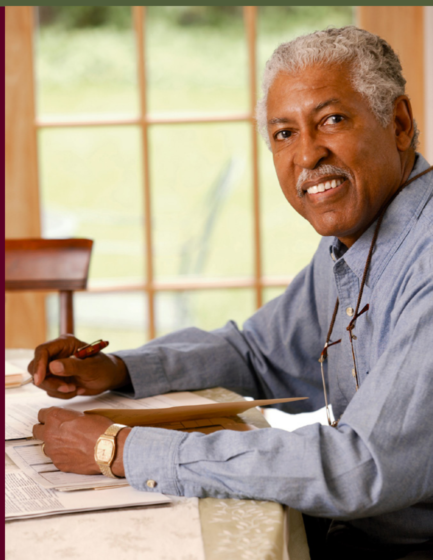
Portfolio Advisor℠



Portfolio Advisor allows you to develop and enhance your current investment portfolio with the personalized advice of your dedicated Financial Consultant.

Keeping up-to-date on economic trends and understanding how they impact your investments, can be a complicated, full-time job. Why not partner with a financial professional who can help navigate the markets and develop a portfolio to fit your needs? Portfolio Advisor℠ offers you access to an investment solution that allows you to be flexible in your investment decisions while utilizing the personalized advice of your Financial Consultant. This fee-based advisory program gives you the opportunity to work with your Financial Consultant and identify investments based upon your risk profile, time horizons and financial goals. Portfolio Advisor℠ enables you to make the ultimate investment decisions while taking full advantage of the experience of a Hilliard Lyons Financial Consultant.

Tailored to Fit Your Needs

Portfolio Advisor℠ is a fee-based non-discretionary program based on a process-driven methodology to fit *your* individual investing needs. First, your Hilliard Lyons Financial Consultant will provide you with an investment profile to complete. The profile facilitates the gathering of important facts about you, such as your specific financial goals, risk tolerance, and time frame for investing. Next, based on your responses, your dedicated Financial Consultant will determine the asset allocation strategy that is appropriate for you.

Asset allocation is the process of spreading assets among multiple asset classes, such as stocks, bonds, cash and non-traditional assets. It also involves the periodic rebalancing of that allocation to capitalize on changing market and economic conditions or to help protect your assets. Rebalancing your allocation is a necessary part of successful long-term investing, because it ensures your portfolio best reflects your personal situation at a given point in time.

Determine your risk tolerance, time horizon, and investment goals.

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Build an asset allocation model that fits your objectives

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Research and due diligence: construct your portfolio with appropriate investments

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Ongoing portfolio monitoring

Portfolio Advisor℠

Why is now a good time to consider the Portfolio Advisor℠ program?

Given the ever-expanding number of investment options and the growing complexity of the financial markets in today's global economy, the ability to maximize investment potential can be challenging for even the most sophisticated individual investors.

Key Benefits

- A **comprehensive analysis** of your unique goals and investment considerations
- A disciplined **process-driven** methodology to determine the most appropriate investments for you
- A **disciplined** investment program designed to meet your specific investment objectives while maintaining final control over investment decisions
- Access to **a full spectrum** of asset classes and investment vehicles, and the ability to house all asset classes **within one account**
- The opportunity to **diversify** your assets easily and conveniently in a manner best suited to reach your investment goals
- Quarterly **portfolio reviews** to assist in monitoring your portfolio's performance and staying on target with your financial goals
- Access to your portfolio without commissions or transaction charges. The **annual fee**, billed quarterly in advance, covers the custody of assets, program fees and advice. For more information on program fees, please refer to the Hilliard Lyons Wealth Management Advisory Program Disclosure Brochure.

Your Role in the Investment Process

In the Portfolio Advisor℠ program you play an essential role in the investment decision-making process. During the ongoing review of your investments, your Financial Consultant will consult with you prior to making any changes to your portfolio, allowing you to make investment decisions while utilizing the knowledge and advice of your Financial Consultant. In addition, Portfolio Advisor℠ allows you to choose from a vast selection of investment options, enabling you to have flexibility in portfolio construction.

Call Your Financial Consultant Today

For more information about the many benefits of the Portfolio Advisor℠ program, please contact your Hilliard Lyons Financial Consultant today. Let us help you get started by following the steps below:

1. Complete the Portfolio Advisor℠ Investor Profile and return it to your Financial Consultant.
2. Discuss portfolio construction with your Financial Consultant to ensure your financial goals, risk tolerance and objectives will be addressed.
3. Read, sign and return the Portfolio Advisor℠ Advisory Account Agreement.
4. Review your quarterly portfolio review statements and meet regularly with your Financial Consultant to ensure your portfolio is on track with your financial goals.