



Tilting things in *your* favor

**Guide to
Investing**

The EndRun Financial Services

“Show Me The Data” Guarantee

Given the questionable practices of security firms today, you're understandably skeptical about any investment claim. That's why we're happy to *show you the data* to back up our claims in this guide!



We aim for 100% customer satisfaction!

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Note: Adobe Reader X (10) or later is needed to see all of the content of this file.

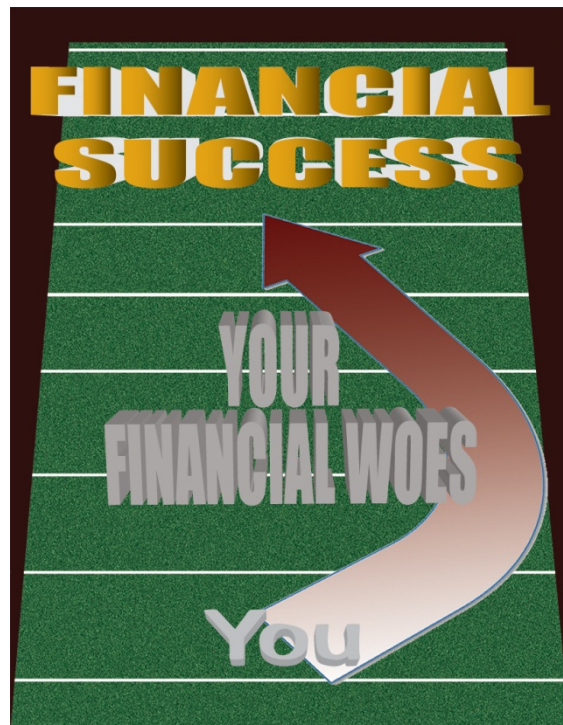


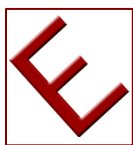
THE STORY BEHIND OUR NAME

David Harold Valarkin had a problem. He had just invented a new financial analysis system that was sure to benefit small investors but he could not figure out how to explain it. After weeks of hard work considering alternate explanations, he decided to attend a local football game.

At that game, one of the teams had constant trouble advancing the football up the center of the line. The team finally tried to run the ball to the side, around, not through, the defensive line on a play called an end-run.

“That’s it!” Mr. Valarkin thought. “My system helps investors do an end run around their financial woes” and he drew the diagram to explain the new name of his company.





EXCLUSIVE FINANCIAL TOOLS

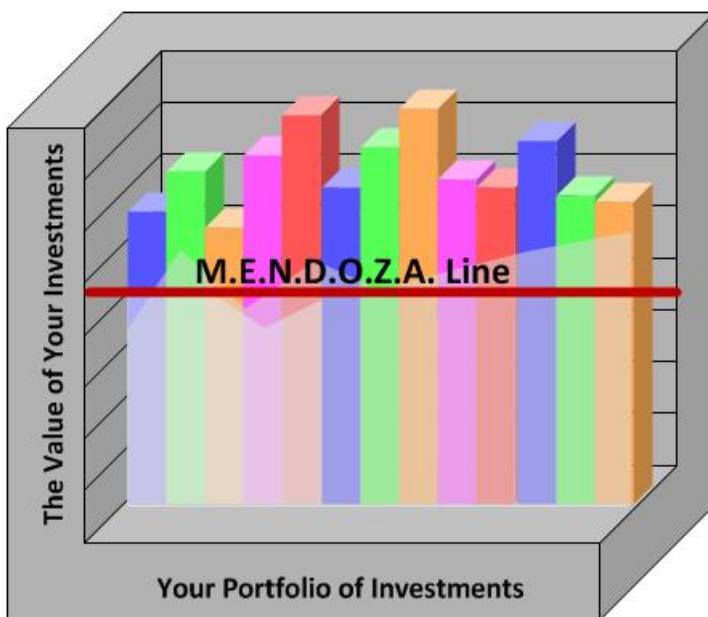
Investing with EndRun means benefiting from our exclusive financial tools.

For this investment season, we are pleased to announce our newest tool, the Marginal Effect N-Dimensional Observations of Z-axis Aalysis Line Chart”

Sure, it’s a mouthful to say, but this new line chart reduces your investment concerns down to just one graph and one question:

“Am I above or below the M.E.N.D.O.Z.A. Line?”

If you are above this line, you’re doing just fine! With the MENDOZA line, there is no need to perform individual calculations—you just examine your summary graph (similar to the one at right) and see if you aggregate portfolio value is above—or below—the thick red line.



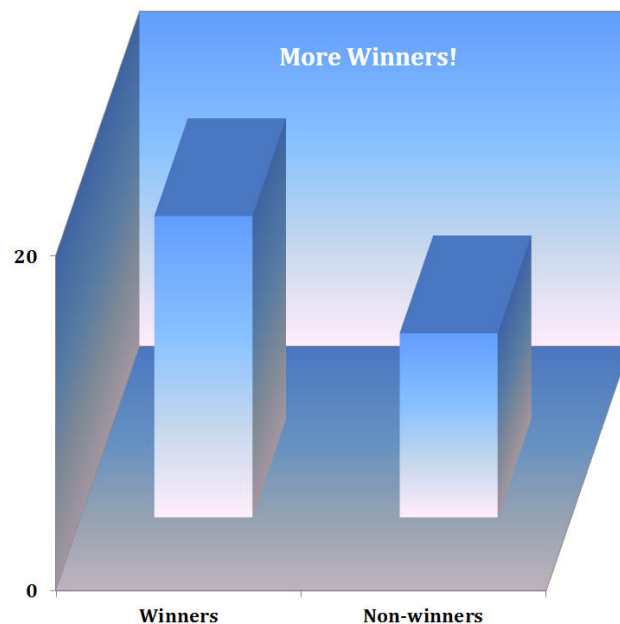


MORE WINNERS THAN LOSERS!

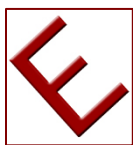
That's right! Even in today's challenging world, winners outpace losers by nearly a 2-to-1 margin among investors who have trusted EndRun to select mutual funds for their portfolio.

"Show Me The Data"

By nearly a two-to-one margin, winners outpace non-winners among the investors who have trusted EndRun to invest their entire portfolios in selected mutual funds.



View the percentage gain and loss data for each investor [here:](#)



The BIG EIGHT DIFFERENCE!

EndRun's winning *Big Eight* mutual funds help you get a good return on your money. We're proud of the fact that all funds have appreciated in value during the past five-years.

“Show Me The Data”

| Big Eight Fund Name | Assets | 3-Yr Return |
|----------------------|--------|-------------|
| EndRun Recommended 1 | 1075.3 | 10.1 |
| EndRun Recommended 2 | 952.4 | 10.4 |
| EndRun Recommended 3 | 416.2 | 9.1 |
| EndRun Recommended 4 | 138.7 | 10 |
| EndRun Recommended 5 | 94.1 | 8.5 |
| EndRun Recommended 6 | 59.4 | 9.5 |
| EndRun Recommended 7 | 57.2 | 10.3 |
| EndRun Recommended 8 | 52.7 | 10.4 |



CUSTOMER SURVEY RESULTS

We're very proud of the results of this latest survey!
EndRun 's customers are definitely satisfied!

“Show Me The Data”

| Question | Very dissatisfied (1) | Somewhat dissatisfied (2) | Neutral (3) | Somewhat Satisfied (4) | Very Satisfied (5) | No. of Responses | Mean Response |
|---|-----------------------|---------------------------|-------------|------------------------|--------------------|------------------|---------------|
| How do you rate the quality of mutual funds recommendations? | 3 | 0 | 4 | 7 | 12 | 26 | 3.962 |
| How do you rate the quality of investment selections? | 3 | 5 | 12 | 2 | 5 | 27 | 3.037 |
| How do you rate the customer responsiveness of your investment counselor? | 0 | 2 | 4 | 22 | 9 | 26 | 4.039 |
| How do you rate the quality of our brochures and Web site? | 0 | 1 | 20 | 1 | 4 | 27 | 3.259 |
| How do you rate the overall service provided? | 1 | 4 | 11 | 9 | 2 | 27 | 3.259 |
| How satisfied do you expect to be when using our services this year? | 2 | 0 | 11 | 2 | 4 | 19 | 3.316 |



CALCULATE YOUR GAINS!

Use our exclusive *EndRun Financial Gains Calculator* to see what you could have gained if you had invested with EndRun Financial Services during the past year.

“Show Me The Data”

Click on the big tilted E to activate the calculator





GUARANTEED INVESTMENT PLAN

With EndRun's Guaranteed Investment Package (GIP), you have a four-out-of-five chance of getting annualized rates of return of no less than 15%, based on the experience of a select group of our customers.

“Show Me The Data”

As the following table shows, you have a four-out-of-five chance of getting annualized rates of return of no less than 15%, based on the experience of a select group of our best customers using our Guaranteed Investment Plan.

| | Return Not Less Than 15% | Return Less Than 15% |
|-------------------|--------------------------|----------------------|
| Best 10 Customers | 8 | 2 |
| Other Customers | 0 | 19 |

That's not all. A survey of 168 Ashland-area investors revealed that there was only a 7% probability of being an EndRun investor who lost money!

“Show Me the Winning Probabilities!”

As the following table shows, there is only a 7% probability of being an EndRun investor who lost money!

Invested at EndRun and lost money: 11 Total number in survey: 168

Probability = 11/168 or about 7%!

| Made Money? | Invested at EndRun | | Total |
|-------------|--------------------|-----|-------|
| | Yes | No | |
| Yes | 18 | 94 | 112 |
| No | 11 | 45 | 56 |
| Total | 29 | 139 | 168 |



MORE ABOUT MUTUAL FUNDS

Mutual funds are investments that are created by pooling together the money of individual investors who have similar investment goals. Investment professionals manage these funds by buying and selling securities that they think, based on their own research and analysis, best suit the goals of the investors. The securities so purchased on behalf of the investors form the portfolio of the fund. Owning a part of a portfolio, instead of owning specific securities, allows individual investors to diversify their investment, thereby lowering their risk, or probability, that they will experience extreme fluctuations in the value of their investments.

Investment professionals also manage risk by their selection of securities that they buy for a particular mutual fund. For high-risk funds, professionals select those securities that they think show the greatest potential for appreciation, or rise in the principal invested, paying less worry to the probability that the securities may lose or fail to gain value. For low-risk funds, professionals select securities that historically have not lost value and that have not been volatile, that is, have not shown a great variability in price over a period of time. Generally, these professionals expect to trade off return for risk, so low-risk funds by definition are not expected to generate the gains in principal that high-risk funds might.

Individual investors buy into existing mutual funds by purchasing shares in a fund. Shares are priced according to net asset values (NAV), calculated by dividing the market value of all securities in the mutual fund portfolio by the number of outstanding shares in the fund. Investors may also have to pay a sales charge, a type of transaction fee for buying and/or selling shares.

Individual investors realize gains through dividends earned by securities held in the mutual fund portfolio and by capital gains, the sale of portfolio securities for a gain by the fund managers. Individual investors can also realize a capital gain if they sell their mutual fund shares at a price higher than they paid for them.

For their services, mutual funds managers may also charge a variety of fees, typically expressed as an expense ratio, a percentage amount that is deducted from the total value of the mutual fund. These fees, plus the sales charges, if any, reduce the actual return that individual investors see, and can make a mutual fund with a high rate of return not always the best investment choice.



WHAT PEOPLE SAY ABOUT US

“My EndRun Portfolio manager Whitney was so nice.”

-Marilyn from Florida

“You guys are one-of-a-kind!”

-Tom from Portland

“The Mendoza Line makes analysis easy!”

-Tim from Memphis

“I cannot believe the results I got investing with you!”

-Warren from Omaha