

**M** Asset Management Account<sup>sm</sup>

**One** source  
for all your financial needs<sup>sm</sup>



STANFORD GROUP

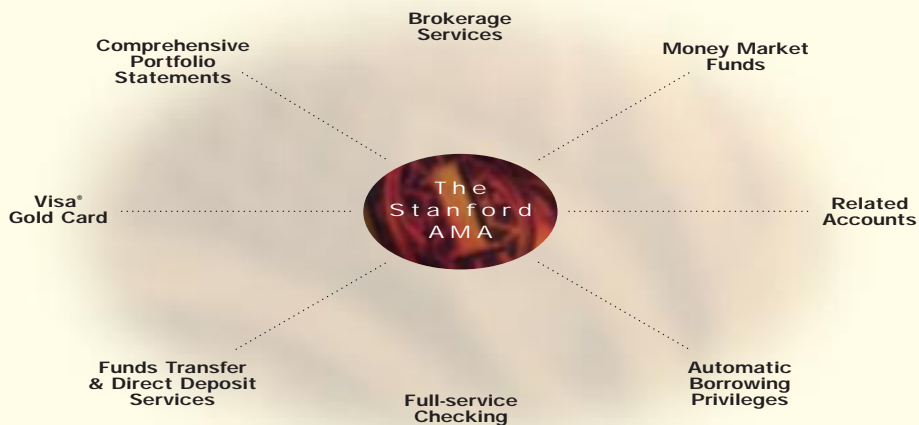
## The AMA Advantage

The Stanford Group Asset Management Account™ (AMA) is a flexible, cost-effective tool designed to help manage and maintain your financial assets. By combining many of your financial activities into one convenient account, your AMA helps organize what is often a complicated and time-intensive process.

With the Stanford AMA, there's no need to track activities from separate checking, savings, credit card and brokerage accounts. There's no complicated paperwork or tax-time

dilemmas. Your AMA can do it all. It's one convenient source that manages a variety of financial activities, then documents every detail in a concise, easy-to-follow monthly statement.

Most importantly, the Stanford AMA is designed to meet every client's individual needs — saving for a new home, financing a college education, building a retirement fund or managing household expenses.



**AMA offers a comprehensive package of financial services for clients seeking a completely integrated financial focus.**

**Brokerage Services**

Whether investing for growth, income or a combination of both, your Stanford AMA consolidates your financial assets into one core securities account that provides access to a wide variety of investment alternatives, including stocks, bonds, mutual funds and CDs.

**Money Market Funds**

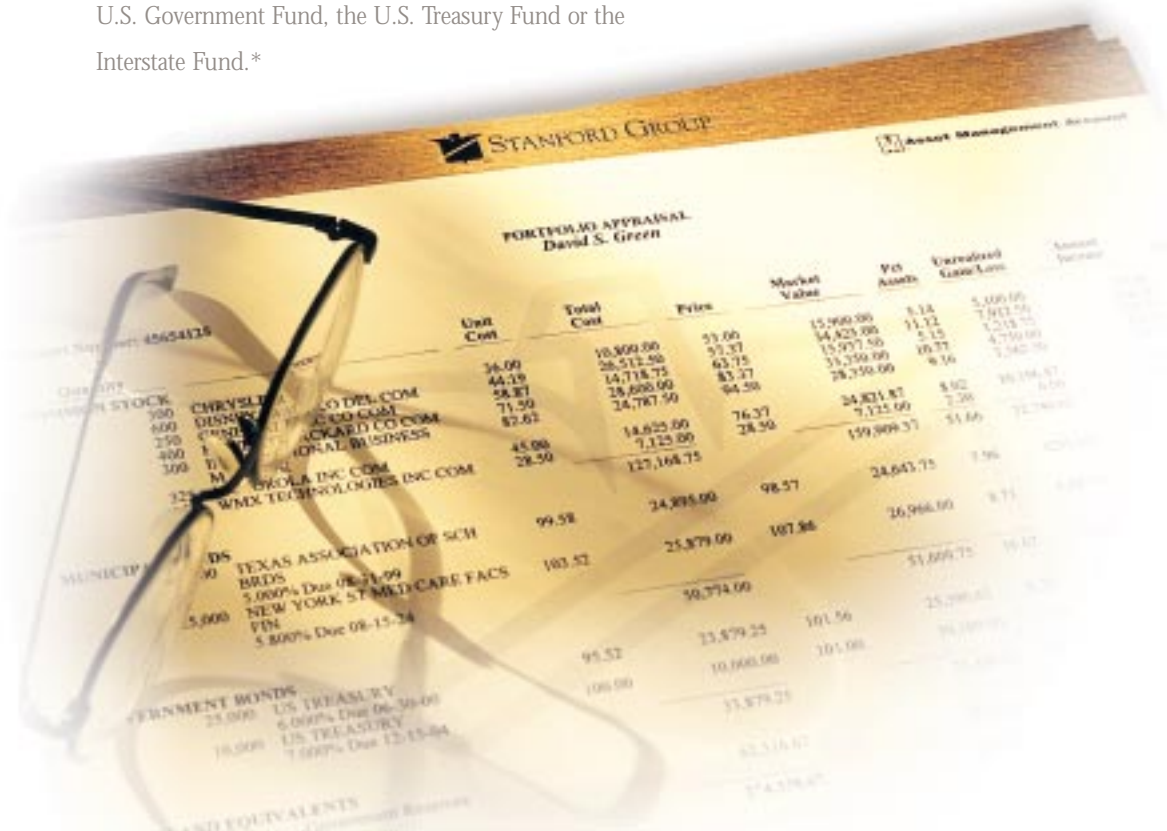
When you open a Stanford Group AMA, your money works for you earning a competitive interest rate every day. The AMA is designed so that your cash assets, including those generated by deposits, dividends and interest, are automatically invested in any one of four money market funds: the Primary Fund, the U.S. Government Fund, the U.S. Treasury Fund or the Interstate Fund.\*

**Related Accounts**

Related Accounts are other Stanford Group accounts linked to your AMA to help organize your finances. They can be designated for individual family members or a specific financial objective, such as education or real estate. They can also be used to separate conservative investments from more aggressive ones or divide personal and household expenses.

**Automatic Borrowing Privileges**

Your AMA also offers a convenient Cashline service, an automatic credit service that lets you borrow against the value of your security holdings. And it's as easy as writing a check or using your Visa Gold card.\*\*



*The AMA monthly portfolio statement gives you a clear summary of your account—what you bought or sold, interest, dividends, deposits, withdrawals, purchases and funds transfers, as well as checking and Visa® Gold activity—all presented in easy-to-read terms with a clean, logical design.*

### Full-Service Checking

Your AMA checking account makes it easy to access your liquid AMA funds, borrow against your account or pay bills and monthly expenses. You'll receive unlimited check-writing privileges, no check-cashing fees and no required minimums on check amounts.

### Funds Transfer Service and Direct Deposit

To keep your money actively earning interest, Stanford Group can electronically transfer funds between your accounts, establish automatic payment of monthly bills and accept direct deposits of payroll, Social Security, pension or other recurring payments.

### Visa® Gold Card Services

Your AMA Visa Gold card provides complete access to all available assets in your account, so you can transfer funds and borrow money whenever you need it, 24 hours a day.†

### Comprehensive Portfolio Statements

Your Stanford AMA makes every effort to streamline your finances and make record keeping easy and hassle-free with AMA Monthly Statements, AMA Connect Statements, AMA Year-end Tax Statements and our optional Portfolio Management Reports.

### ACCOUNT PROTECTION UP TO \$100 MILLION

Stanford Group accounts are protected up to \$100 million. The first \$500,000 in protection is provided by the Securities Investor Protection Corporation (SIPC), including up to \$100,000 in cash. The remaining \$99.5 million is covered by a separate Excess Securities Bond obtained by Bear Stearns and issued by Aetna Casualty & Surety Co. This coverage does not protect against changes in the market value of your securities.

For additional information, contact a Stanford Group Financial Consultant.

*\*Investments in these funds are neither insured nor guaranteed by the U.S. government, and there can be no assurance that the funds will be able to maintain a stable net asset value of \$1 per share. For more complete information about the money market funds referred to in this brochure, including charges and expenses, obtain a prospectus from your Stanford Group Financial Consultant. Read it carefully before you invest or send money.*

*\*\*Subject to the terms and conditions of the Hypothecation Agreement.*

*†You will receive a complete description of the conditions, limitations, rules and exclusions for Visa® Gold when you receive your card.*



STANFORD GROUP COMPANY  
*Invest in Yourself<sup>sm</sup>*

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