

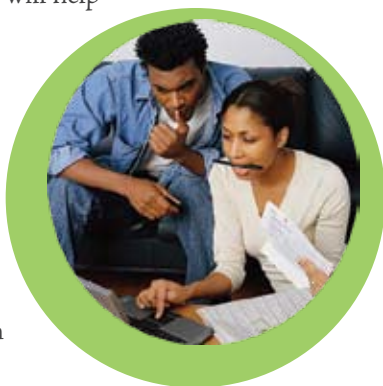
CircleVision® Financial Planning



CircleVision™ Financial Planning

You understand and appreciate the need to manage your money to live comfortably today and provide for future security. Whether you are responsible for managing the assets of a business or your personal portfolio, timely and expert financial advice will help you make better investing decisions.

That's where we can help. Our dynamic team of professionals has more than a half-century of international and domestic private banking, investment management, and pensions administration experience. In fact, we are the leading source of financial planning intelligence anywhere in The Bahamas.



CircleVision® is our commitment to provide the highest level of service by providing personalized investment planning that looks in every direction, every day. CFAL offers individual, business and institutional client solutions, backed by a commitment to professional excellence and integrity that always places the interests of our clients first.

Complete Spectrum Of Financial Services & Products

Make a promise to save and we will help you create a plan to succeed.

You have your own personal vision of financial security, now and during your senior years. You may be saving for your children's education, trying to preserve or grow your personal assets or looking for help to manage your corporate finances. CFAL will help you make that vision a reality. We can tailor a one-of-a-kind solution that's right for you. Our core values have always included diligence, discipline and integrity and have helped to guide our investment practices.

CircleVision® services focus on your needs and your goals. Our **personal solutions** include:

Financial Planning

Planning for your financial future requires a needs analysis to evaluate your long, medium and short term goals and risk profile. We sit down with you and analyze your financial position before developing and recommending a plan of action best suited for you. We will then produce a defined, yet flexible road map for achieving your financial success.



Retirement

Paying for the retirement you truly desire is ultimately your responsibility. Whether you are age 18 or 58, now is the time to start taking steps toward a better, more secure future. We will help you understand how to plan for retirement by setting goals, defining your assets, liabilities, expected future needs, earnings, and savings and investing commitments.



Wealth Management And Estate Planning

We strive to understand your long-term goals, income requirements, risk tolerance, and other key considerations while providing equity, fixed income or balanced portfolios that are tailored to your specific goals and constraints in order to facilitate the transfer of assets to heirs or beneficiaries. Clients meet regularly with portfolio managers and receive performance evaluations and detailed portfolio appraisals.

CircleVision® **Corporate Solutions** include:

Investment Management Services

Our Investment Management philosophy is based on conservative, time proven standards of fundamental investing. We continually strive to deliver a consistent return for the level of risk assumed.

Pension Consulting

CFAL provides extensive pension consultation to ensure your company is able to provide the kind of retirement your employees deserve. Our pension consultants become part of your retirement plan's management team, available to assist you in the development of an investment policy, ongoing plan enhancements and employee education.

Corporate Finance Solutions

Our Corporate Advisory team is comprised of experienced investment advisors who assist companies in achieving their strategic goals, whether through mergers, acquisitions, IPO's, debt financing, or equity investments.

CircleVision® **Products** include:

The Advantage® College Savings Plan

Higher learning is one of the best investments you can make in your children's future. With sound planning and an early start you can be ready for college when your children are. The Advantage® is more than a savings account. It's your promise to put your children on the road to better opportunities, higher wages and greater success.

CFAL's Family Of Funds

Your CFAL Advisor will help you choose from four professionally-managed funds as part of an investment strategy that is individually tailored to your objectives and situation. Whichever fund is right for you, its performance is constantly monitored with the goal of providing upside participation with downside protection. Our funds include:



CFAL Money Market Fund

A cash alternative short term investment

The CFAL Money Market Fund is a professionally managed mutual fund which seeks to achieve safety of principal and liquidity, while providing annualized returns that are highly competitive to local bank deposit rates.

CFAL Bond Fund

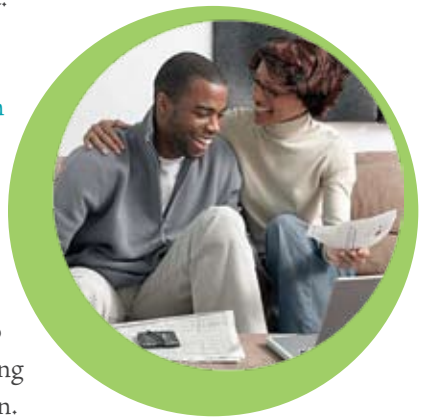
A conservative medium to long term investment

The CFAL Bond Fund is a mutual fund designed to achieve long term capital growth with minimal overall risk. Its flexible investment strategy enables the Fund to seek fixed income opportunities that maximize returns as market conditions change.

CFAL Balanced Fund

A diversified medium to long term investment

The CFAL Balanced Fund is a mutual fund that offers investors the opportunity to invest in a diversified balanced portfolio of equity and fixed income securities to preserve capital value and produce long term income and capital appreciation.



CFAL Growth Fund

An aggressive long term investment

The CFAL Growth Fund is designed for investors seeking long-term appreciation from a diversified, actively managed portfolio of equity securities. By investing in this Fund can attain long-term goals more readily and at lower risk than single asset class investments.

The Blue Marlin Retirement Plan

A properly structured and efficiently managed Trust Fund that will provide the security and flexibility you need to achieve your personal retirement goals. The Blue Marlin Retirement Plan is portable, so your secure investment will always be there for you, no matter where life takes you. This plan also includes supplemental personal accident insurance at no additional cost.

Group Retirement / Pension Plans

The experienced CFAL team works one-on-one with employers and human resource managers to identify their employees' needs and help design a tailored group retirement plan which incorporates the individual employee's needs and risk profile. In today's increasingly competitive workplace, companies need to offer the best benefits to attract and keep the most qualified employees.

CFAL is committed to empowering you to meet and exceed your financial goals. We look forward to meeting with you personally to discuss your needs.



Brokerage
Corporate Advisory
Investments
Pension Administration
Register & Transfer Agents



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