

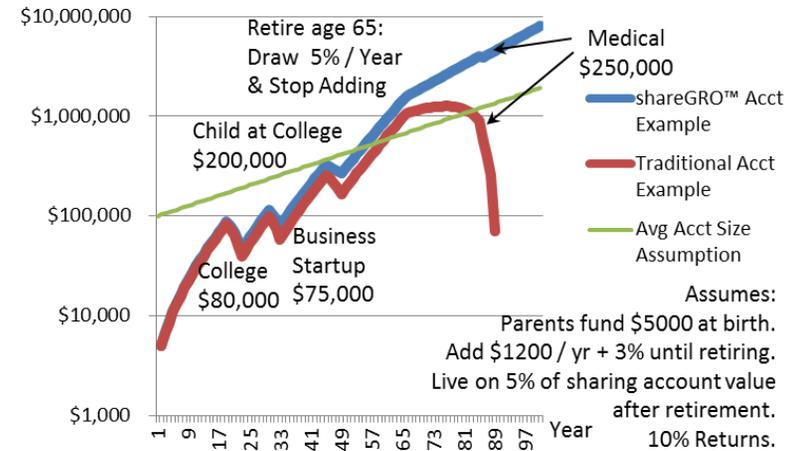


shareGRO™
Practice

StockRoller shareGRO™ Practice

The StockRoller shareGRO™ Practice unites a community of investors to voluntarily, and systematically share financial opportunities and risks. This reduces fluctuations due to needs for money of individuals, thus resulting in improved financial results for all. Participants authorize the transferring 0.1% (10 basis points) of account value annually evenly into all accounts.

The graph at the top of the next column shows what could happen in the financial life of an individual as part of the shareGRO™ community of investors, compared with an individual using only traditional investment vehicles with 10% investment returns and the same cash flow hits and opportunities.



The 0.1% of sharing helps build the account in the beginning, during recovery from financial setbacks, and enables capturing opportunities when they arise. Those opportunities (education, capitalization of a business, etc.) are investments in the financial future, and especially can enable robust growth and returns, adding to the account later.

The prime improvement is due to maintaining more consistent assets gaining investment returns in the accounts of nearly all clients. This enables growing most accounts more than they would otherwise, without the sharing of the opportunities and risks.

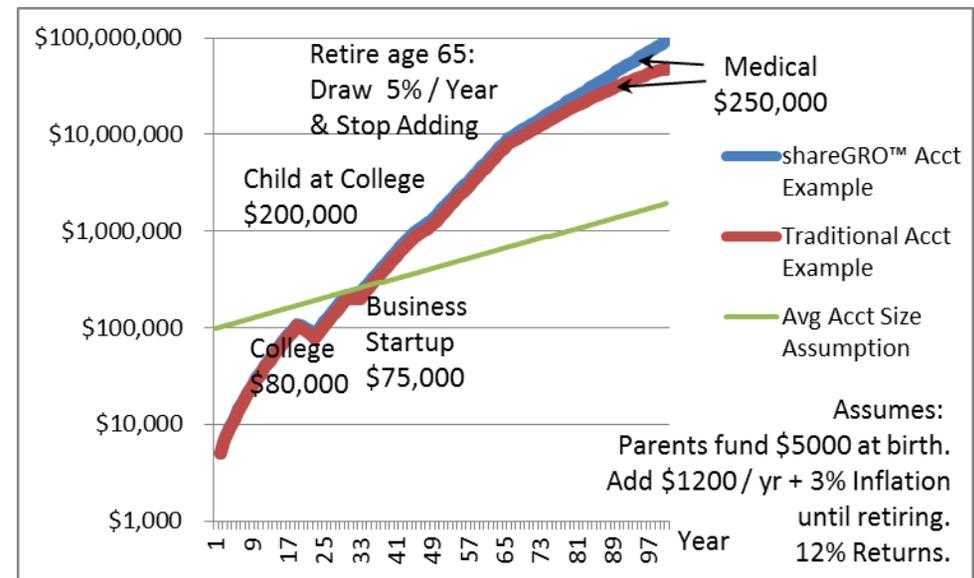
When people must cover large expenses, they are not investing anywhere near as much capital. Sharing smooths individual account values, gaining value for the whole community, not just the direct recipient of sharing. This reduces the risk to individuals of their accounts not being sufficient to meet financial needs.

This all works much better with good investment returns. Below are back-tested returns of 16.51 % Compound Annual Growth Rate (CAGR) over the period in the StockRoller Domestic Gain strategy since before the 2008 financial meltdown:



The quantitative fundamental security selection and asset allocation approach seems to do well over various stock market conditions. Past performance, of course, is no guarantee of future results.

The shared risk integrated financial service can work even better with outstanding returns. This is the graph assuming 12% investment returns:



We look forward to serving your financial needs.

**shareGRO™ financial liberty. Not quite free.
But extremely valuable and affordable.**



shareGRO™
Practice

www.shareGRO.com