

Here is a quick rundown of our services.

- A free **Weekly Market Digest** is posted on our website every Friday afternoon.
- The first level of service is a daily e-letter for traders, called the "Inner Circle." This service is for persons who wish to maintain their own accounts, without interference from outside sources. The newsletter is advanced, so it is only appropriate for experienced traders. I may charge the hourly fee listed in the Form ADV (registration for Investment Advisors) to help set up the account for those requesting further assistance. The subscription cost is **\$100 per quarter**, \$70 for two months and \$40 for 1 month remaining in the quarter. ***The current quarterly subscription extends through the 15th of the month after quarter-end.*** You will be billed quarterly thereafter. Checks are payable to The Practical Investor, LLC and should be mailed to the address below. Our account at www.paypal.com is registered under my email address (tonyc@thepracticalinvestor.com). For faster service, let us know by reply e-mail that your payment is sent and we will add you immediately. No phone calls accepted unless by pre-arranged appointment.
- The second level is an actively managed account held by a third party custodian, Millennium Trust Company. I have authority to make trades and deduct fees only per a management agreement. Please read over the Form ADV and return the Client Profile to my office by fax or email. Once the Profile is received, I will make arrangements to set up the custodial account. Feel free to call with questions. However, be aware that I may delay returning your call until after the market closes. All correspondence will be treated confidentially.
- High net worth persons who wish to be on the "short list" to get breaking news as it happens may wish to retain us on a monthly retainer for consultation. Please check with us for an overview of our arrangement.
- Securities regulations require Investment Advisors not to discuss rates of return unless they are audited, nor do they allow prospective clients to discuss results with existing clients whose names are referred by the Advisor. Please be aware that I must abide by these regulations.

Thank you for your interest in our firm. I will do my best to earn your confidence.

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