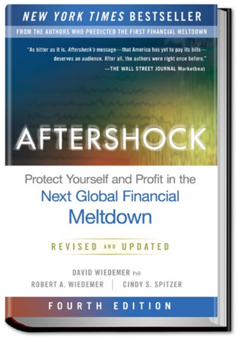

Ark Financial Management

Ark Financial Management is an independent registered investment advisor providing customized investment management to a wide variety of clients. All investment decisions are made by Robert Wiedemer and Cindy Spitzer, both registered investment advisors. Our Chief Economist, David Wiedemer, PhD, provides the macroeconomic analysis and outlook for Ark.

Robert Wiedemer, David Wiedemer, and Cindy Spitzer are coauthors of the ***Aftershock*** series of books that accurately predicted the global financial crisis of 2008 and foresees more economic and investment challenges ahead.

In addition to our longer-term macroeconomic perspective, the authors have developed a powerful proprietary trading system that identifies and helps us take advantage of shorter term trends in any asset, regardless of whether markets are moving up or down. More information about the **Ark Portfolio Navigation System** is available on request.

Our Investment Philosophy

Ark's investment philosophy is probably not like anything you have encountered before. Unlike conventional money managers who simply allocate your funds to a standardized mix of various stocks and bonds based on your age and risk tolerance, and then let it sit unchanged (and unprotected) for months or even years, we strongly believe that the old buy-and-hold investment approach that may have worked in the past has become increasingly dangerous and certainly will not work in future investment environments.

But this does not mean we are perpetually afraid that the sky is falling. Neither blind bulls nor perma bears, we are realistic strategists who know how to capitalize on both up and down markets. While keeping a clear strategic eye on the longer term fundamental drivers of the economy as outlined in our *Aftershock* books, we also seek to take advantage of tactical opportunities provided by shorter term trends.

This powerful combination of our proven macroecomic views and our proprietary Ark Portfolio Navigation System gives our clients a useful advantage no one else has.

Active Portfolio Management

As the investment environment changes, so should your investments. Depending on current market conditions, we protect and grow client portfolios by investing in either "long" and "short" positions in stock market indices, market sectors, subsectors, and/or specific industries, typically using ETFs. We may also hold commodities or bonds to protect against turbulent market conditions or take advantage of short- and long-term trends. Our proprietary Ark Portfolio Navigation System helps us identify potentially profitable entry and exit points for the asset positions we actively manage.

Our Typical Client

Ark clients typically seek a less volatile investment strategy than a conventional stock and bond buy-and-hold portfolio generally can provide. You needn't share our longer term macroeconomic views to want to protect your investments from potential long term declines in the stock and bond markets, while also taking advantage of shorter term opportunities, depending on market conditions.

We Make it Easy

We use a secure and transparent custodial network to ensure all client accounts are safe. Ark clients maintain assets in individual brokerage accounts with Charles Schwab, granting Ark Financial Management authority to invest and trade their accounts on their behalf.

As investment advisors (not brokers), we have a fiduciary responsibility to act in what we believe is in our clients' best interests. Clients can see exactly what is occurring in their accounts online 24/7. Charles Schwab also sends trade confirmations, monthly statements, and tax documents. Ark provides detailed quarterly reports. And, of course, clients may call us at any time.

We look forward to welcoming you aboard the Ark!

Please contact us at Ark Financial Management for your complimentary private telephone consultation with one of the *Aftershock* authors.