

Why is my advisor recommending Active Account Management?

ACTIVE VS PASSIVE

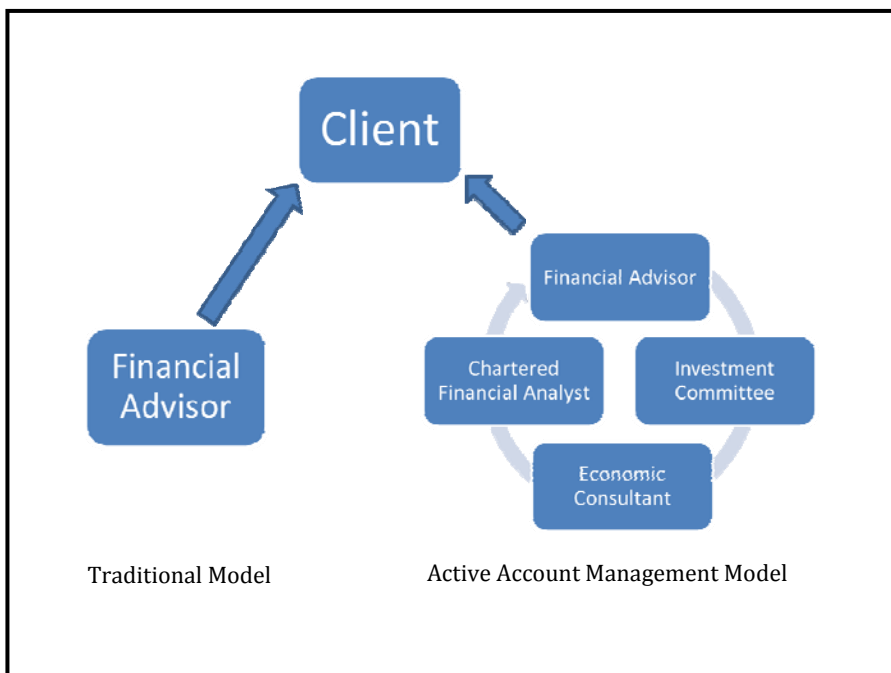
Is your current financial advisor actively managing your accounts? Are you in the same funds you were a year ago? How often are your accounts reviewed and adjusted to current market conditions? Can you risk a passive, simple, buy & hold strategy in the face of changing markets and world conditions? Who is watching your account when market fluctuations occur? The advisor who services clients, researches products, carries on the administration of their business, and oversees trading (all of which are absolutely necessary) simply does not have time to daily monitor your investments. That's why we utilize an Active Account Management Model which uses the expertise and resources of others to assist in the growth and protection of your investments. We engage multiple money management firms and can select the one who will best serve YOUR needs.

MANAGER EXPERTISE

Money managers typically have years of dedicated experience in managing large amounts of money and have familiarity with the vast array of investment options and products available to match the current market conditions. The money manager's role each day is to make their client's financial assets work harder.

MANAGER DECISIONS & RESOURCES

Money manager's investment decisions are objective and consider the market circumstances. Manager's portfolio strategies and actions are typically based on executing proactive plans rather than emotional reactions. Managers often subscribe to information services that provide a multitude of critical economic and financial forecasts that are not typically available to the public. Although costly, this information can be leveraged to help hundreds or even thousands of clients.



CARE WITH EXPERTISE

You need active account management to have access to a Chartered Financial Analyst. Using active account management puts an entire team of professionals to work on your investments. As a result, you get three times the expertise (your advisor, a chartered financial analyst, and specific fund managers) for one low fee. You will get counsel from an objective professional who is not clouded by emotion. The personal relationship with your advisor is enhanced by the third-party objectivity of the money manager.

FEE COMPARISON

Active account management has a set management fee with no surprises. When other advisors make adjustments to your investments, there are often buy-sell fees that increase the cost to the client. Our management style does not have any hidden or transactional fees.

TARGETED INVESTING

We specialize in meeting your personal investment objectives -- both in matters of return and of stewardship. In regards to return, we will make every effort to increase your investment with respect to your stated objectives for growth, preservation, income, and so forth. Ask us how to begin!

AN ANALOGY

I paid my doctor a visit recently because of a nagging shoulder injury. He evaluated and diagnosed the problem. While he had a thorough understanding of my situation and even knew what would be required to resolve it, he didn't treat me. Instead he gave me a referral to see a physical therapist. Although I trust my doctor, I understand that therapy is not his area of specialty. He recognizes there are other professionals who devote themselves exclusively to therapy.

We operate our business the same way. We focus on diagnosing the problem, collaborating with specialists, and continuing to monitor the outcome -- striving to be sure that your investment objectives are being met. It is my job to help you determine what your investment goals are...and help you get there.



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Lorence & Vander Zwart is an investment advisor registered with the
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