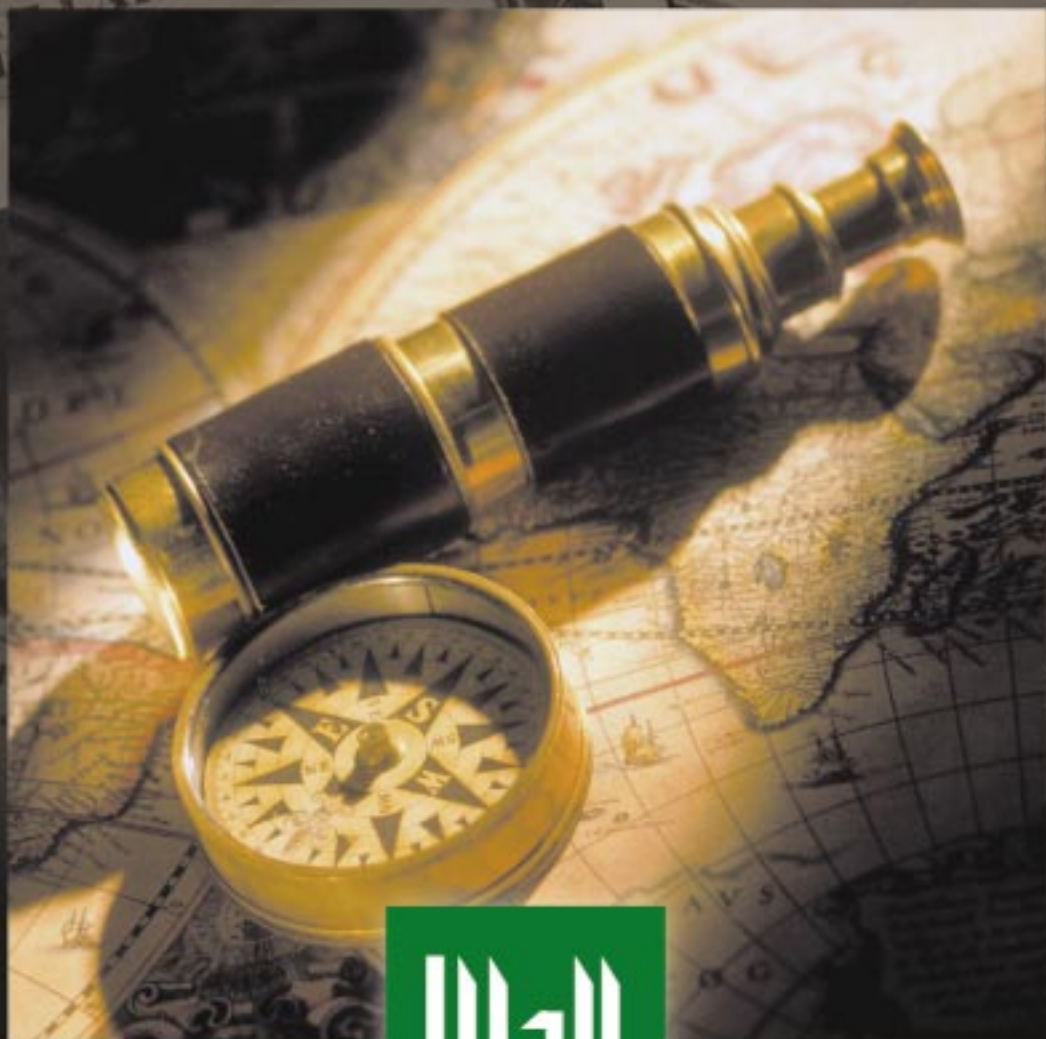


When you need better
wealth management.



Wall & Company
Investment Advisory Services

It's Good Advice; It's Just Wrong.

Most of the financial advice you will receive has one of two significant flaws. It's either developed for people ten to twenty years younger than you, or it overlooks the fact that your lifespan is potentially longer than any generation before you.

If you are retired or nearing retirement, you can't afford to listen to the popular financial advice. It leaves you too exposed to the risk that your money could run out before you do.

“

Early in my career, as a new advisor with a large brokerage firm, I followed the company line. I believed in the 'buy and hold' investment philosophy the firm promoted to both advisors and clients... that is, until the October 1987 stock market collapse. The crash came and went with a vengeance. It woke me up to the real dangers and high risks of stock investing. After witnessing client investment losses that exceeded everyone's expectations... even our 'highly-paid' stock analyst who totally missed the pre-crash market warnings, I began to question the soundness of the 'buy and hold' investment philosophy. I couldn't understand why any financial advisor or analyst would recommend that their clients 'sit through' severe declines in their investment portfolios without any attempt to minimize losses or protect the assets.



“There had to be a better way to manage a customer's risk exposure, I thought. This was particularly a concern for my clients who were retired and could not afford large downward swings in their portfolios. This experience, as well as later market declines, helped define my

investment philosophy and definition of 'Investment Success'. Simply stated, we define investment success by not only how well your investments do during the good times, but by how well your investments are protected during the bad times. ”

A handwritten signature in black ink, appearing to read 'Warren W. Wall'. The signature is fluid and cursive, written on a light-colored background.

Warren W. Wall
Certified Financial Planner, Certified Senior Advisor

Wall & Company Investment Advisory Services was founded by Warren W. Wall to help investors aged 50+ achieve and preserve financial security. We won't turn you away, however, for being too young. In fact, our investment approaches are very suitable for all ages. But we do offer a special expertise in the issues facing individuals as they near retirement and step out of the working world.

We realize how important it is for you to preserve capital. You may not have the security cushion of a salary to offset losses in your portfolio. And we also know how essential it is to optimize the potential earning power of your assets. Your generation is the longest-lived on record. When you celebrate your 100th birthday, we want it to be in financial comfort.

Step 1:

The Financial Check-Up

Making money is a lot easier if you don't lose money. That's why our services start with a review of your finances. Are you paying unnecessary fees or too much in taxes? Do you have the right insurance coverage? What level of performance can you expect from your portfolio as it currently exists? What are some of the risks your portfolio faces? How can those risks be reduced?

While our services are focused on investment management, financial counseling and investment advice, we are a member of the Financial Partners Network, allowing us to tap into accountants to assist with your tax issues and legal professionals versed in estate and financial issues.

Step 2:

Portfolio Optimization

Based on our review of your portfolio, we will recommend changes to help you minimize risk, achieve a more effective diversification or put in place the recommended mix of financial products. These could include no-load mutual funds, stocks, bonds, and annuities that are available through our broker/dealer firm, Wall & Company, Securities, Inc.

Step 3:

Professional Investment Management

In addition to portfolio recommendations, Wall & Company Investment Advisory Services offers professional investment management. We currently manage millions of dollars in client assets invested primarily in no-load mutual funds (request our Form ADV for more details). These assets are held in our clients' names. At no time does Wall & Company have any access to client monies. Through a limited power of attorney, our clients give us the ability to direct how their assets are allocated among funds.

As a fee-only investment advisor, we receive no commissions or revenues from the purchase or sale of securities or funds. That means our interests are aligned squarely with yours – growing your net worth. (At the same time, through our broker/dealer firm, Wall & Co. Securities, we can assist you with the purchase and sale of securities at competitive commission rates.)

We call our investment approach DYNAMIC Asset Allocation. The theory behind a traditional buy-and-hold asset allocation is that if your portfolio is widely diversified among different asset classes, when one investment is down, another will be up, offsetting the loss. But if your portfolio is going to last through nearly one-third of your life span, you can't afford to have half of your financial assets just marking time or losing money.

With DYNAMIC Asset Allocation, we strive to avoid the losers and invest only in asset classes that are going up. We want all of your money working for you, not against you.

The Wall & Company DYNAMIC Asset Allocation approach is applied each trading day in a universe of carefully chosen, no-load mutual funds, variable annuities and money market products. Our methodology is disciplined, reliable and non-emotional. Using technical analysis, we track financial market trends throughout the trading day. When a negative trend is detected, your assets are moved to a mutual fund class that appears to be on the rise or to the safety of a money market fund.

Our goal is to protect clients from 80 percent of the market's downturns and help them benefit from 80 percent of its gains.

Step 4:

Report and Review

Each quarter, we want to meet with you to review your account performance, how it compares with the appropriate benchmark indices and the objectives you set at the start of our relationship. Changes in your life may dictate changes in your portfolio or in other financial aspects of your life. We are there as a resource you can rely on and trust for objective advice. With our training in senior issues and extensive experience working with individuals nearing or in retirement, Wall & Company offers an insight matched by few in the investment advisory business.

Where to Begin:

Learning more about Wall & Company is easy. Call today and set your appointment for a free, no-obligation consultation at our offices. You might also enjoy attending one of our periodic Senior Resource Seminars, which explain DYNAMIC Asset Allocation and other products and services of key value to individuals approaching or in retirement. For a list of scheduled meetings, contact our office or visit Wall & Company on the Internet at www.wallco.com.

If it's time to re-think your investments, it's time to call Wall & Company. We look forward to helping you create a financially secure retirement.



Wall & Company

Investment Advisory Services

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W. Wall & Company, Inc., a Registered Investment Advisor, is a fee-only firm. Investment management fees are based either on assets under management or by a performance incentive fee explained in our SEC Form ADV. Hourly rates are available for financial planning services. Wall & Company Securities, Inc., a broker/dealer firm, receives commissions from the sale and purchase of certain financial products. These commissions are disclosed in detail in our ADV form.

Past performance does not guarantee future results. Any investment has the potential for loss as well as gain.

How Vulnerable Are You?

The long-term trend of the stock market may be up, but it's by no means a smooth ride. The closer you are to retirement, the greater the potential damage a bear market could inflict on your lifestyle. How bad could a bear market get for a buy-and-hold portfolio? Looking back just 40 years, Barron's discovered ...

“Someone with \$10,000 in the Dow Jones Industrial Average back in February 1966 had to wait until June of 1986, to catch the guy with \$10,000 in T-bills. Yup, the buy-and-hold investor had to wait 20.4 years to get truly even.”
Timing the Bear, Barron's, May 23, 1994.

Investors face a real quandary. They need the stock market's earning potential to keep ahead of taxes and inflation, but there is the downside of bear markets.

Discover how you can potentially reduce the risk of bear markets and participate in the stock market's ability to build wealth. All it takes is a call.



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