

Indicator Advisory Corporation **America's Fee-Only, "As-Needed" Services Program**

Our advisory services process is very straightforward. We will address major aspects that clients feel need improvement. We do this on a "best efforts" basis for reasonable fees. We feel that wealth-building solutions can provide an economical process to aid "middle market" clients on an ongoing, selective basis.

The Initial Contact:

When prospects contact us we invite them to familiarize themselves with our services through our website at www.indicatoradvisory.com. (Click on "New Client Forms" and print out.) This step is important to save time when we have our initial "get acquainted" meeting.

The Initial Meeting:

This visit takes place at our home office and is designed to determine the scope of services the client requires. Together we address the most important work that needs to be performed. We also determine what information will be needed going forward and which questionnaires the client needs to complete. It is at this meeting that we advise when we can get the work accomplished and determine the cost. We provide a high and low estimate of our total fee. This meeting is usually scheduled within two weeks of the client's initial inquiry, unless there is a very important immediate client need.

The client will be invited to review and complete our confidential questionnaire to the best of their ability because it will be reviewed at our first business meeting. We will advise the client of additional data that is needed and, if the client wishes, formalize the agreement with signatures. Future meetings will be scheduled on an "as-needed" basis as determined by the client.

Exclusive Portfolio Management Services:

We have studied all manner of fee payment methods for portfolio management and have concluded that the greater part of success is determined by proper asset allocation coupled with the proper manager selection and educated overview on a monthly basis. We have learned that investors need an "ombudsman" with the power to negotiate with managers from time to time. With over 36 years of investment industry experience, we continue to spend a great deal of time searching for the most efficient and most productive money managers nationally.

Clients happily pay our nominal annual fee percentage to cover the cost of research and to ensure that when we find a better portfolio manager alternative they will be "upgraded" by transferring assets to the better manager.

We are reminded of "retail" sales people who place clients in commission-way mutual funds and send them on their way. We feel that placing clients with low-fee portfolio managers without further research and continuous monitoring is comparable to what the "retail" sales people do. We refuse to do that. Our clients benefit from our policy.