



Important Disclosure Information

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Historical Performance Disclosure: *This is NOT A PROJECTION. The purpose of this portfolio model historic return analysis is to demonstrate the impact and importance of broad portfolio diversification along with the impact of risk reduction hedging strategies. It should not be assumed that recommendations made in the future will be profitable or will equal the performance of the portfolios in this report. Past performance is not necessarily indicative of future results. Returns shown are net of advisory fees as well as other fees incurred by clients. Vista results are derived from a composite of large accounts (10 select portfolios >\$2 Mill.) and results vary for each separate Vista client. Results reflect the reinvestment of dividends and other earnings. The volatility of the comparative indexes are materially different from the Vista Composite (the Vista Composite is less volatile). Data for S&P 500 (^GSPC), Balanced Fund - American Funds Balanced Fund (ABALX) is from Yahoo Finance. Data on Hatteras Multi Strategy Fund is from Hatteras Funds.

Realistic Expectations and Wise Preparations

(Vista Financial Advisors, Inc.)
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Recently, we have asked many of our clients what they really expect the next 5 years to look like regarding the economy in the US as well as the world as a whole. Even though we know what scenarios our research indicates, we were most interested in seeing what our clients thought. Much like we read in the articles published on a daily basis in the newspapers and financial websites, the expectations of our clients were all over the map. Some believe the current deflation we are experiencing will continue; while others feel serious inflation is in our future primarily due to the Treasury printing money in an attempt to stimulate our economy. The real concerns voiced by clients related to extremes of either deflation or inflation that they fear we may experience in the coming years. Extremes seem very probable since we are all keenly aware of the unprecedented challenges facing our country and economy.

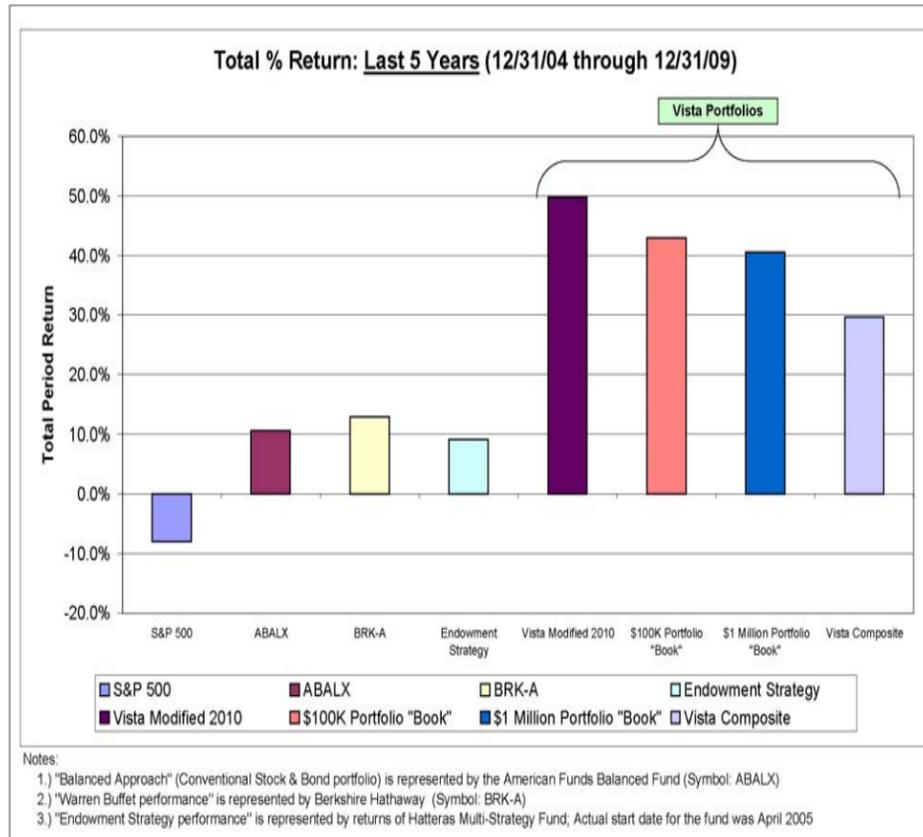
Even though expectations vary widely, the common denominator is the major level of concern all clients voice about their future. Many feel they don't even know what to expect but are quick to share their fears. Regardless of what we might anticipate for our economy in the next 3 to 5 years, we all know without any doubt that we could see something unfold that is entirely different from our current expectations. No matter which scenario actually plays out, everyone wants to protect their portfolio and their family from any seriously negative outcomes. At the same time, we know that as challenging times develop this will create unique opportunities to prosper. We want to be in a position to capitalize on those opportunities as they present themselves over the next few years.

There is a solution that has proven to be effective in producing very attractive returns during both positive and negative economic periods. This solution provides investors the peace and comfort to live their lives with the security and protection from whatever may develop down the road. We refer to this singular unique solution as the "Strategy for All Seasons".

Through our distinctive and broad diversification, we are able to keep volatility very low so clients do not see wild swings in the value of their portfolio. This also insures that when the opportunities do develop in the coming years to purchase prime investment assets for "pennies on the dollar", our clients will be in the ideal position to capitalize on those opportunities.

In the past, we have written many articles as well as the book, *Consequence Investing*, about the fact that history repeats itself. We all know that is true. We also know that there are good times and bad times. The fact that the bad times produce some of the best opportunities of a lifetime is a powerful point often overlooked in investment planning. Even though the Vista strategy has outperformed other major strategies for the past 5 and 10 years which included some of the best and worst markets we have ever seen, the most important point and advantage of our strategy is that it protects our clients' net worth.

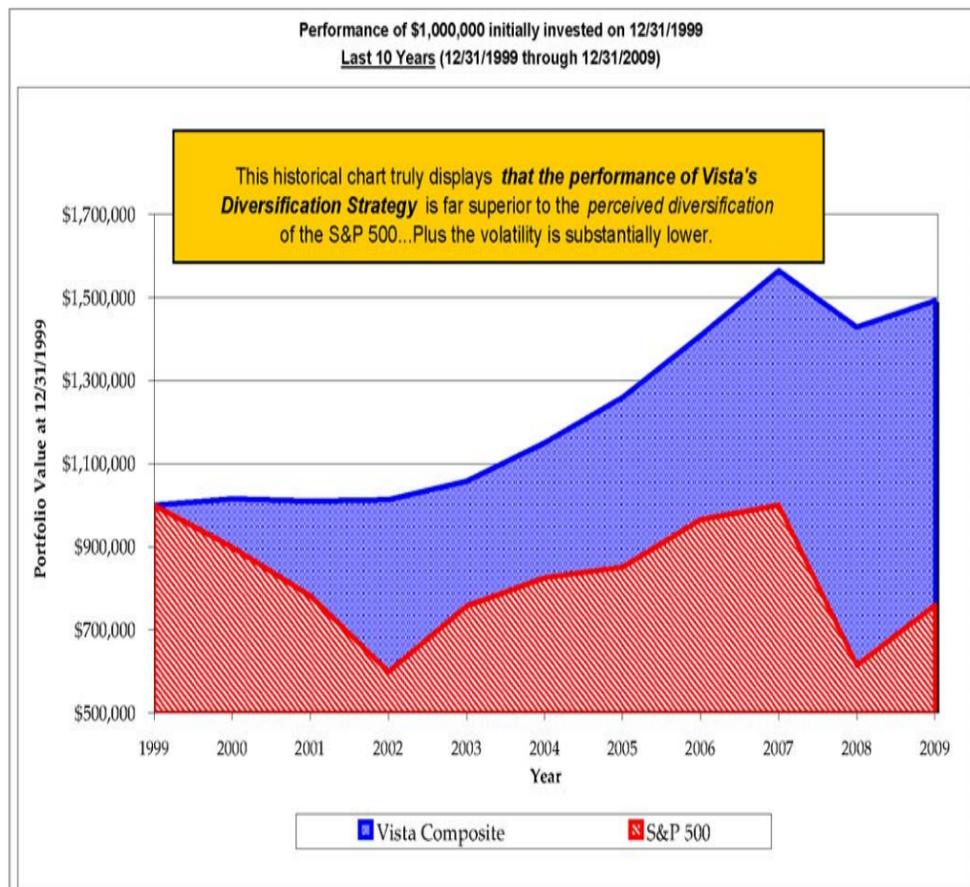
Even though our history and cycle research did in fact allow us to predict and prepare clients for the real estate bubble and banking crisis of recent years, we do not want to depend on predicting the future for producing our results. Our unique diversification strategy directly gives rise to our consistently superior results and makes us very confident that we will continue to beat all other major strategies in the next 5 years just as we have over the past 5 and 10-year periods.



We could spend hours and even write a short novel discussing the extraordinary and almost unfathomable levels of debt in the US and Europe. Or we could write about the unemployment issues we are currently facing and how ineffective the various Government stimulus programs have been but we all know the story.

The first step in securing this truly wise investment strategy is to admit that you do not absolutely know what specific investment will perform the best in the next 1, 3 or 5 years. It may seem odd to even consider making this admission since you obviously do not know the future yet it is important to face this fact. No single investment is guaranteed to remain safe regardless of the future economic conditions – only a truly diversified portfolio can achieve this goal. You cannot insure the safety of your net worth by simply depending on the ongoing safety of Cash, Bonds and CD's. Each of those investments have unique weaknesses that can leave you vulnerable. The only way to effectively maintain your net worth and your purchasing power is to diversify your portfolio to include not only cash, bonds and stocks but also other major investment categories including Foreign Currencies, Foreign Bonds, International Equities, Natural Resources (including water, oil, timber, agriculture, coal, natural gas, commodities), Precious Metals, and Real Estate (international and domestic). Only with this broad diversification, can you survive and thrive in any of the many possible developing scenarios that we might face in the coming years. Vista offers a strategy that will perform well regardless of the market conditions.

It is very easy to transform your investment portfolio into this "Plan for All Seasons" strategy. Vista has already accomplished this for hundreds of families over the past 15 years. All you need to do is call Vista at (904) 880-8010 or toll-free at (866) 821-8010. We will review your current portfolio, compare your ACTUAL results with our Vista results and present you with the details at no cost and no obligation. Information is power and with our analysis you will be given the tools necessary to decide on what you feel is best to do for you and your family. All it takes is one simple phone call to become one of the many Vista clients who rest easy at night



What you need to know, as an investor, is that regardless of the problems we face in the coming years and regardless of the magnitude of those problems or the length of time it takes to work through this crisis period, our Vista strategy is THE wisest answer to preserving your net worth and producing superior investment performance. With our diversified Vista strategy, no matter what happens, you are protected.

Our real mission at Vista Financial Advisors – and it is actually a “mission” – is to design and manage a portfolio for client families that will protect them from any economic scenario they may face. It is also imperative to address the issue of trust in this day and age when many investment operations have been revealed to be deceptive and most institutions have proven themselves to be anything but worthy of your trust. Portfolios structured and managed by Vista are held at Schwab Institutional. To be clear, Vista does not have custody of the assets in client accounts. Schwab Institutional is backed by Schwab's 30-year history of integrity and innovation and has over \$1 Trillion in investor assets in custody. We sincerely hope you will call and we look forward to working with you to achieve your goals and the safety only our Vista strategy can provide.

We realize this is a lot to absorb and a lot to face. We look forward to discussing this further with you in the very near future. Creating your unique action plan will be the most important step you could possibly take to preserve your net worth and that of your loved ones. The reallocation of wealth in America is going to take place. Which side of that reallocation will you be on? Will you be the one to “survive and thrive”? One final note – please realize the following: **As is always the case with crisis events, once they begin, there will be no time to prepare.** Regardless of whether you expect inflation or deflation in the coming years, call us to secure your future with a strategy that will perform in any environment. Again, our number is (904) 880-8010 and all it takes to begin the process is one simple phone call.