

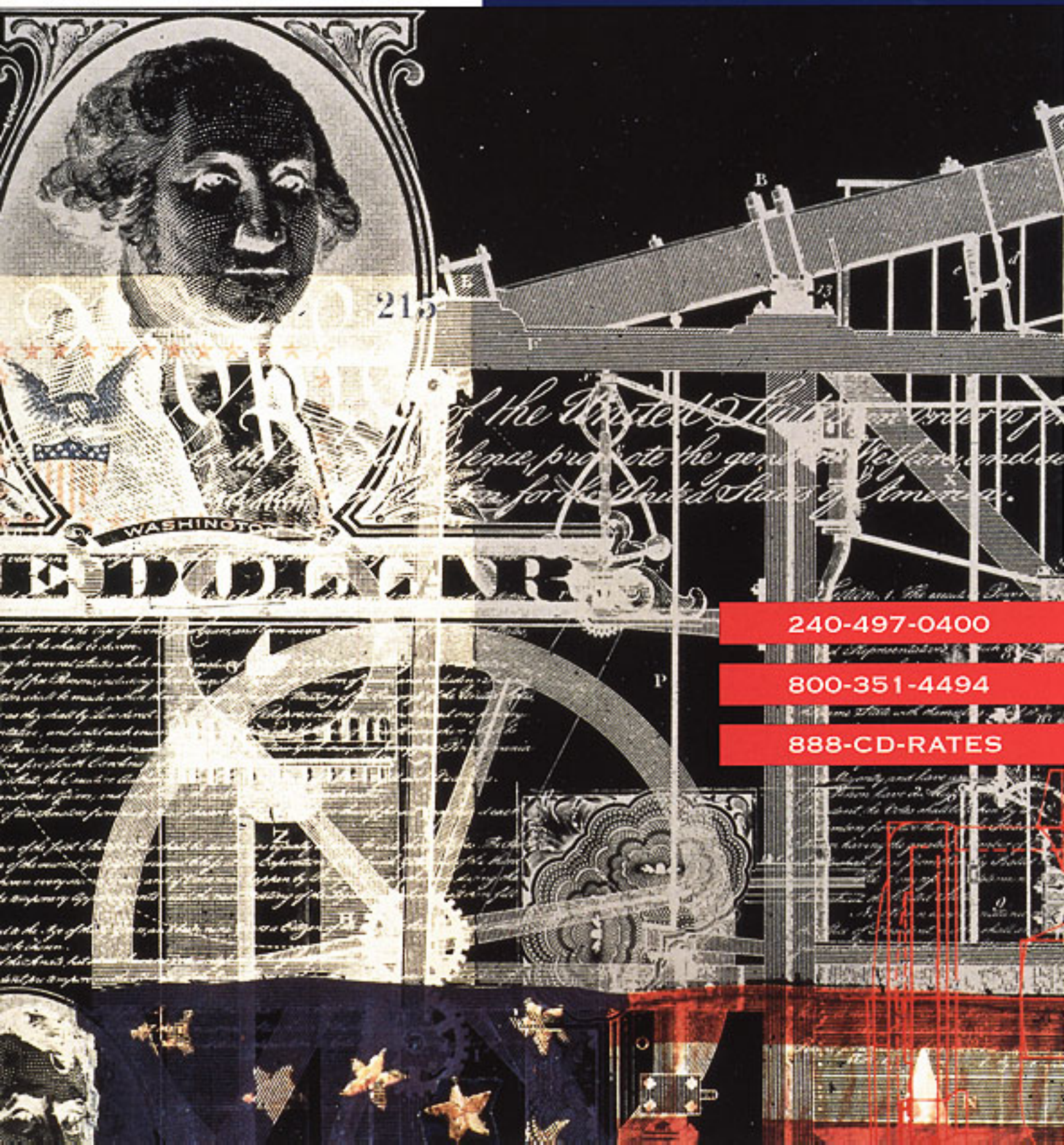
FISN, Inc.

I N V E S T M E N T
MANAGEMENT

HIGH INCOME

AND SAFETY

OF PRINCIPAL



240-497-0400

800-351-4494

888-CD-RATES

The logo for FISN, Inc. is displayed in white text on a red rectangular background. The background of the entire page features a collage of industrial and financial imagery, including gears, a circuit board, and a glowing red structure.

FISN, Inc.

FISN is an investment manager with expertise in the widest range of investment products and technologies. The firm seeks out consistent, above average results with below average risks through its two corporate divisions:

- Federally Insured Savings Network researches FDIC insured certificates of deposit from across the nation to find the best and safest CD rates. CD rates are updated daily at www.fisn.com.
- First Internet Securities Network specializes in securities protected by the U. S. government, searching for the highest value and best return from these safe investments.

www.fisnonline.com is the internet based resource center for FISN securities accounts for trading and information. There, you can also access Maxxinvest, the online trading portal, that puts clients in touch with all their related accounts with just one sign-on.

The firm was founded in Washington, DC in 1983 by a management group with more than 30 years experience in securities, banking, technology and government regulation. FISN, Inc. is now headquartered in the Washington, DC suburb of Bethesda, MD. It is a women-owned enterprise.

PRODUCTS

Short Term Income

Certificates of Deposit (CDs)
Corporate Bonds
U. S. Treasury Bills & Notes
Prime Rate Income Funds

Long Term Income

U. S. Treasury Bonds
U. S. Agency Bonds
Preferred Stocks

Investment Growth

Corporate Stocks
Equity Mutual Funds
Growth CDs & Bonds

Interest on Cash Deposits

Money Market Funds
Interest on Uninvested Cash

Income Tax Reduction

Municipal Bonds
Variable Annuities
Tax Credits & Shelters

Retirement

All types of IRAs
Keogh Plans
Pension & Profit Sharing Plans
401(k) Programs

SERVICES

Online Internet Access

www.fisn.com for CD Rates
www.fisnonline.com for Trading

Portfolio Management

Self Directed
FISN Managed
Balanced Mutual Fund Portfolios
CD Portfolio Administration

Client Communications

Consolidated Monthly Statements
Quarterly Performance Reports
Transaction Confirmations
Periodic Client Meetings

Monthly Account Statement

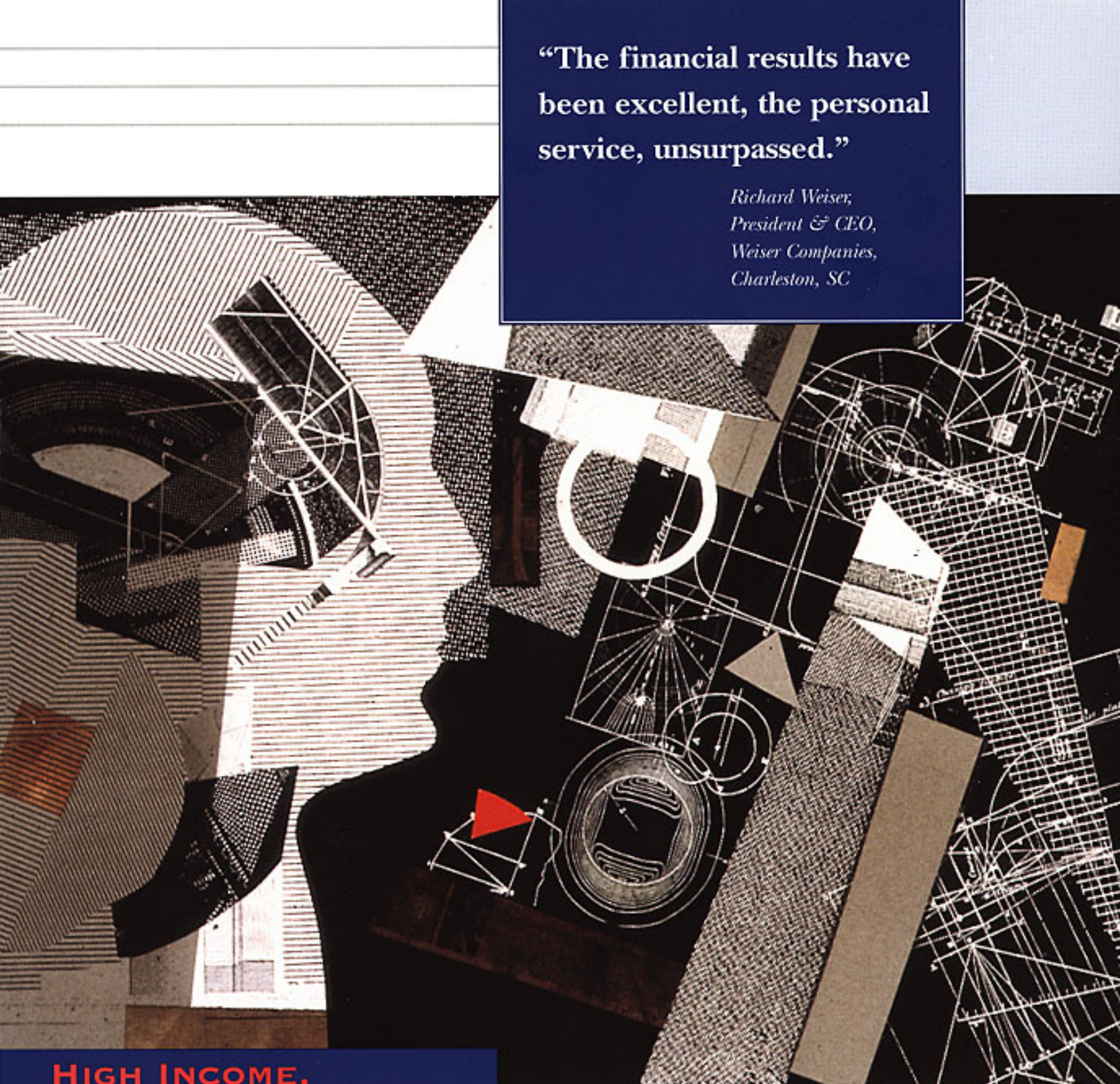
All securities transactions
All holdings including mutual funds
VISA Card & Check Transactions
Portfolio Valuations & Allocations

Funds Transfer

Fed Wire Transfer
Automated Payments
Systematic Investments

Spending Transactions

Check Writing
ATM Card
VISA Debit Card



**“The financial results have
been excellent, the personal
service, unsurpassed.”**

*Richard Weiser,
President & CEO,
Weiser Companies,
Charleston, SC*

**HIGH INCOME,
SAFETY OF PRINCIPAL**

FISN specializes in investments that earn the highest and safest income, particularly those investments protected by the U. S. government. The investors we serve are universally conservative with funds under management. Typically, these clients are financial executives of institutions, associations and nonprofit enterprises, as well as risk-averse individuals. They are busy people who want the very best return with the least risk on the significant assets they manage. FISN helps them meet these goals by developing an Investment Plan tailored to their individual needs. Clients are kept involved in the investment management, yet freed from the time-consuming details.

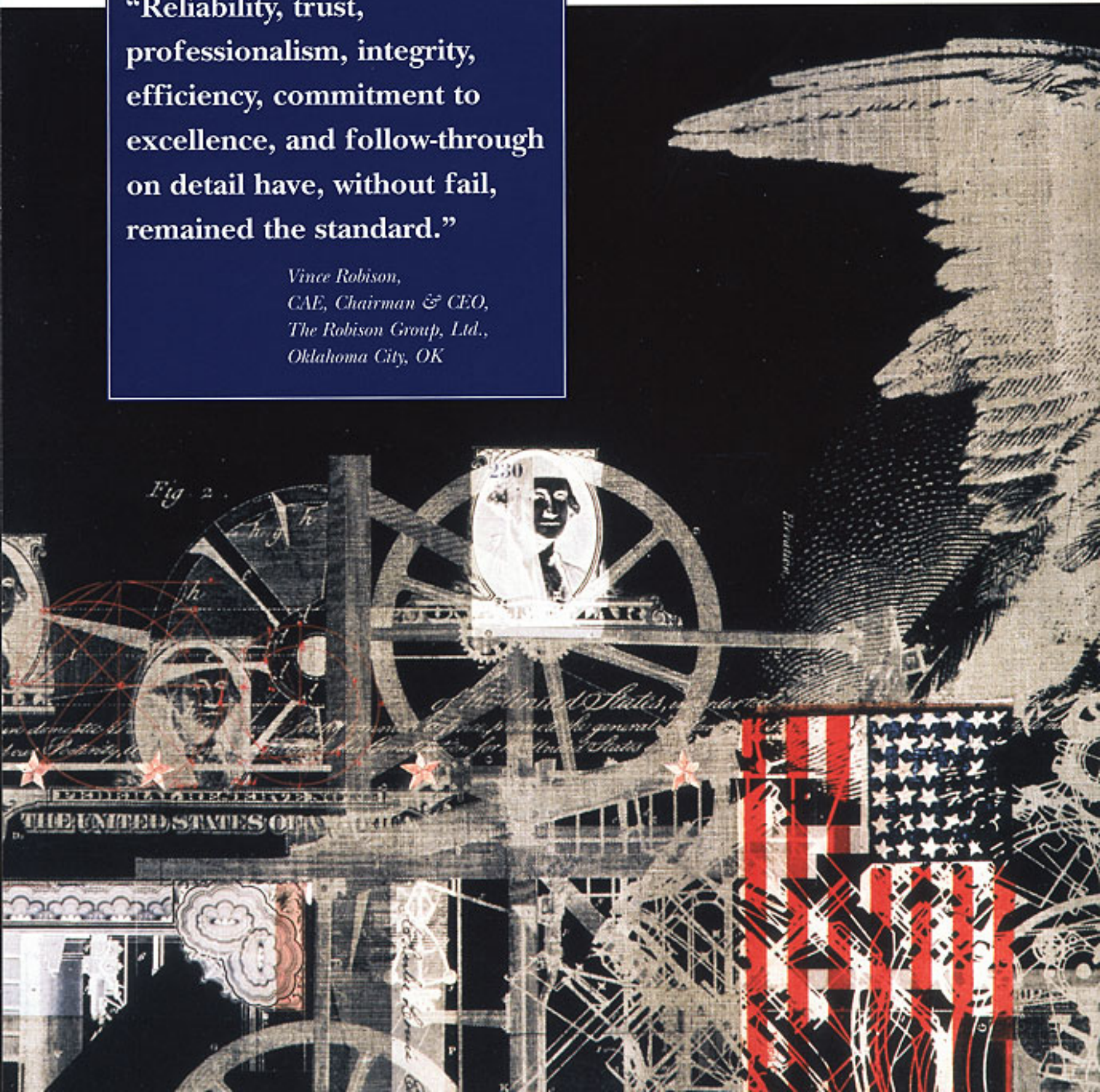
WHEN DELEGATION MAKES SENSE

Today's investment landscape is more complex and time-consuming to master than ever before. Conflicting economic signals, emerging markets, thousands of mutual funds, unexplored risks and varied portfolio strategies have significantly multiplied the options for investment. And, while rapidly expanding technology delivers an unprecedented amount of information, the job of screening and

evaluating this information to achieve financial goals can be overwhelming. There is simply not enough time to keep-up, as well as control all the details. By delegating investment responsibilities to FISN, clients can consistently and efficiently realize higher yields from safe, quality investments, and receive the kind of careful management that makes exceptional satisfaction possible.

“Reliability, trust, professionalism, integrity, efficiency, commitment to excellence, and follow-through on detail have, without fail, remained the standard.”

*Vince Robison,
CAE, Chairman & CEO,
The Robison Group, Ltd.,
Oklahoma City, OK*




INDEPENDENCE TO SELECT THE BEST INVESTMENT

Unlike branch offices of out-of-town brokers and banks, FISN is open to the widest range of investments and is not restricted to preferred or in-house products. The two divisions have the autonomy and the access to select any investment regardless of its source. FISN is committed to earn for each client the highest return available that best fits their

Investment Program. However, FISN does avoid options, futures and other speculative ventures that are incompatible with conservative investing. And while the focus is on high income, FISN has expertise in many areas and manages the entire array of investments and cash management services.

YOUR ASSETS, YOUR DIRECTION

FISN believes having an Investment Plan is the first step to successful investing. You have to know where you are going and how to get there to achieve results. Where you are going is the Investment Objective and the Investment Program is what guides you. FISN works closely with clients to establish an Investment Objective that reflects their portfolio standards and goals after an analysis of their current situation. An Investment Program is structured in further discussions that explore the risk the investor is comfortable with, the time horizon of the plan, how assets are to be allocated and diversified, and the needs for cash. And finally, the program looks at how investment decisions are made and results are reported. These plan elements can be spelled out in a formal or informal manner and the plan can cover all investments or just income generating assets. And there is no preset, minimum portfolio size. The client decides how much and when to invest. At FISN the scope of the Plan is up to the client.



“Invaluable financial investment advice and strategy for short and long-term investing.”

*Paul M. Reichenberg,
CPA, Accounting Practitioner,
Leonia, NJ*



THE SERVICE CONNECTION

Providing exceptional service is very important. FISN is committed to quality client service since it knows its success is tied to the success of its clients. For each client, a manager leads a team of investment researchers and portfolio administrators. The manager selects investments based upon the client's Investment Program. When decisions are to be made, clients can delegate full investment authority to FISN or retain some or all decision making. FISN prefers that investors stay in close touch with all key decisions. The manager personally monitors and directs the processing of the client's portfolio. The investment team is always available to answer questions and to reach the client at critical moments. They become the client's eyes and ears in the market, keeping them informed on all crucial matters. Concerned service is the foundation of the FISN investment process and it has earned for FISN many long-term relationships with its clients.

ADVANTAGES OF THE FISN NETWORK

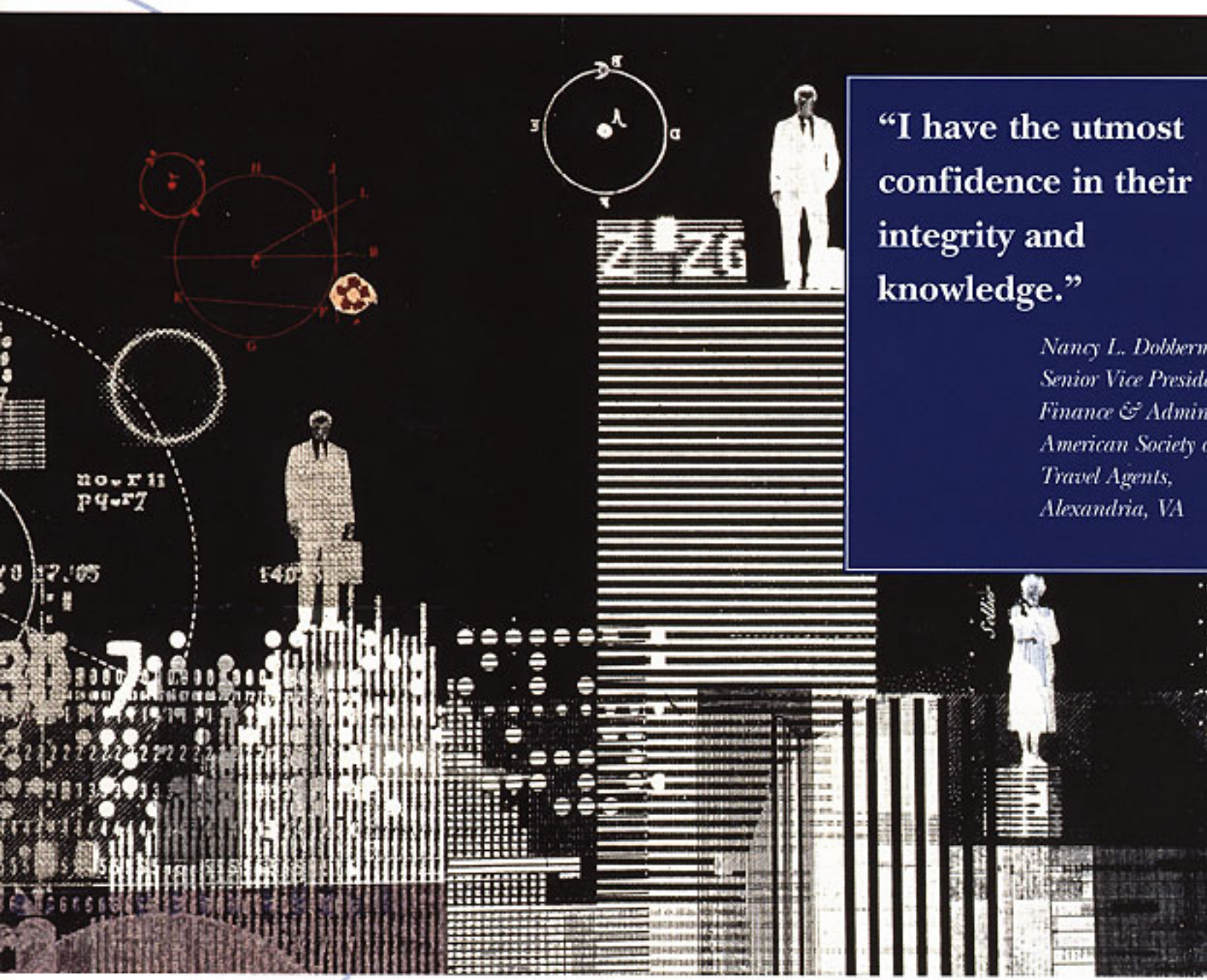
The best Investment Plan is optimized when supported by a superior delivery system. In FISN's case, the network makes the difference. First Internet Securities Network researches all market sources for the best and safest return in bonds, stocks and mutual funds. Federally Insured Savings Network does the same when it surveys CD rates nationwide. Once investment selections are made, FISN delivers efficient and professional support. Accounts are carried by National Financial

Services LLC, Member NYSE/SIPC, at the direction of FISN. National Financial Services (NFS) is a Boston based, Fidelity Investments® company and the nationwide leader in securities administration. The CD division operates its own back-office. Its unique reports provide detailed, timely information that's essential for large CD portfolios. FISN focuses these resources on delivering what successful investment is all about – the highest return with the least risk in the right amount at the right time.

MANAGEMENT EXPERTISE AT NO COST

FISN is unlike other investment managers – our investment ideas and management are available at no cost. There are no fees for the initial portfolio analysis or for establishing an Investment Plan. Obtaining the highest net return is paramount and we want our prospective clients to understand how we go about it. There also are no ongoing management fees for supervising investments. FISN earns income only when investments are made. Transaction

expenses vary and are disclosed as part of the Investment Plan, with no direct fees on most fixed-income investments. If a client doesn't make any new investments, there are no investment expenses. This is less expensive, particularly for fixed income investments that don't turn over very often. Since most FISN clients are "buy and hold" type investors, they enjoy a higher yield not encumbered year after year by continuous management fees.



"I have the utmost confidence in their integrity and knowledge."

*Nancy L. Dobberman,
Senior Vice President,
Finance & Administration,
American Society of
Travel Agents,
Alexandria, VA*

SPEAK WITH US DIRECTLY TO LEARN MORE

FISN seeks to earn the highest and safest return for its clients. An Investment Plan is created that reflects their needs and standards. The Investment Program implements the Plan using conservative investments. If you want to profit from this proven approach that has benefited many others, FISN invites you to call or to visit our offices in Bethesda, MD, a close-in Washington, DC suburb.



FISN, Inc.

Federally Insured Savings Network
First Internet Securities Network

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