Enterprise Advantage Portfolios™

Private Asset Management

Seeking safe harbour

Commonwealth
Financial
Advisors, LLC

Regardless of your stage in life, filling and maintaining your sea chest is critical

Investing in volatile markets can be like sailing in troubled waters. Sometimes we go forward and sometimes we are blown off course by changing market conditions. The storms ignited by the economy, inflation, international strife, and other factors can cause turbulence in the investment market that can drastically effect our portfolio. Whether you are at the stage of filling your coffer, or relying upon it for income, our program can help weather the storms of your financial life.

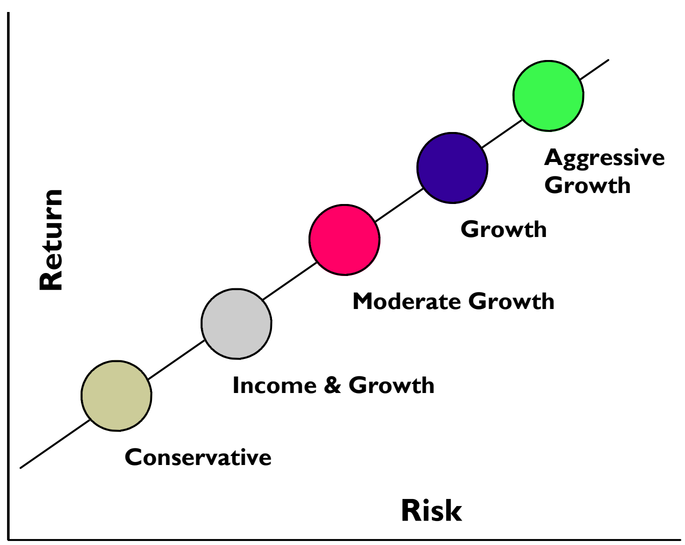
Investment selection is difficult

Under the best of times, selecting the proper investments that will increase in value while withstanding the winds of change is extremely difficult. Vigilant management is required to trim the sails to for smooth sailing. Likewise, discipline and method are required so as not to capsize the ship.

Enterprise Advantage Portfolios TM

The Enterprise Advantage Portfolios TM represent a suite of five specific portfolios. Each represents a different time frame and risk level. Commonwealth Financial Advisors, LLC utilizes Asset Allocation theory modified by our own proprietary process for the selection, review, replacement, and re-balancing of investments in each portfolio. By keeping a firm hand at the wheel, we aim to maximize returns within the risk parameters while striving to minimize that risk through diversification and management.

Whether your investment goal is long term growth of capital, generating current income, or somewhere in between; an Enterprise Advantage Portfolio TM can help you meet your objective.



As Captain of your team, it is critical you set the course

You / Financial Advisor

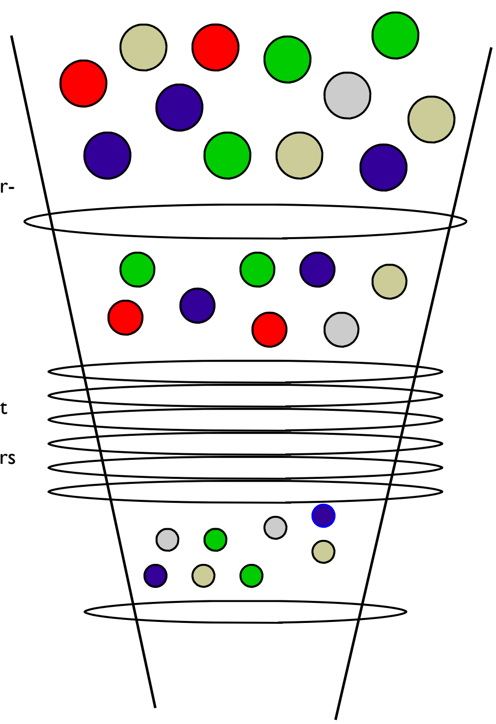
- Analyze your current position and time frame
- Determine your risk profile
- Determine goals and objectives
- Once invested, monitor performance and reviews with you relative to your goals.

CFA

- Conduct investment product due diligence
- Manage Portfolio
- Create and forward initial allocation report
- Create and forwards annual recap reports

Your Financial Advisor and CFA will work as part of your team to help you attain your personal goals.

Investment Selection Process



More than 15,000 Mutual Funds and Exchange Traded Funds are available to the program.

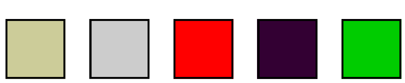
Funds are screened by 5 year performance for each of 21 Asset Classes. The lower 90% by performance are eliminated from consideration.

The remaining top 10% by performance make up the data base of available investments.

A series of filters are applied that measure consistency, volatility, manager tenure, and other factors to screen funds for best choices.

From the above process, 3-4 specific Investments are chosen for each Asset Class that best fits our criteria.

Portfolios are developed using only "Best in Class" funds regardless of Manager.



Funds are monitored monthly and reviewed quarterly for continued applicability. Portfolios are re-balanced quarterly when appropriate.

The Portfolios

Conservative

The Conservative Portfolio is designed for the investor who desires a high level of stability and very low risk. The portfolio seeks current income with a high level of capital preservation.

Income & Growth

The Income and Growth Portfolio seeks to provide high levels of current income with a secondary objective of moderate growth consistent with low volatility.

Moderate Growth

The Moderate Growth Portfolio seeks capital appreciation with low volatility.

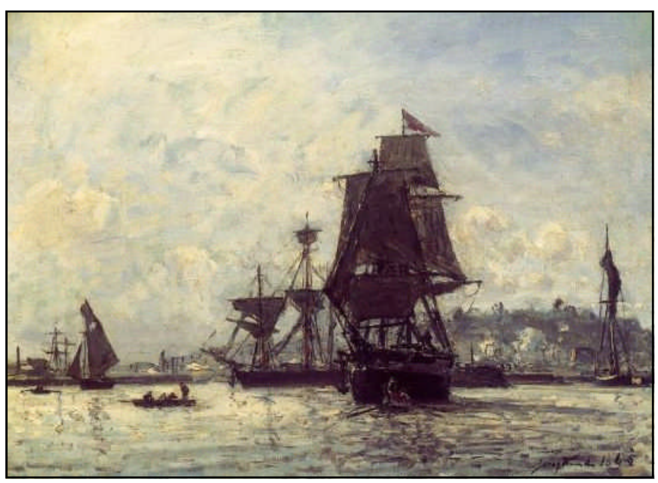
Growth

The Growth Portfolio seeks long term capital appreciation with managed volatility.

Aggressive Growth

The Aggressive Growth Portfolio seeks maximum long term capital appreciation. This Portfolio will be subject to more volatility and will fluctuate more in relation to market conditions.

To ascertain whether the Enterprise Advantage Portfolio TM program may be right for you, discuss your objectives with your Financial Advisor. Together you can prepare a risk analysis that CFA can use to develop a specific proposal for your consideration. You can then go forward if you wish.



A safe harbour for your Investments can provide peace of mind in turbulent times.

The Enterprise Advantage Portfolio TM program was developed by Commonwealth Financial Advisors, LLC , a registered investment advisor located at 9403 Mill Brook Road, Louisville, Kentucky, 40223. Telephone number (502) 423-7420, Toll free (888) 244-2814, Fax (502) 394-9421. E mail info@cfaky.com