSPECTIVE

Trust that with us, you're getting more than just one perspective - you're getting the bird's eye view, with multiple professionals working together to meet your financial goals.

PARTNERS

We're more than just financial planners, investment advisers, or wealth managers. We're your partners in financial affairs. We have our minds set on long term, dependable and reliable relationships for you.

TRANSPARENCY

You will always have our full transparency when it comes to compensation structures. Our decisions are based on what options are most suitable for you, including fee diversification of investment options.

A tax saving strategy you have yet to see.

Advanced Planning is the process of analyzing your income sources and implementing a strategy that boosts wealth generation. While there are many advanced planning strategies such as ESOP, captive insurance, and estate planning, we most commonly utilize advanced pension planning with business owners to reduce their income taxes and increase their rates of return. We do this by implementing various investment vehicles that lower risks and increase yield. Our advanced planning strategy is designed to not only reduce overall taxes, but also to protect assets and increase net returns. These additional benefits are achieved with compound interests and unique asset classes that diversify your portfolio.

We welcome the opportunity to work with you and your accountant/CPA to determine how these strategies might help you maximize your wealth.

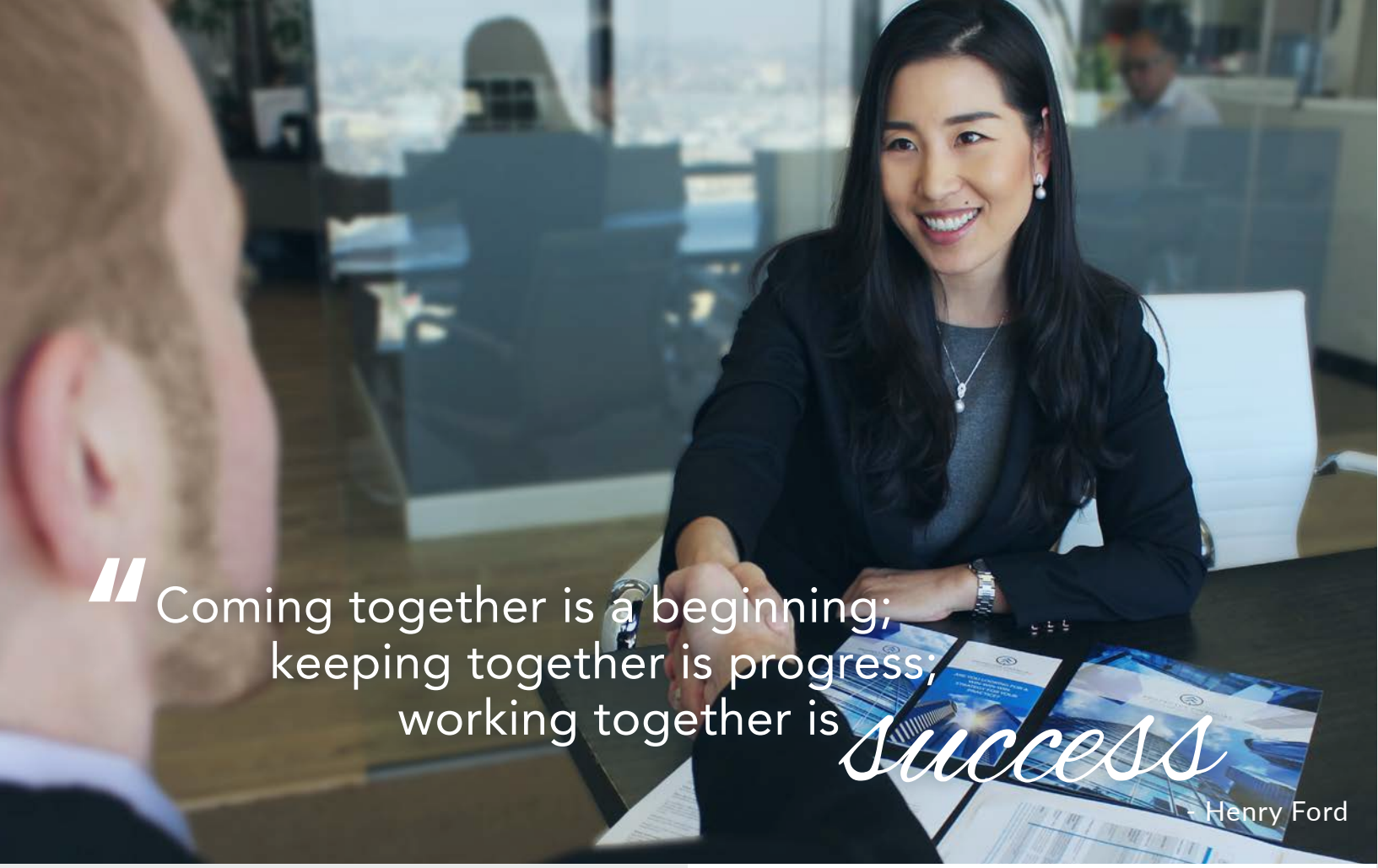
- Increases income tax deductions
- Facilitates income tax deferral
- Supports compound returns on investments

Money that you would have paid in income taxes is instead converted into retirement wealth.

> "An investment in *knowledge* always pays the best interest."
>
> - Benjamin Franklin

Diversify your investment portfolio with options that are not correlated with the market.

Alternative Investments are the asset classes that are different than conventional investment types, such as stocks, bonds and mutual funds. Often times they are designed as private placements and available for purchase to "qualified" or "accredited" investors only. Some alternative investments include life settlements and real estate notes (on land, commercial buildings, etc.). These investment options may provide higher yields than traditional options and are not correlated with the stock market. Because of this, alternative investments may balance overall risk while possibly increasing the rate of returns for your portfolio.



Wealth Management

Our investment strategies and allocation suggestions, along with various asset classes (such as alternative investments) help to diversify asset types, investment horizon and rates of return. These techniques may increase overall yields while reducing risks.

Estate Planning

We help you to be proactive with wills, trusts, beneficiaries, property ownership, powers of attorney, and specific final arrangements. This facilitates a transfer of your assets to your loved ones without potential hardships and financial loss.

Tax & Legal Planning

We work with top attorneys and CPAs to structure financial strategies that benefit not only your finances, but also provide solutions related to tax and legal matters. Our goal is to diversify and limit your liabilities and exposure to taxes while protecting your assets.

Retirement Planning

Our superior asset allocation and tax solutions are designed to provide asset protection and reduce insurance expenses while limiting tax liabilities.

Risk Management & Insurance Solutions

We believe that asset protection is a top priority for our clients, and we ensure this objective is met through our comprehensive insurance and risk management solutions. Whether it is traditional, personal, or business insurance needs, special trusts or establishing an LLC, we work proactively to ensure asset protection solutions are in place before it is too late.

Captive Insurance Solutions

This solution is ideal for businesses that have high operating risks and insurance premiums. Designed to provide asset protection, limit tax liabilities, and reduce insurance expenses, this strategy grants businesses access to the commercial and wholesale reinsurance market. Whether it's traditional (like grouphealth) or non-traditional (like intellectual property protection), business owners may save on insurance premiums with reinsurance and unique underwriting strategies.

Corporate Executive Solutions

As a business owner, it may be overwhelming and time consuming to determine how to offer company benefits for valued executives. We provide comprehensive and competitive benefits for corporate executives based on the employers' financial status and desire to create a win/win situation for both parties. Our solutions can allow the employer to retain valued executives for the long term, while also providing them with consistent motivation and a positive work atmosphere.

Business Consulting

Our business consulting solutions include buy sell agreements, tax reduction strategies, exit strategies, and employee benefit solutions. We offer a full suite of customized solutions for business owners so they can direct their time and efforts into the continued growth and success of their company.

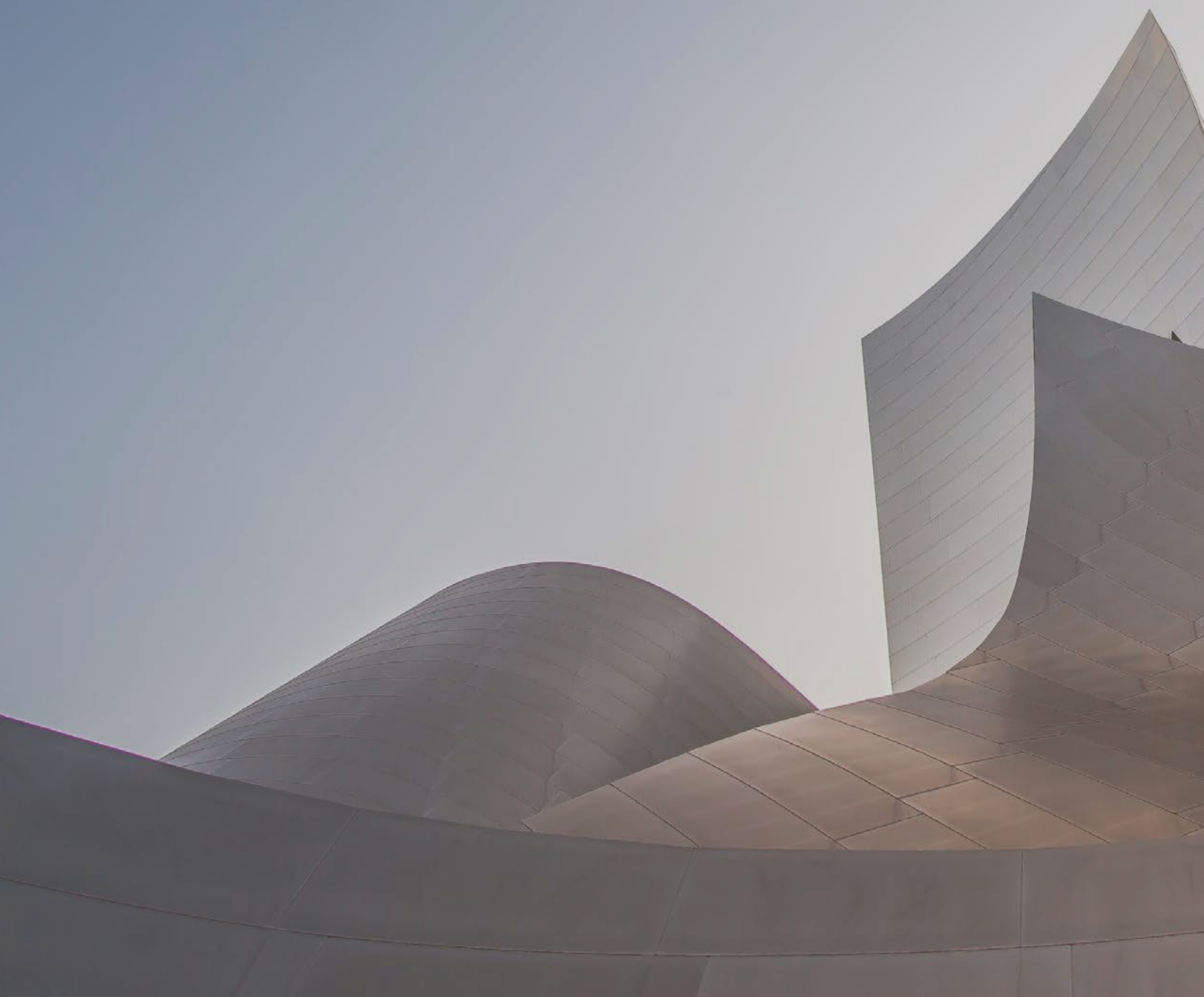
For more information, please visit us at

www.ProfectusFinancial.com,
or contact us at (800) 811-6611
or info@ProfectusFinancial.com

to schedule a complimentary consultation with one of our experienced advisers.

Never
write an investment check to Profectus Financial

You can rest easy knowing that your money goes directly to the investment companies or the custodian companies. We work with some of the most reputable firms in the industry to bring our clients quality financial products they can depend on. At Profectus, we take great pride in the associations and relationships we have developed to better service our clients' financial needs.



Companies We Work With

PROFECTUS FINANCIAL™

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www.ProfectusFinancial.com

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