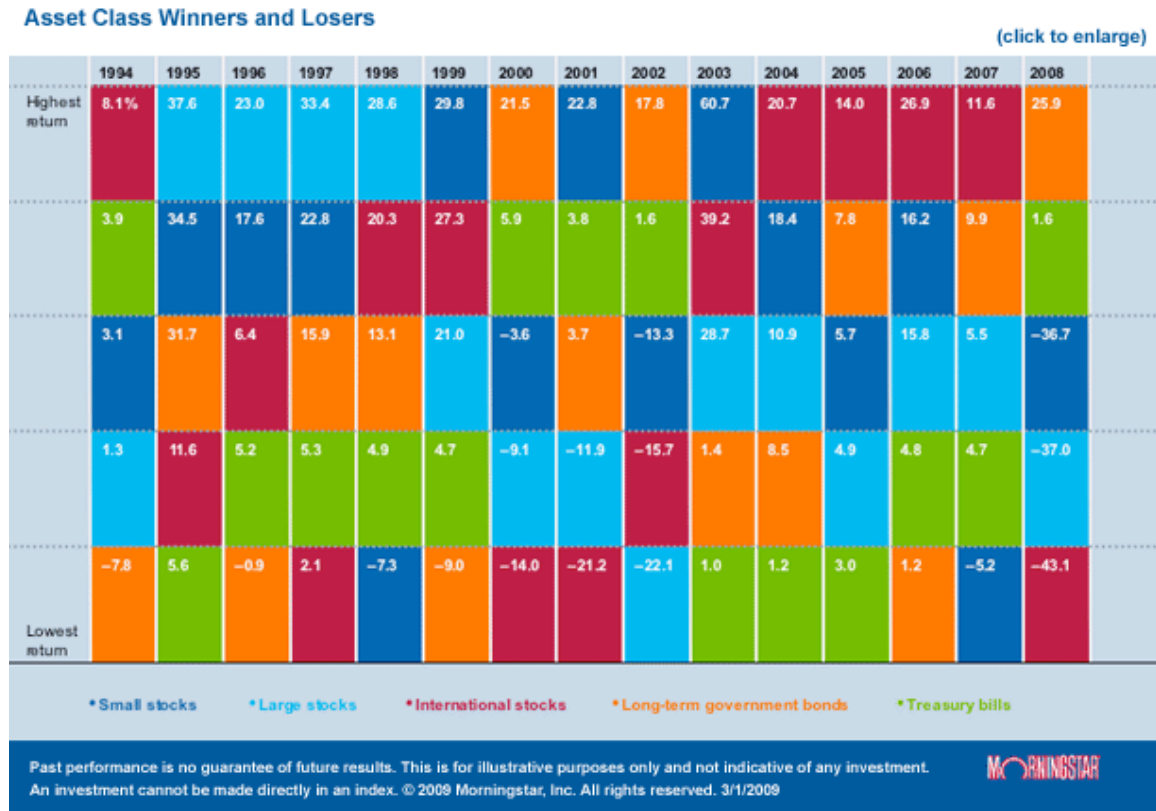




Quick Q & A from Osbon Capital Management

Q: Which Asset Class Will Win Next Year?



A: We don't know. No one does.

The performance of different asset classes does not follow a predictable, exploitable pattern. International stocks (red) topped the chart for 2004-2007, but then went straight to last. US stocks (light and dark blue) have been literally all over the map.

We don't believe trying to predict outperformers is a viable investment strategy. We focus on risk-balanced asset allocation of index investments to participate in the positive potential of all major asset classes, without overexposure to severe declines in any single asset class, company, or country.



Read more: www.osboncapital.com/publications.html

Next Q: What makes good risk good?

Contact: John Osbon 617-217-2772 josbon@osboncapital.com
www.osboncapital.com

Osbon Capital Management, LLC ("Osbon") is an SEC registered investment adviser with its principal place of business in the Commonwealth of Massachusetts. Osbon and its representatives are in compliance with the current notice filing requirements imposed upon registered investment advisers by those states in which Osbon maintains clients.

This Q&A contains general information that is not suitable for everyone and should not be construed as personalized investment advice. The historical returns presented herein are based on market indices and are for informational purposes only and do not reflect actual client accounts. Past performance is no guarantee of future results. There is no guarantee that the views and opinions expressed in this Q&A will come to pass. Investing in the stock market involves gains and losses and may not be suitable for all investors. Information presented herein is subject to change without notice and should not be considered as a solicitation to buy or sell any security.

For additional information about Osbon, including fees and services, send for our disclosure statement as set forth on Form ADV using the contact information herein. Please read the disclosure statement carefully before you invest or send money. For information pertaining to the registration status of Osbon, please contact Osbon or refer to the Investment Adviser Public Disclosure web site (www.adviserinfo.sec.gov).