Working to
Preserve and Grow your Wealth

ClearPoint

ADVISORS INC

A Financial Services Boutique

At Clear Point Advisors Inc. *The Emphasis Is On You:*

As an independent advisory firm, we offer you service that is personal, private, and exclusive. We have only a limited number of clients and provide personal service to every one of them--service and attention that you will not find elsewhere.

- We take the time to understand your goals in life and how to manage your finances to help meet them.
- We can advise you on all aspects of investing and retirement planning as well as related areas of your finances.
- Your portfolio is tailored to your goals and your ability to withstand market losses.
- Investments are monitored daily and you receive quarterly portfolio performance reports.
- You will understand everything we do for you, including your investments and our fees.

Our Investment Philosophy

Consistent, Comprehensive And Clear

While every situation is unique, at Clear Point Advisors Inc. we believe that a disciplined approach to asset management is the key to financial success. You can count on us to:

- **Focus on the long term:** Chasing returns often works to one's disadvantage. We seek out investment opportunities that can help maximize your long-term performance, based on your targeted asset allocation.
- **Manage your risk:** Your investments will be diversified across a broad selection of asset classes, giving you a balanced exposure to a variety of different markets, consistent with your risk tolerance.
- **Monitor your holdings:** Markets change. Investment opportunities change. What may have been a good investment a year ago may no longer fit your investment needs. We monitor every investment, ensuring your portfolio stays on track with appropriate investments to meet your goals.

Asset Allocation Suited To Your Needs

Balancing The Tradeoff Between Risk And Reward

Our portfolio designs are driven by modern portfolio theory, a Nobel Prize-winning finance approach that optimizes the risk/reward ratio of an entire portfolio. Based on these principles, we build a portfolio matched to your goals, focused on four key values:

- **Diversification:** Exposure to a variety of asset classes reduces portfolio volatility.
- **Discipline:** Our investment decisions are based on objective criteria and backed by research.
- **Customization:** You'll receive a portfolio design based on your personal goals and tolerance for risk.
- **Objectivity:** We are a fee-based advisor, incentivized only to provide you with good results.

Manage The Risk Of Outliving Your Assets

Solutions That Can Bring You Financial Peace Of Mind

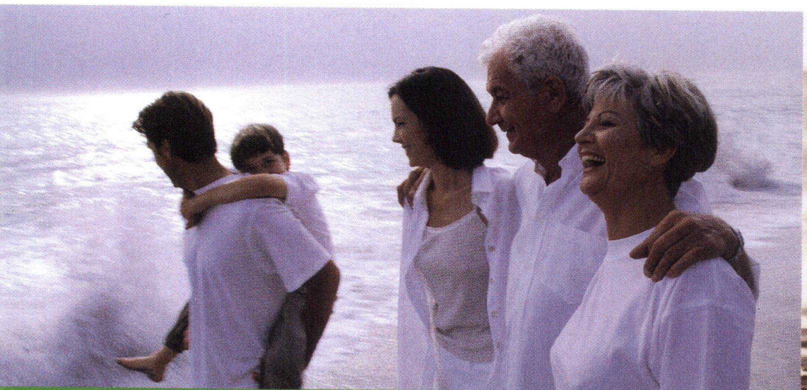
One of the greater risks facing investors today isn't dying too soon–it's living too long. Baby boomers are enjoying the best health and the longest life expectancy of any generation in history and you need your income to last as long as you do. We can help you consider all of your retirement resources–from 401(k) plans and IRAs to Social Security and your current and future investments and savings–and prepare a comprehensive retirement analysis and coordinated investment portfolio.

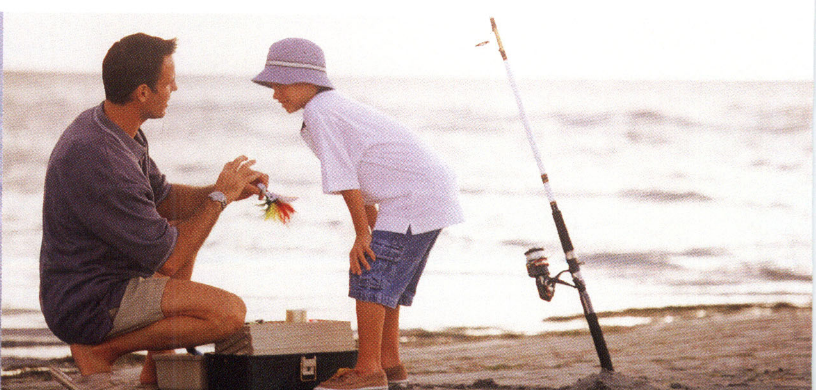
With A *Fiduciary*, Your Interests Come First

Our Responsibility In Serving You Is Clear

At Clear Point Advisors Inc., we embrace our role as a *fiduciary*, a responsibility that means we must always act with your best interest in mind. As a fiduciary, we are different from traditional financial advisors who are brokers. It's a distinction that benefits *you.*

- Unlike brokers, we are not licensed to sell you securities and are not salespeople. We are registered investment advisors (RIA) and sell you only our advice.
- You need not worry about hidden fees or a hidden agenda; as an RIA, we are required *by law* to fully disclose any conflicts of interest we have in serving you.
- We earn our fee *not* by charging commissions on securities trades like stockbrokers, but by levying a quarterly fee for ongoing money management. As a fee-based financial advisory firm, we do not accept fees from third-party product providers.
- You avoid potential conflicts of interest. This can arise when a broker sells you one product instead of another, or makes money by making more trades in your account.





Our Pledge To You

Intelligent Investing With Integrity

You can trust Clear Point Advisors Inc. to be there when you need us, answering your questions and working with you in pursuit of your goals. Since service and advice are essential elements of our approach, you can count on us to:

- Treat you with respect, honesty, and integrity
- Always put your interests first
- Communicate with you regarding your investments and progress towards meeting your goals
- Strive to exceed your expectations at every level of the relationship

ClearPoint
ADVISORS INC
www.cptadvisors.com

Clear Point Advisors Inc. is a Registered Investment Advisor firm registered with the Securities and Exchange Commission. We provide fee-based investment management and personal financial planning advice primarily to high-net-worth individuals, retirement plans, and trusts. This brochure, as well as individual RIA firms, are neither approved nor recommended by the SEC.