"There are two kinds of forecasters: those who don't know, and those who don't know they don't know."
— *John Kenneth Galbraith*

"The stock market is designed to transfer money from the active to the patient... always invest for the long term."
— *Warren Buffett*

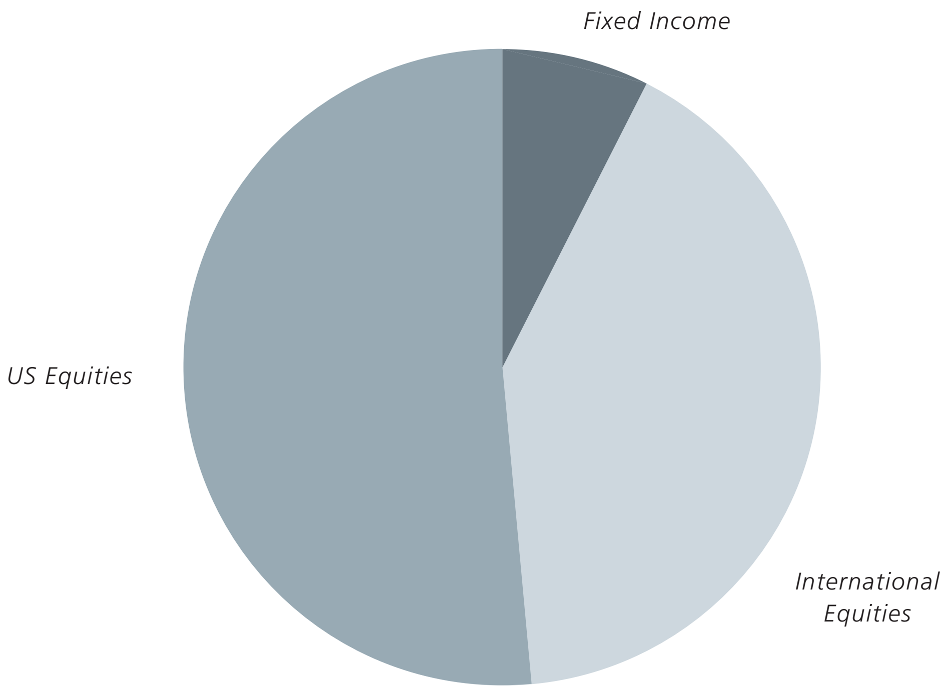
VIAIV

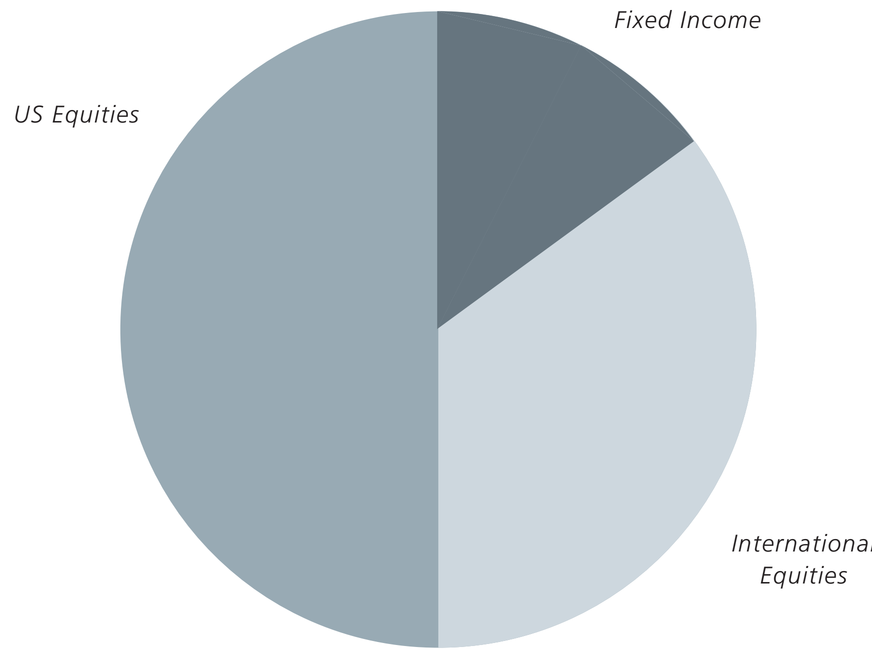
Experience how Via Four Investments puts financial research to work for you.

why

viaiv.com

For the disciplined, long-term investor we offer four exceptionally-diversified, non-speculative portfolios with advisor fees among the lowest in the industry. Each custom-indexed Via Four portfolio is designed to achieve sustained superior performance with reduced investment risk, and has outperformed the Vanguard Global 60/40 benchmark over the last 5 years. Individual portfolios are weighted according to risk level, and each is composed of the following asset classes: U. S. Large, Mid

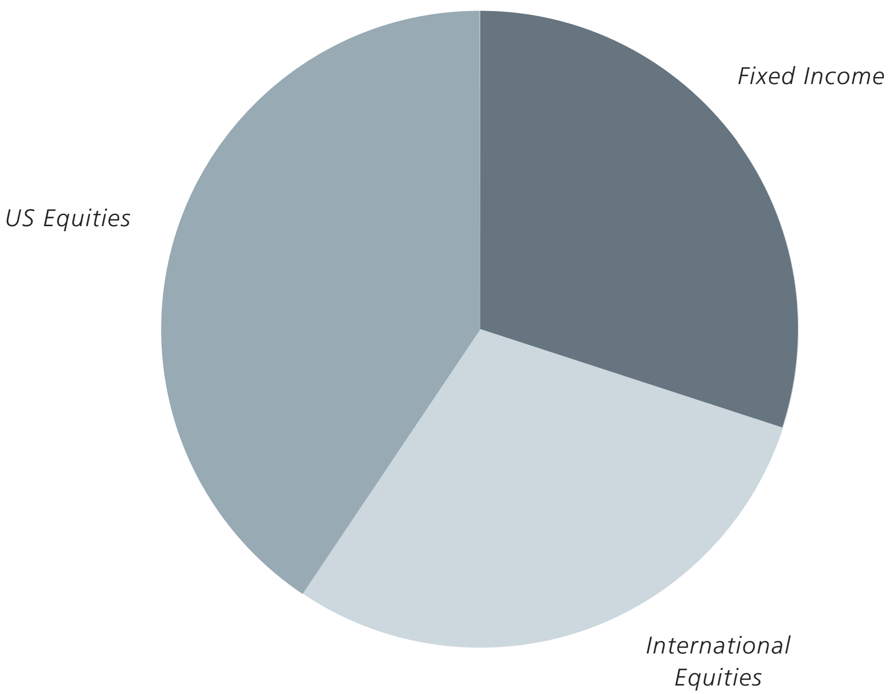




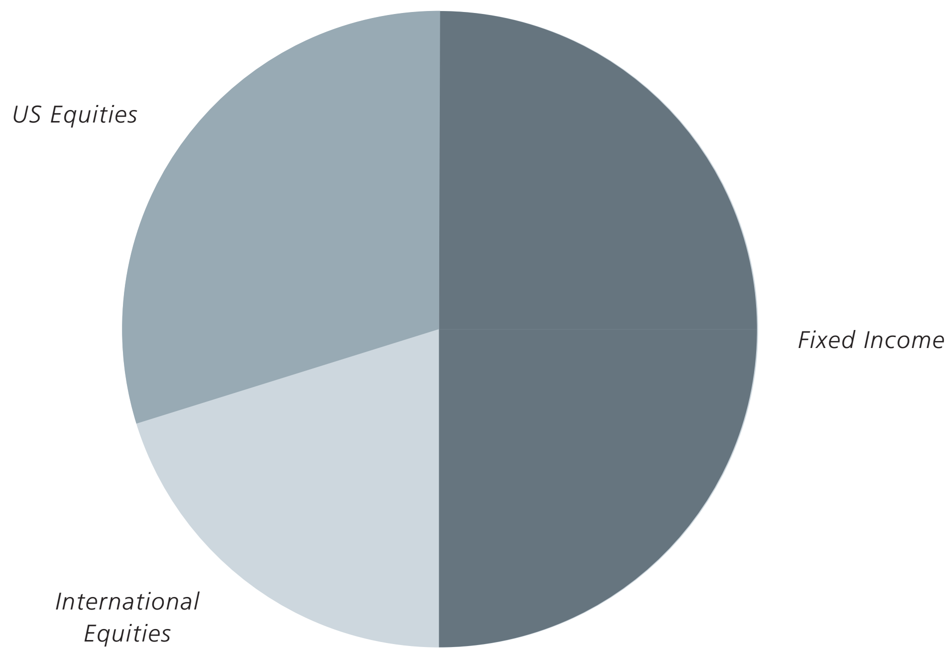
AGGRESSIVE

MODERATE

Cap, and Small Companies, International Large and Small Companies, Emerging Markets, U. S. and International Real Estate Investment Trusts, Cash, and U. S. Treasury Bonds (current allocations available upon request). Generally speaking, the longer your horizon the more aggressive you can afford to be. This means investing proportionately more in equities (companies), relatively less in fixed income.

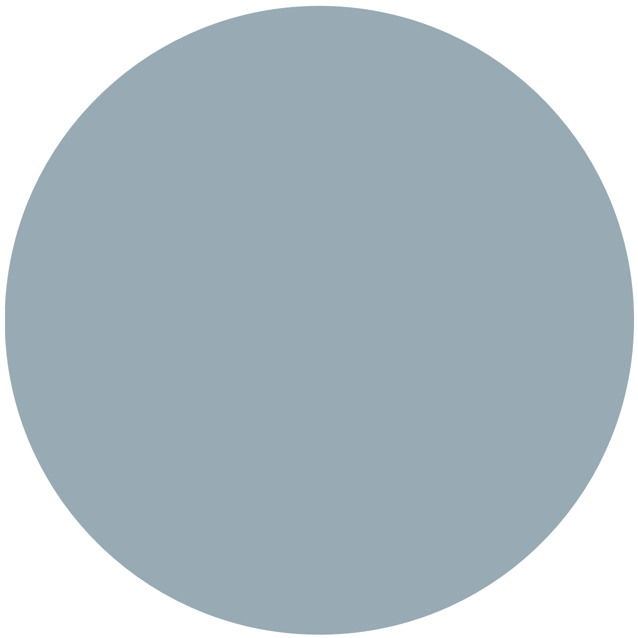


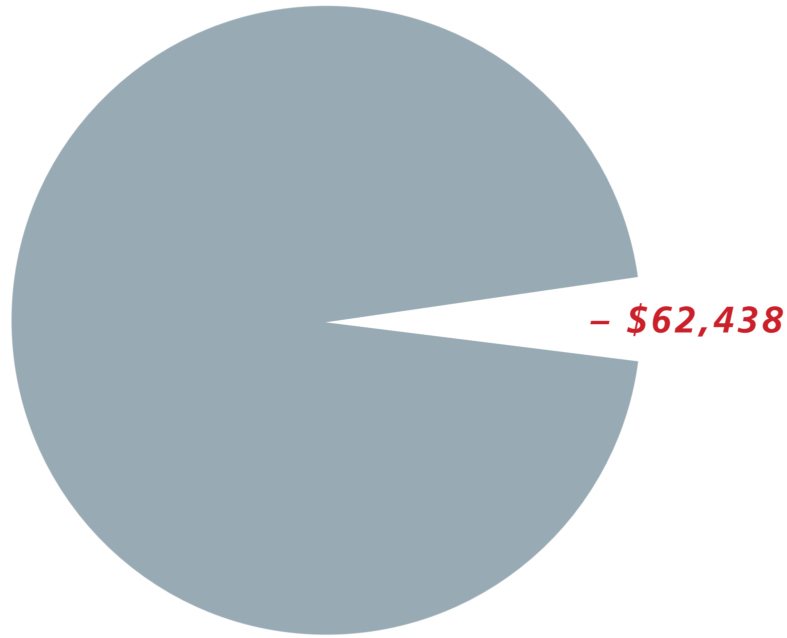
CONSERVATIVE



BALANCED

The cost of fees and under-performance over time can be significant. Given a $1 million portfolio, the pie charts below illustrate the erosion of earnings over the last 5 year period compared to the benchmark Via Four portfolio. Via Four fees are among the lowest in the industry, with no additional charges or commissions. Custodial transaction fees are approximately





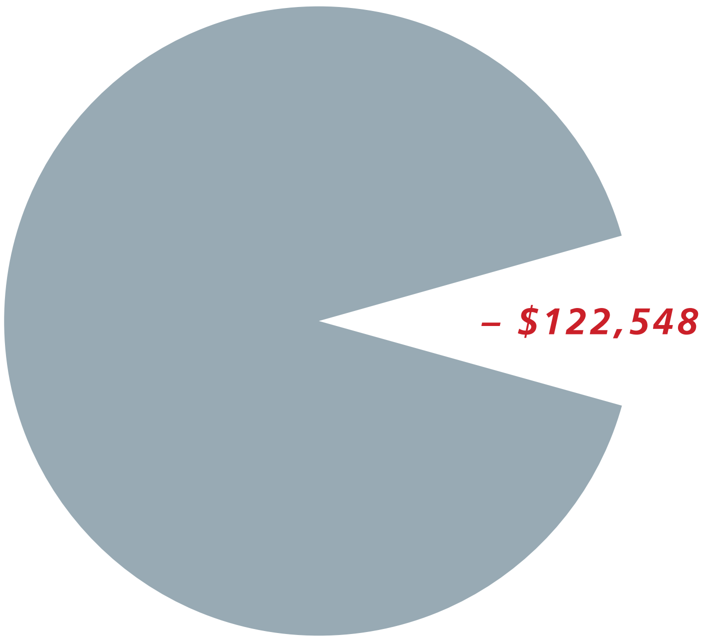
VIA FOUR PERFORMANCE (6.21%)

$1 million invested in a "Moderate" Via Four portfolio (net of fees) 5 years ago is worth $1,351,534 today.

1% UNDER-PERFORMANCE

$1 million invested in a portfolio at 5.21% performance (net of fees) 5 years ago is worth $1,289,096 today.

$40 per mutual fund purchase and sale. Total custodial transaction fees per year for accounts that require annual rebalancing (under $1 million) are approximately $350 and $1,400 for accounts that require quarterly rebalancing (greater than $1 million). Via Four never places client investments in "loaded" funds or stocks requiring sales fees or commissions.



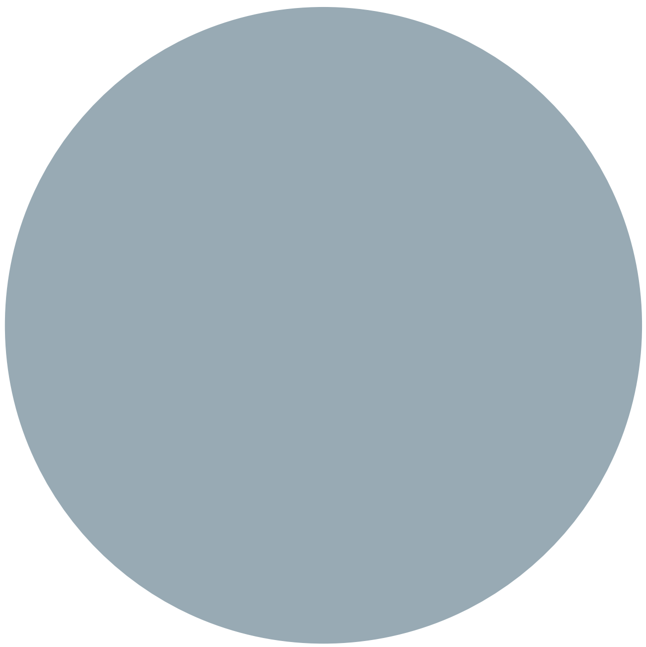
2% UNDER-PERFORMANCE

$1 million invested in a portfolio at 4.21% performance (net of fees) 5 years ago is worth $1,228,986 today.

3% UNDER-PERFORMANCE

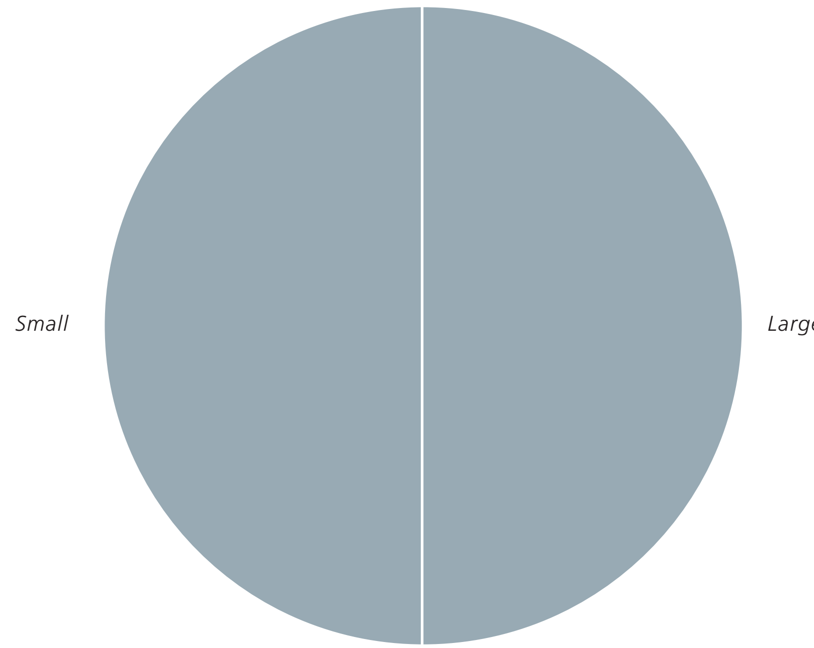
$1 million invested in a portfolio at 3.21% performance (net of fees) 5 years ago is worth $1,171,140 today.

A fixed asset class-weighting is established for each Via Four portfolio, and is maintained by rebalancing. As new asset classes with higher expected returns become available, including tax-managed funds, Via Four may incorporate them in an appropriate ratio. Expected returns of equities are determined by four measurements (below) identified by Nobel Laureates Fama,



MARKET

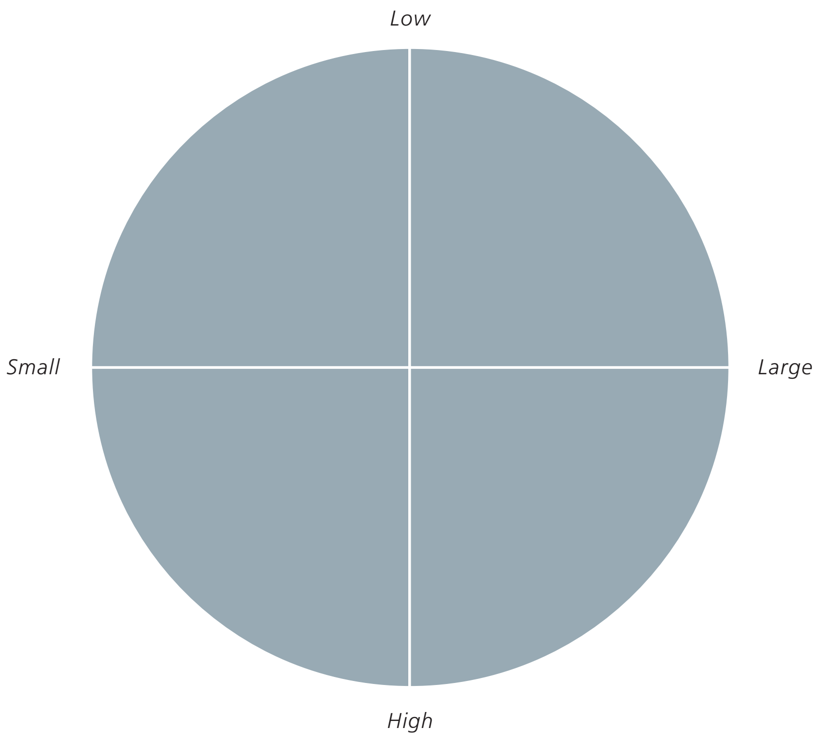
Historically, equities trump bonds, cash and every other investment vehicle.



SIZE

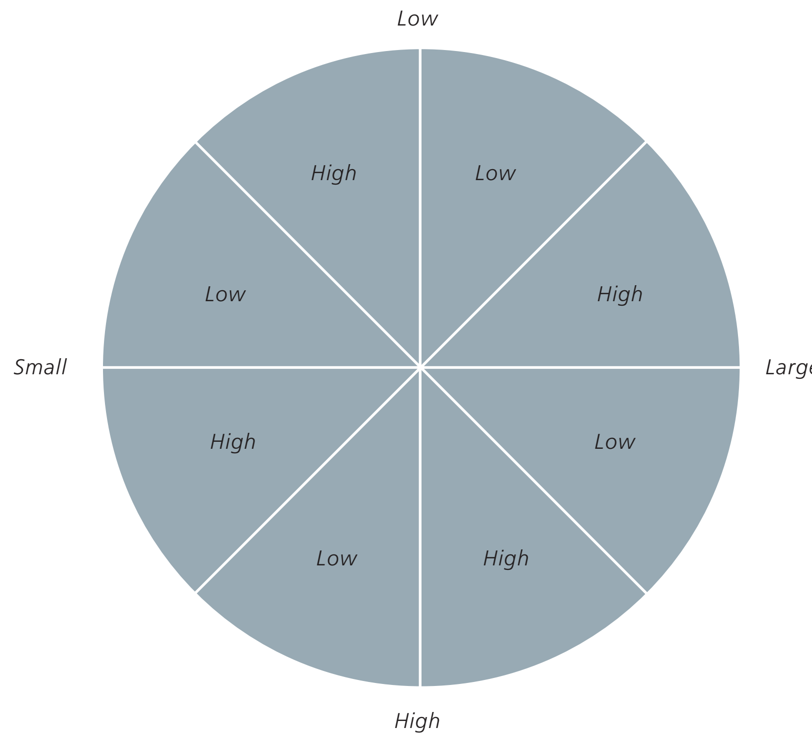
Via Four offers investors diversified, cost-efficient access to small companies. Historically US small stocks outperform US large equities.

Sharpe, Merton, and Scholes. When selecting among stocks (small, large, growth and value), we strive to include "small" and "value" classes to enhance performance. While we do not slavishly follow an index, we are "process driven" and do not speculate in market "timing." Aggregate turnover for a portfolio will be kept to a minimum.



VALUE

Research shows that market, company size, and relative stock price drive returns. Historically value stocks outperform growth stocks.



PROFITABILITY

Expected direct profitability, gauged by gross operating margin, is also a proven indicator of higher expected returns.

Every Via Four portfolio is designed and diversified to minimize volatility and provide overall risk-adjusted returns superior to investment in any single asset class. Public equity markets are very efficient: they are unpredictable over the short term, but steadily increase in predictability over time. Risk and return are related. Thus broad global diversification, along with balanced asset allocation, determines the success of an investment model. Historical benchmarks show that: 1) index-managed

why

MARKET TIMING DOESN'T WORK

Picking "hot stocks," by definition, does not offer uniform returns. In fact, only 17% of those who follow this strategy beat the market after 10 years. Index-based investing, both commercial and private, has been empirically and repeatedly shown to provide consistently superior returns over time.

why

TRUST MARKET PRICES

Markets reflect the vast, complex network of information, expectations and human behavior. These forces drive prices to "equilibrium" value. Because everyone has access to the same information, it is difficult, if not impossible, to choose stocks that will outperform the market with any degree of consistency.

returns consistently exceed the results of "stock picking" over time; 2) small cap equities offer higher expected returns than large cap equities; and 3) "value" equities provide expected returns superior to growth stocks. Different asset classes perform differently at different times – exactly which classes, and when, cannot be predicted. Diversification therefore is essential. One must be invested at all times to participate fully in market returns.

why

A DISCIPLINED APPROACH

History shows that to build wealth, you must look beyond the concerns of today and invest long-term. The only way to fully benefit from market returns is to be fully invested 100% of the time. Those who are currently "killing it" by timing the market, "get killed" in the race that matters — the long run.

why

DIVERSIFY GLOBALLY

The great Nobel laureate Harry Markowitz called diversification one of the economic world's rare "free lunches." It provides risk reduction without a corresponding dwindling of returns.

Fidelity Investments is the sole custodian; each investor receives statements directly from Fidelity. Via Four's role is to compose the portfolios and never has access to investor funds. Via Four investors are mailed monthly statements and can access their Fidelity accounts online at anytime.

PERFORMANCE

The cost of under-performace can be dramatic (see pages 4 and 5). For Via Four portfolio performance history (net of advisor fees) dating back to 1998, ask your Advisor.

FEES

Our approach is straightforward. Advisory fees range from an annual 0.5% to 0.9%, among the lowest in the industry.

CUSTODIAN

Fidelity Investments, LLC is the custodian for all monies invested Via Four. An investor will have an individual account created in his or her name. Via Four never takes custody of any investment funds.

FIDUCIARY

VIA IV Investments, LLC is a registered investment advisor in the state of Illinois and is authorized to do business throughout the United States.

Invest wisely. Live well.

Einstein called compound interest – the exponential multiplier effect of interest earning interest – “the greatest invention of all time.” But the trouble is, compounding can operate in reverse too. For investors, this happens when a portfolio under-peforms and is saddled with unnecessarily high advisory and recurring fees – thus making poor performance exponentially costlier.

Even a single percentage-point difference in performance can be shockingly dramatic (see pages 4 and 5). This impact is further compounded with the inevitable volatility of “market timing” approaches.

We aim for sustained, reliable returns.

Decades of academic and private studies have repeatedly confirmed the practical wisdom of astute, disciplined investors: diversified index management (reflecting markets as a whole), over time, has never been challenged by the allure of market timing. It’s simply the difference between building wealth and attempting to “strike it rich.”

Through global diversification, our approach mitigates long-term risk and helps protect investors from: 1) inflation (if you stuffed your mattress with $1 million in 1970 it would be worth $180,000 today), 2) the erosive compounding effect of high fees, 3) and themselves (and the natural tendency to chase fleeting trends).

We believe your reason to invest Via Four should be superior returns over the long run (at least five years). Period. We walk our talk: Via Four’s founders and managers personally invest in these portfolios.

Via Four offices are located at 1333 Burr Ridge Parkway, Suite 200, Burr Ridge, Illinois, 60527. To find out more, visit our website at viaiv.com or speak with your advisor.

Past performance is not indicative of future performance. Your account may have significant capital losses at any given time. Returns shown are based upon an annual rebalance date of December 31st. Your results may differ based upon your personal rebalance date. Results shown are based on index simulations of Via Four allocations for periods indicated. While they are representative of the Advisor’s personal investment performance over these periods, they do not represent returns for Via Four Portfolios per se, as the Portfolios were not available in their current form over these periods. Results are from financial data believed to be reliable, not guaranteed. All returns are shown net of the .90% annual management fee payable to Via Four. The returns do not include any rebalance fees (from Fidelity), which would reduce the performance by approximately $350 per year. Returns assume all distributions are reinvested. Vanguard Global 60/40 is benchmark comprised of 60% Vanguard Total World Index and 40% Vanguard Total Bond Index. Prior to 2009, we used MSCI World instead of Vanguard Total World Index. The models shown comprise the following: Aggressive is 92.5% US/Global diversified equities with a cash/money market balance of 7.5%. Aggressive is recommended for people with a time frame of 10+ years. Neutral is 85% US/Global diversified equities with 7.5% in cash/money market and 7.5% in US long bonds. Neutral is recommended for individuals with a time frame of 8+ years. Conservative is 70% US/Global diversified equities with 15% in cash/money market and 15% in US long bonds. Conservative is recommended for people with a time frame of 6+ years. Balanced is 50% US/Global equities with 25% in cash/money market and 25% in US long bonds. Balanced is recommended for people with a time frame of 4+ years. The returns shown are not predictive of actual results in future periods. Current and future results may be lower or higher. Portfolio prices can fluctuate materially. Investors may lose money; investing for short periods increases risk. Portfolios are not FDIC insured, nor are they deposits of or guaranteed by a bank or any other entity. Portions of these portfolios are invested in funds that trade international equities, International investments are subject to additional risks such as currency fluctuation, political instability, lack of market regulation and potential for illiquid markets. Mid cap/Small cap investments are subject to greater volatility than those in other categories. Investors should carefully consider the investment objectives, risks, fees and expenses of each portfolio before investing. Past performance is no guarantee of future investment results. The S & P 500 is an unmanaged, capitalization-weighted index composed of 500 widely held common stocks listed on the New York Exchange, the American Stock Exchange, and over the counter market. Via Four Investments, LLC is an investment advisor registered with the Illinois Department of Securities.