

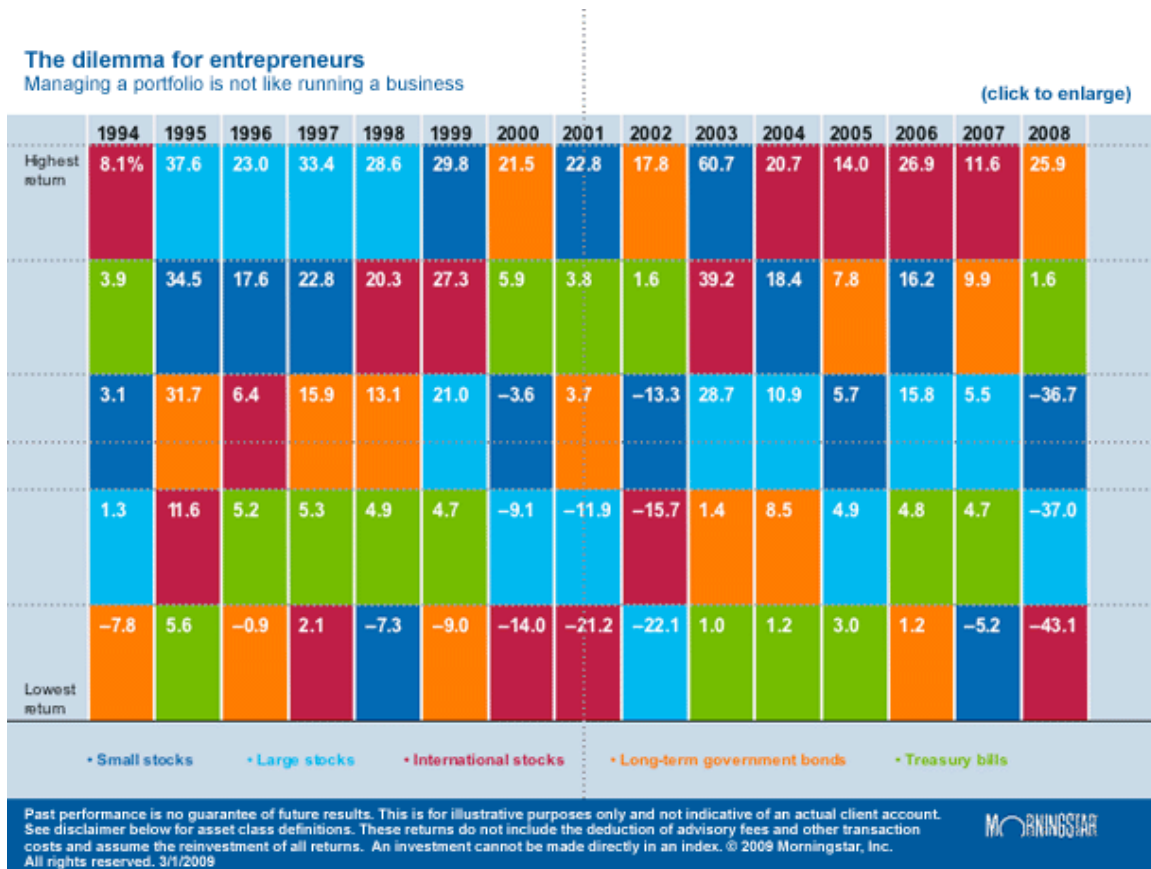


Quick Q & A Special Edition

Q: What happens after the deal is done?

A: Sellers face a new challenge – the investment portfolio.

Even before the celebration of the sale winds down, sellers encounter a new and very different financial challenge – building a portfolio that protects and grows their hard-earned deal proceeds.



The dimension of the challenge is captured in the random pattern of this chart, which shows the relative performance of 5 major asset classes over the last 15 years. Without systematic trends to follow – for instance, international stocks went from first to worst between 2007 and 2008 –



trying to outguess the market can be hit and miss, and the misses can be expensive.

At Osbon Capital, we welcome the opportunity to work with post-deal entrepreneurs. Our approach to investing avoids stock-picking, market timing, sector-weighting and other speculative strategies. As an index boutique, our goal is to help investors reap market returns, protect their assets...and enjoy the fruits of their labors.

We welcome your inquiries and referrals.

Read more: Articles from Osbon Capital Management
www.osboncapital.com/publications.html

Next time: How can average be above average?

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

Visit: 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. Small stocks are represented by the fifth capitalization quintile of stocks on the NYSE for 1926–1981 and the Dimensional Fund Advisors, Inc. (DFA) U.S. Micro Cap Portfolio thereafter. Large stocks are represented by the Standard & Poor's 500®. Government bonds by the 20-year U.S. government bond. Treasury bills by the 30-day U.S. Treasury bill. International stocks by the Morgan Stanley Capital International Europe, Australasia, and Far East (EAFE®) Index.

The historical returns are not net of advisory and/or other fees and expenses. 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).