

The Allocation Manager: Unparalleled advantages for you and your clients

Managing relationships and developing new business

Your 401(k) allocation solution

As a professional financial adviser, your competitive advantage is managing relationships with your clients. But how do you find the time to do all the necessary research for each client, develop new business, and still maintain strong relationships with existing clients?

The Allocation Manager is your answer to today's biggest challenge and your best opportunity to offer a new solution that meets a critical need for millions of individual investors.

Today, 27 million Americans invest a portion of their income in 401(k) accounts. However, 80 percent of those accounts are left on "auto pilot," and investors are losing potential opportunities to accumulate a larger "nest egg" for their retirement years.

The Allocation Manager does it all for you and your client. You get:

- Extensive analysis on all the funds and investment options available through the client's 401(k) plan.
- Asset allocation that you tailor to your client's unique financial strategy.
- Systematic execution of allocations within the client's 401(k) plan.

The Allocation Manager offers you unparalleled advantages, including:

- Saves time researching countless individual funds
- Ensures execution of asset allocation
- Keeps the adviser up-to-date on 401(k) plan values
- Minimal back-office investment per client
- Extremely cost-effective tool for client acquisition
- Allows you to focus your time and resources on building relationships
- Leverage in setting your fees and ease of fee collection
- Ability to offer customized advice
- Helps your clients avoid the temptation of acting on emotion
- Improves integration with your client's overall financial plan
- Uses true attribution of funds, not just names, so you get what you think you're getting
- An experienced, professional management team
- Institutional-quality advice for your individual clients

www.allocationmanager.com

The Allocation Manager is your best tool for developing new business and widening your client base for the future, especially with millions of Americans becoming eligible to rollover their 401(k) plan balance into IRAs.

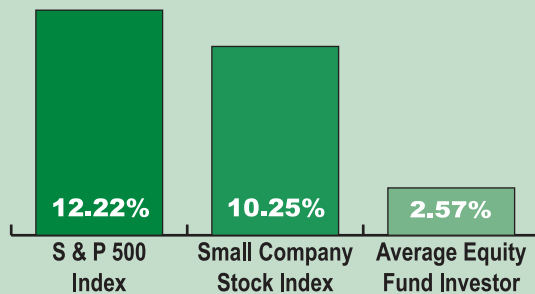
The Allocation Manager positions your practice as **the** preferred place to send rollovers, helping you to expand your pool of potential clients and take charge of the movement of wealth.

The Allocation Manager offers your clients unparalleled advantages, including:

- Inexpensive – Manage their retirement for less than a cup of coffee per day
- Disciplined and fact-based investing, not emotion-based
- Customized to the client's individual situation, financial plan and 401(k) plan's investment options
- Proven research and analysis – institutional quality advice for the individual
- Systematically stays up-to-date with changes in market conditions
- Avoids leaving their plan on "auto-pilot" and losing out on the benefits of adjusting plans to market conditions and individual financial plan refinements
- Uses true attributions of funds, not just fund names, so clients get what they think they're getting
- An experienced, professional management team

Equity Market Returns vs. Equity Mutual Fund Investor Returns

1984 - 2002



SOURCE: Dalbar, Inc. Quantitative Analysis of Investor Behavior – 2003. Represents average annually compounded returns of equity indices vs. equity mutual fund investors; based on the length of time shareholders actually remain invested in a fund and the historic performance of the fund's appropriate index. Past performance is no guarantee of future results. Investors cannot invest directly in an index.

THE ALLOCATION MANAGER

A Service of Breen Financial

How it works

Through **The Allocation Manager's** secure Web site, you select a risk profile based on your client's unique situation, provide the user name and PIN that your client uses to access his or her 401(k) plan online, and the client's credit card number. **The Allocation Manager** reviews the investment options available in the client's 401(k) plan, builds a portfolio of funds by applying our extensive analysis of more than 15,000 funds to the risk profile selected, and executes the allocations within the client's plan.

Every quarter, **The Allocation Manager** rebalances the client's portfolio and sends you a statement of the current allocation and plan value, which in turn provides a quarterly opportunity for you to "touch" your client. Once each year, **The Allocation Manager** collects and processes its annual fee and yours through the client's credit card. The fee may be tax deductible for clients who file itemized annual tax returns.

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...developing new business

For more information, visit
www.allocationmanager.com

The Allocation Manager is available to clients only through registered investment advisers. For more information, or to sign up, please contact Breen Financial.

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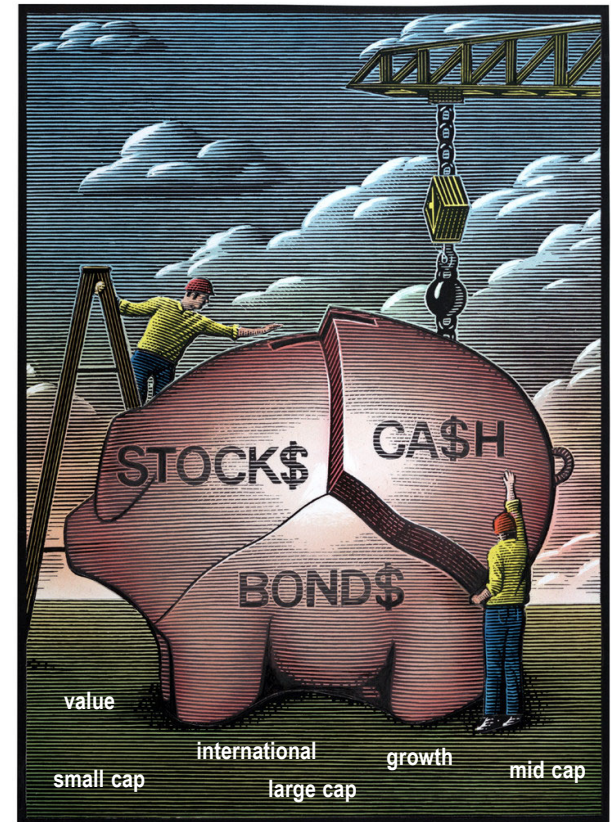
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