

Equilibrium Investment Management

A balance between return, risk and capital preservation

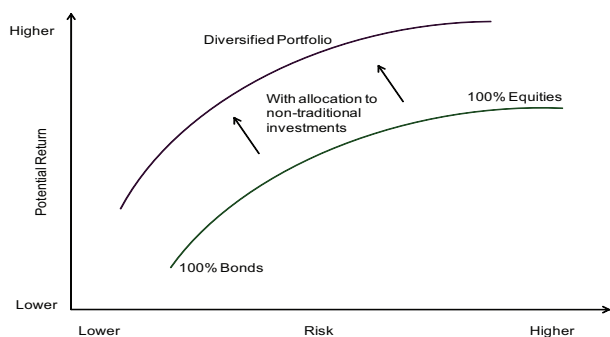
Introduction

Equilibrium Investment Management was founded on the strong belief that there needs to be a balance between the search for return, the risk it takes to get that return and the consistent concern for preserving capital. An integral part of our investment process to help our clients meet their wealth building goals, is our judicious attention to risk management and capital preservation. We also believe that portfolio management should be inclusive of the complete “menu” of investments and not restricted to the typical limitations set by most investment advisors or their firms. With our experience in consulting for institutional clients, our investment management philosophy is based upon the theme of “unconstrained diversification” which simply means going beyond the traditional investments of stocks, bonds and cash. In our investment process we utilize our expertise in “defensive growth” and non-traditional investments for greater diversification in order to unlock the potential for risk-reduction and higher returns.

Investment goals

While results cannot be guaranteed, our approach seeks to:

- Generate higher risk-adjusted returns for each portfolio by utilizing institutional strategies
- Provide value-added portfolio characteristics and return advantages to comparable traditional portfolios
- Utilize investments that have historically provided capital preservation potential
- Employ non-correlating investments which historically have increased a portfolio's return while decreasing volatility



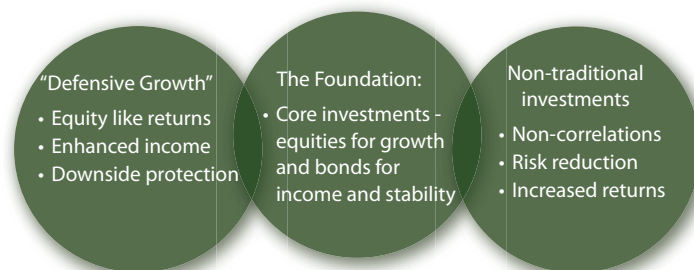
“introducing non-correlating investments into a traditional portfolio of stocks, bonds and cash can reduce volatility and increase returns”

- Benefits of Commodity Investment 2005

Investment advisory services offered through Uhlmann Investment Management, LLC. The information presented is not intended to and shall not in any way constitute an invitation to invest in any particular product or security. It is solely for informational purposes. Past performance is no guarantee of future results.

Process – Asset allocation

Objective: utilize core investments as the foundation and add in the unique benefits of “defensive growth” and non-traditional investments



“asset allocation makes up 91.5% of an investor's variance of portfolio returns”

- Financial Analysts Journal May/June 1991

Summary – the value proposition

- An equilibrium approach to investment management
- Strong belief in the importance of asset allocation vs. stock picking
- In-depth experience in the strategic use of non-traditional investments
- The knowledge that non-correlation is key to enhancing a portfolio's characteristics
- A conservative, yet “long-term bullish” investment style

For further information, please contact:

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Alan Delcorse has over 25 years of experience in the investment industry. He has the distinction of having worked at three world-class, leading money management firms-Merrill Lynch, Calamos Investments and Man Investments. In various roles for these three firms, Alan has managed investments or consulted for a variety of institutional clients and high net-worth individuals. Additionally, he has trained hundreds of advisors in the use of non-traditional and alternative investments to create more “intelligent” portfolios.

Alan has a strong passion for investing and is very excited about his approach at Equilibrium Investment Management, formed under the umbrella of Uhlmann Investment Management. Alan lives in the Stonebridge community in Aurora with his wife Debra and they have 3 grown children, Rebecca, Kimberly and Jeff. Alan is a member of the Investment Management Consultants Association and is a graduate of Northern Illinois University.