Sophisticated Financial Solutions

CAPITAL INVESTMENT

GROUP, LLC. *Registered Investment Advisor*

Our Mission

Capital Investment Group, LLC
Registered Investment Advisor

Our goal is simply to be the best in meeting the complex challenges of today's individual and business financial needs.

Osman R. Minkara, Managing Principal
Capital Investment Group, LLC

A C H I E V E

The game of chess presents an interesting metaphor for the many challenges of financial management. To win, one must overcome obstacles through insight, knowledge, skill and the ability to think strategically. Just as the available options shift like moves on the chessboard, the financial environment changes with each new day. Unlike chess, however, financial management is real life—not a game.

How can an individual or company overcome the obstacles created by investment options that are volatile and difficult to predict? How can an increasingly diverse group of investors apply strategies that will consistently enhance their lives throughout their changing life cycles?

Capital Investment Group (CIG) is uniquely positioned to help investors at every level master the challenges of their finances. Our mission is to bring Wall Street to Main Street—to provide the resources of the large investment houses while retaining our own personalized brand of service and dedication. We believe in nurturing the relationship between an educated advisor and a knowledge-able consumer. CIG clients can succeed through our commitment to strategic, integrated financial management.

C A P I T A L I Z E

How can I maximize the return on my investment while managing my risk?

Our Company

Capital Investment Group is a comprehensive financial consulting and asset management company. Headquartered in Southfield, Michigan, CIG offers clients unbiased investment advice, innumerable investment options and advisors dedicated to personal service. We consider our clients as team members and part of the CIG family.

CIG enters into innovative partnerships and joint ventures in order to create and maintain a sound, comprehensive foundation and to advance company goals. These relationships as well as those nurtured in the community also further our philosophy of "good corporate citizen." Toward this end, we strive to provide support to organizations working to lift the quality of life for children and families and to improve educational opportunity.

How should I distribute my retirement plan?

PERSONAL SERVICE

Our Clients

T R U S T

CIG is very responsive to my needs. The investment advisors I work with are talented and aggressive and work within my economic capability. They allow me to make intelligent decisions based on their experience and expertise.

Jeff Sherbow,
Attorney Senior Partner,
Sherbow and Mitchell

We have learned to consult CIG before all major investments or purchases. We trust their judgement because they have taken the time to get to know us. They always consider our particular resources and needs in guiding our financial decisions.

Janet D'Onofrio,
Retired Wellness Clinic Nurse
Robert D'Onofrio,
Chief Stationary Engineer,
Detroit Board of Education

CIG asks the important questions and then puts together a team to find the best financial answers for me and my family. More than a financial planner, CIG reviewed my portfolio and then linked it to other key financial decisions—from insurance, to tax planning, to retirement.

Hugh Cannon, PhD
Professor of Marketing,
Wayne State University

R E S O U R C E S

Are there tax savings I am entitled to that I am not currently taking?

Our Advisors

Combining intellect, experience and enthusiasm, CIG advisors balance innovation with stability when designing individualized money management strategies. Advisors are highly qualified, energetic and chosen carefully for their willingness to perform above and beyond conventional expectations. They understand the technology that runs today's businesses and are adept at using it to guide clients in making financial decisions. Through an intensive year long in-house training program and ongoing educational opportunities, CIG advisors are knowl-edgeable about a full range of products and situations.

What do I need to do to retire comfortably in 20 years?

CIG's clients include young investors with relatively few assets but steady saving potential; aspiring investors with good financial potential but high current financial needs; mature, middle income investors whose financial concerns are beginning to shift from family needs to retirement planning; mature wealthy investors with the need for sound money management; small and large companies as well as not-for-profit organizations that need financial services and retirement counseling for their employees.

I N N O V A T I O N S T A B I L I T Y

Our Services

Whatever your financial needs or goals, CIG can connect you to the products and services you need.

G O A L S

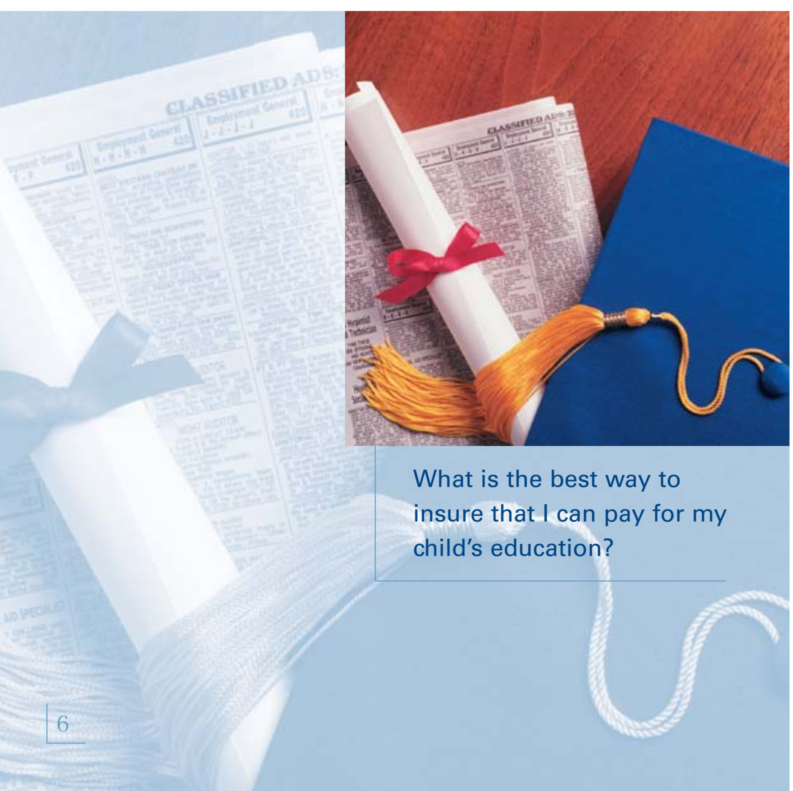
Financial Consulting Services for Individuals

- **Investment Portfolio Management**
  - Asset Allocation
- **Retirement Planning**
  - 401K
  - IRA
  - SEP
  - TSA
- **Accumulation Planning**
  - Education Funding
  - Home Funding
- **Risk Management**
  - Life insurance
  - Disability Insurance
  - Long Term Care Insurance
- **Estate Planning**

Additional Services

- **Capital Lending**
  - Residential
  - Commercial
- **Capital Asset Management**
  - Private Client Group
  - Customized Money Management

C O N S U L T I N G



What is the best way to insure that I can pay for my child's education?

Financial Services for Business

- Seminars
- Employee Benefits
- On-Site Consultations
- Retirement Plans
  - Establishment
  - Management

Our Process

At CIG, the financial consulting process begins with a meeting during which you and your advisor talk informally and become comfortable with each other. Your advisor will explain CIG's philosophy and structure and begin to get a sense of your financial assets and goals. At the second meeting, goals and options are discussed in depth while your advisor continues to evaluate your current financial portfolio—income, savings, life insurance, real estate, stocks, bonds, and mutual fund holdings.

OPTIONS

At subsequent meetings (one or two depending on the complexity of your finances), implementation begins with the introduction of all the numbers and projections and a "written game plan." Each situation and comfort level with financial risk is carefully considered prior to all decisions. Although the specifics vary, four key components are integral to each plan.

Have I provided enough protection for possible disability?

Four key components:

- ***Cash reserves to cover emergency financial needs or to take advantage of opportunities.***
- ***Insurance for protection of assets and income in the event of unexpected misfortune.***
- ***Fixed assets to provide a fixed rate of return on an investment for a specific period of time.***
- ***Equity assets (viewed as long-term investments) that may provide growth opportunities with a varying rate of return that is in proportion to the level of risk taken.***

Invitation

Our Invitation to You

Whatever your financial needs, concerns, or goals we invite you to experience the unique Capital Investment Group financial management and investment philosophy. We will guide you through the intricacies of today's financial challenges, helping you sort through the myriad of financial choices available. Since a long-term relationship and long-term success are our goals, we will continuously review your portfolio, making adjustments throughout the various cycles of your life.

Your financial life should be as dynamic as the rest of your life:

- ***prepared for the unexpected***
- ***primed for opportunity***
- ***poised for success***

A solid plan is your best defense against financial checkmate.

For more information, please call 1.888.399.PLAN (7526)
or visit us at WWW.capitalinvestmentgroup.com

Financial Success

CAPITAL INVESTMENT
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