

GLOBAL INSIGHTS

INTERNATIONAL ASSETS ADVISORY, LLC ("IAA") OUR WORLD CLASS MONEY MANAGERS STRATEGY

Studies have shown that up to as much as 90% of returns generated by an investment portfolio depends upon the success of one factor: Asset Allocation. The proper allocation of assets, however, goes well beyond the major classes of stocks, bonds, cash, real estate, metals, etc. For example, when we talk about stocks, do we mean domestic or foreign, growth or value, large, mid or small cap? Are bonds corporate, treasuries, municipals, foreign or mortgage backed? In other words, the allocation process demands looking not only at the relative risks of these classes, but especially how they perform relative to each other.

This can be a daunting exercise, which is why we have developed our World Class Money Managers (WCMM) strategy, a time tested, practical investment strategy that:

- *Uses a Nobel Prize winning theory as the basis for constructing portfolios
- *Adopts a long term strategic approach
- *Provides for broad, global diversification
- *Strives to minimize the effects of short-term market fluctuations
- *Has the potential to reduce risk while increasing returns

We define a world class money manager as one who consistently outperforms against his/her benchmarks, manages a fund that maintains the consistency of its published style class and has been managing the fund successfully for at least five, but usually, ten years or more. Only managers whose funds meet these and several other parameters are considered for inclusion in our WCMM strategy.

Is the WCMM strategy right for you? Do you:

- *Own individual mutual funds?
- *Have 30 or more individual holdings?
- *Have problems adhering to an investment strategy?
- *Try to time the market?
- *Have difficulty knowing when you should buy or sell a stock or fund?

If you answered "yes" to any of the above, we suggest you call your IAA account executive at 800 432 0000. Ask him to explain to you in detail how the WCMM strategy works and how you can benefit from it.

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Investors should consider their investment objectives before investing and the risks, charges, and expenses involved. Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that future performance of any specific investment strategy or product made reference will be profitable or equal the corresponding indicated performance level(s). Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will be either suitable or profitable for a client or prospective client's wealth management investment portfolio.

