



Positive Change: Three Innovative Investment Ideas I'd Like You to Think About:

\$100 million of insurance per account. Banks usually offer \$250,000 of FDIC insurance, and brokers \$500,000 of SIPC.

No sales or transaction fees. None.

The world's top experts in stocks, bonds, and mutual funds. Literally, a potential portfolio palette featuring hundreds of top-of-class investment choices, usually at reduced fee.

One pivotal academic study explored the pace of change within a community. As I recall, researchers carefully documented how long it took farmers in a particular region to switch to a wholly-superior hybrid seed corn. The pattern of change became famous. A small group of progressive farmers adopted new corn almost immediately. Typically, others were more cautious and waited a few years. At the study's end, a few stubborn hold-outs were still planting the old corn even though the new was safer, widely-accepted, and proven through years of production.

That pattern is typical among consumers of all kinds. It's true of technology, automobiles, and even new medicines. A few innovators jump right in, and almost everyone else pulls the old "wait and see." A few people never try anything new.

Family Investment Center started in 1998. We brought some innovative ideas to our marketplace, and some successful groups and families joined us almost immediately. Since then, many other clients have adopted our unique approach to investing.

Instead of being a more traditional "seller" of investments, we are an expert "buyer" for each client. We seek quality investments, tailored to each client's need, at a wholesale or institutional price. We select securities and investments from thousands of choices and dozens of fund families and firms. Virtually unlimited investment choice.

Today, we steward well over \$100 million and our clients have grown from early adopters to mainstream institutions and families. We serve several dozen nonprofit groups along with hundreds of successful families. Almost all those portfolios transferred here from other (traditional) institutions.

Our professional fees are based on the work and responsibilities involved. We work like an independent consulting firm or law practice. There are no hidden fees or commissions and we have no financial relationships with outside firms. Essentially, clients pay us because we can help them accomplish more.

I'd welcome an opportunity to discuss our services with you. I think we can help you save substantially on fees while increasing the quality of your investment portfolios.



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