

↑ A-I-M HIGH ↑

A-I-M HIGH with 4t Nox U's "Allocation and Investment Mentor" System

Excellent way to help employees better manage a defined contribution program

The A-I-M HIGH System turns an oftentimes frustrating, complex and time-consuming labor into a simple turn-key approach to 401k (403b/IRA) investment management

Thespis Media | 4t Nox U is now offering an exciting and innovative **Employee Benefit Program** to promote **financial literacy** and **foundational investment management** education/application, which includes:

- * The A-I-M HIGH Personal Inventory - Know Thyself - and Management System
 - * Five Model Portfolios created from the EMPLOYER'S investment offerings and five model portfolios for SELF-DIRECTED brokerage accounts
 - * LIFE FINANCES - Award-winning (Association of Educational Publishers) financial literacy online courseware for each employee and all immediate family members
 - * 4tNoxU.com Premium Membership for each employee which includes portfolios, Financial Opinion and eXchange (FOX) Reports, premium articles, etc.
 - * All educational mini-books, essays and articles accessed electronically on-demand
- * Annual Investment Conference Call (or on-site by request @ additional fee) - State of the Market Presentation and Investment Update followed by Q & A

An educated workforce is a productive workforce: Making available a sound, systematic investment management system and financial literacy program for your employees and their families may be over the long term one of the most effective and impactful employee benefits your company provides

**A-I-M
[Allocation and Investment Mentor]
HIGH**

An overview of the A-I-M HIGH system and how it can be implemented with group plans (401k's/403b's) and by self-directed investors (IRA's, brokerage accounts, etc.).

**Eliminate the Noise
Reduce the Friction
Implement a Sound Methodology**

Overview

A-I-M HIGH was created to assist individual investors develop a systematic process when allocating their investable assets. This system turns an oftentimes frustrating, complex and time-consuming labor into a simple turn-key approach.

Here's how it works - The employer hires 4t Nox U to go through their 401k (403b, etc.) offerings and develop 5 model portfolios that correspond to our allocation parameters (Very Conservative, Moderately Conservative, Conservative Growth, Aggressive, Very Aggressive - detailed below). Asset allocation in each portfolio is determined by a proven system we have developed internally. Once these portfolios are ready each employee will be encouraged to go through a basic quantitative "Know Thyself" assessment tool. This tool will provide a single number between 4 and 40 that employees can use to choose a model portfolio which best meets their needs (a process detailed in the Full Report: A-I-M HIGH).

It is as simple as that. We don't try to sell anything additional to the company or the employees. **We don't require any changes to the 401k plan or to the HR technology platform.** Upon a closed engagement, we "show up," research all of the offerings within the plan, develop the model portfolios based upon our research and the allocation methodology, and, once completed, deliver the portfolios to the company/employees. Then, we provide private-member access to all of the complementary / complimentary products and services via direct email and/or in coordination with the HR department. At that point the 4t Nox U program is on auto-pilot and the employees can choose to use as much or as little of our products and services as they deem necessary. Each year we will survey the employees and share the results with company ownership and/or management. The surveys will help us to better "customize" our products and services to each particular organization.

A-I-M HIGH does not purport to increase investment performance as a large part of portfolio returns will be determined by the underlying investments within that portfolio (which we do not manage). The goals of A-I-M HIGH are to help employees/investors 1) simplify the investment process (reducing friction increases employee engagement making for better informed employees-investors), and 2) utilize a model that leads to an applicable action plan specific to their investment options.

Since many employees have other brokerage accounts separate from their retirement account (i.e., saving for a down payment on a home, saving for a child's college education, etc.), we also provide 5 self-directed portfolios that include investments in securities with universal accessibility (e.g., retail funds, ETF's, listed stocks, etc.).

Allocations are based on the portfolios' overriding characteristics (moderately conservative, very aggressive, etc.), thus the structure is not likely to change due to macro-economic or geo-political factors. The investments within the portfolios may change, but only when other options become available or when other available funds/managers better meet the needs of the portfolios. Asset allocation is not about trading in-and-out to chase performance; asset allocation is about building a framework to match an investor's personal investment DNA. When individuals invest within a personal framework determined by honest self-analysis and clear goals they are more apt to "stay the course" and adhere to their personal investment plan. Without an anchor of sorts, the crashing waves of the investment landscape, which will always come, cause emotions to overtake reason, leading to poor decisions and the negative add-on effects to the individual (loss of confidence, loss of faith, loss of sleep, loss of focus, etc.).

Many issues affect an employee's attitude, motivation and ability to optimize productivity, and financial matters are only one of them, but they are high on the list. Making sound financial decisions is important, and there isn't any reason a solid framework should not be implemented to ease existing anxieties, mitigate frustrations and simplify any unnecessary complexity. The A-I-M HIGH methodology hits this mark.

In addition to the A-I-M HIGH system, as a complimentary service to our corporate customers we provide additional (complementary) educational tools for their employees and families. Surveys continually show that a large number of students as well as adults score poorly on basic financial literacy. The implications are apparent, and a national impetus has been placed on improving personal financial education in America, but the results have been poor up to this point. And while we don't claim to have "the" answer, we do believe that our suite of products and services is one effective answer. Through our award-winning online courseware and curriculum (LIFE FINANCES), books (Personal Freedom and Finance; Foundational Guide to Investing and Portfolio Management), essays and articles (Debt, Deficits, the Role of Government, etc.) and web site (4t Nox U), we provide an excellent educational platform for adults and students alike.

LIFE FINANCES is an interactive, 3D curriculum which engages users in a story-based narrative with interesting characters and high-quality content. The online courseware can be rigorous as a stand-alone class, but by-pass some of the "coursework" (outside assignments, quizzes, tests) and it can easily become a fun informal 21st century learning experience which introduces and affirms enduring personal finance principles.

All of the additional resources are valuable complementary tools made available for each employee (and immediate family) as a bonus to the A-I-M HIGH System and Thespis Media | 4t Nox U **Employee Benefit Program.**

To learn more about the A-I-M HIGH System, contact
Brooks@ThespisMedia.com and request the Full Report: **A-I-M HIGH**

To begin implementation or to discuss the Employee Benefit Program further, please call 405-436-5591 and leave a detailed message with your name, company name, phone number and email address. You will be contacted within 48 hours of your initial call.

A-I-M HIGH Program Fees:

Employers with 50 and more employees -

* Plan A - \$12,000 first year; \$4,000 per year thereafter; annual renewal.

* Plan B - \$6,000 each year during the first 3-year contract; \$3,500 each year during all subsequent 3-year contracts; tri-annual renewal.

Employers with under 50 employees -

* Plan 1 - \$1,000 annual fee + \$100 / year per employee

US Census Bureau, 2007 Economic Census -

Mean number of employees at firms with a payroll and employ one or more workers = 20 (120MM paid employees / 6MM firms)

For less than 50 cents per day per employee an average-sized company can have delivered world class products and services to its employees.

Knowledge, confidence, financial empowerment --- worth the price of a cup of coffee (Folgers, not Starbucks)?

[Disclosure: A support contract is not necessary for A-I-M HIGH {annual fee covers support for the A-I-M HIGH program} or to access the complimentary resources, but a technical/professional support program for the complimentary resources is available for an additional fee upon request.]