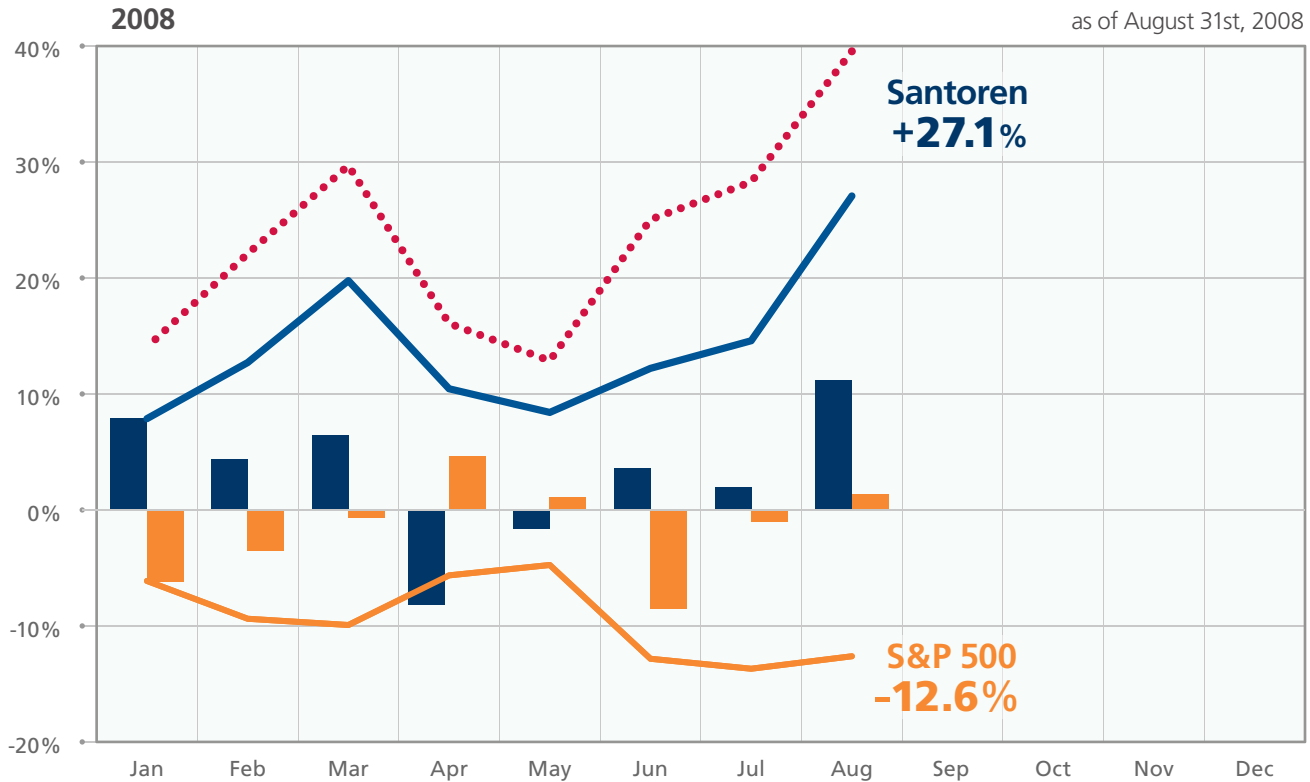


Investment Return¹



Santoren	+7.9%	+4.4%	+6.3%	-8.1%	-1.6%	+3.6%	+1.9%	+11.2%				
YTD	+7.9%	+12.7%	+19.8%	+10.0%	+8.2%	+12.1%	+14.3%	+27.1%				
S&P500	-6.1%	-3.5%	-0.6%	+4.7%	+1.1%	-8.6%	-1.0%	+1.2%				
YTD	-6.1%	-9.4%	-9.9%	-5.6%	-4.6%	-12.8%	-13.7%	-12.6%				
Santoren vs S&P500	+14.0%	+22.1%	+29.7%	+15.6%	+12.8%	+25.0%	+28.0%	+39.7%				

¹Average Return for all accounts under Santoren management after all fees and expenses as of August 31, 2008.

Santoren invests majority of clients' equity positions in highly liquid index funds. Depending on market conditions, clients' accounts may be allocated in various long or short index ETFs.

- Santoren Monthly Return¹
- S&P 500 Monthly Return
- Santoren YTD Return¹
- S&P 500 YTD Return¹
- Santoren YTD Return¹ compared to S&P 500

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Santoren

Santoren was registered as an Investment Advisory firm late in 2006.

In 2007, a high percentage of assets was locked in a typical structure of asset allocation. As a result, the average performance of Santoren was similar to the performance of the overall market.

2008 results are based on Mr. Leszczynski's investment style using highly liquid index funds for the majority of asset allocation.

Wealth Management

Santoren offers independent investment advice and capital management services to individuals, families, businesses and not-for-profit organizations.

As your investment advisor, Santoren helps you achieve objectives compatible with your goals and risk tolerance.

Our investment experience includes stocks, ETFs, bonds, and mutual funds.

Santoren helps you in creation of wealth, retirement, education and wealth transfers.

Investment Products

Equities • We use research reports from the top research sources and we apply our own fundamental and technical analysis to determine the potential performance.

Municipal bonds • Bonds ladders to diversify your portfolio with tax-free investments.

Fixed Income • Safety of the principal.

Mutual Funds • Santoren can diversify your portfolio to include mutual funds from top fund companies.

ETFs • Exchange Traded Funds offering diversification of index funds and flexibility of trading.

Management

Tomas Leszczynski is a founder and CEO of Santoren Inc. Mr. Leszczynski is responsible for all investment decisions.

Mr. Leszczynski worked as a Financial Advisor at UBS and as a broker at an Investment Bank on Wall Street. Mr. Leszczynski holds series 7 and series 66 securities licenses.

He is a former pilot, an alpine ski racer, an ocean sailor, a judge at debate tournaments and an Inspector of NY state Elections.

Retirement Accounts

IRA • Traditional IRA accounts help individuals accumulate funds for retirement using tax deferral advantages.

Defined Contribution Plans • Retirement plans for self-employed individuals and small business owners, including SEP and 401(k).

Defined Benefit Plans • Highly customized plan designed to maximize tax deductions allowed under such plans.

Rollover IRA • Allows you to transfer money from a former employer's retirement plan.

Account Types

- Individual
- Joint Tenants & Rights of Survivorship
- Joint Tenants in Common
- Corporate, Limited Partnership
- Investment Club
- Pension Plans
- Trust, Estate
- Custodial
- Roth IRA
- IRA

