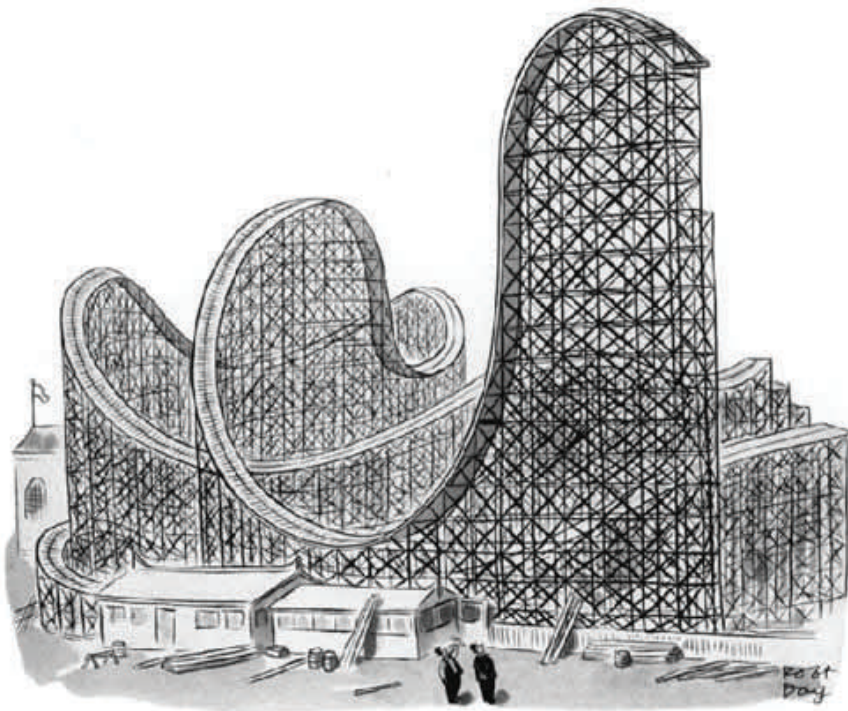


Is Your Hard Earned Wealth at Risk?

Saving is Hard Work - Not Something to Throw Away

Saving any substantial amount of wealth is difficult to do. It involves discipline and sacrifice. To lose a significant portion of that hard work to the whims of the stock market can be a brutally bitter experience.



Tired of the Stock Market Roller Coaster?

The Ride is Bumpy and Unpredictable

One month the market is up 10%, the next it is down 10%. You may hope to get a 7-10% return on your investment accounts over the long run, but even over 10- or 20-year periods, annualized returns vary depending on when you enter the market.

Most Factors Are Out of Your Control

Your investment portfolio is at the mercy of the whims of the market. Human behavioral quirks (like herd mentality) make matters worse by pre-disposing most investors to buy when prices are high and sell when they are low.

Diversification strategies help, but huge losses can still pile up if the market moves against you in a sizable way (as it did in 2008).

Get PAID to Watch Others Ride the Roller Coaster

Smart Investor Plus™

An Alternative Investment Strategy That Pays You Each Month to Watch Others Ride the Roller Coaster

One of the Simplest and Safest Options Strategies Available!

Designed to Create Consistent and Reasonable Returns of 7-10% in Any Market

All Investments Involve Risk. There is always the possibility of significant loss with any strategy including this one.

You May Like Thrill Rides ...



... But Should Your Hard Earned Savings Be on That Ride With You?

We offer advanced investment strategies based on a philosophy that has protection of your principal as our primary concern.

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Smart Investor Plus™

Frequently Asked Questions

Aren't Options Strategies Dangerous?

There are many different types of option strategies - some are more risky than others. The industry assigns one of four risk levels to each type of option trade. We only use Level 1 or Level 2 trades - the safest kind. We do not use leverage or margin loans to implement this (or any) strategy. All options are covered 100% by an investment holding or cash in an FDIC insured account.

Some options strategies (Level 4) are highly leveraged and dangerous, and since those strategies have made the news when they failed (spectacularly), it is easy to understand how the myth that "all options strategies are dangerous" has come to pass ... but this strategy is less risky than traditional investing.

Is This Investment Strategy Risky?

All investment strategies come with risks. The definition of investment is "putting wealth at risk expecting to get a return." The objective of the Smart Investor Plus™ strategy is to achieve a targeted net rate of return (8% after all fees) with rare instances of lower or negative returns.

This strategy is considerably less risky than the "Buy and Hope" all-stock portfolios or even equity-bond portfolios held by the average investor. By design, when the market is crashing, this strategy will produce considerably better - although possibly still negative - returns. In 2008, when the market was down by 38%, this strategy would have lost about 12%.

Why Doesn't My Broker Offer This?

Your stock broker could do an options strategy - we're all trained on how options work - but likely they won't. Educating clients and managing the strategy across multiple accounts takes more time and money than most brokerage firms want to spend. Since most brokers are not fiduciaries, they put making money for the firm ahead of making money for you. Sophisticated alternative strategies are ignored while simpler and more profitable (for them) traditional methods are all that is offered most clients.

Information on John D. Buerger, CFP® and ALTUS Wealth Solutions

John is a CERTIFIED FINANCIAL PLANNER™ professional and fiduciary advisor with ALTUS Wealth Solutions - an independent Registered Investment Advisory firm not affiliated with any Broker/Dealer or Wirehouse. He has been helping clients make smart choices with their money since 2002.