

**Wall Street Money
Management Group, Inc**

A Registered Investment Advisor



Sector Allocation Investment Accounts

Safe Harbor Investing

Energy Sector Income

Health Share Investing

Exchange Traded Fund (ETF)

Variable Annuity Sector Rotation

About Your Sector Allocation Investing Managed Accounts

Welcome and thank you for opening your managed account. You have conveyed to us a trust we take very seriously and we appreciate the confidence you have placed in us. As the holder of a new account, you should be aware of a few things regarding the manner in which your account will be handled.

We appreciate the opportunity to serve your financial needs and we welcome you to our group of investors. Your account will be managed by our Investment Timing Model according to the investment objective selected. We will use all or part of the investment disciplines and cycle analysis developed by our firm extensively over the years in managing your account.

All managed account clients should understand the risk and rewards of investing. We make no promises or guarantee that any individual investment or portfolio will appreciate in value. Investment markets are always subject to gains and losses. We attempt to manage the risk of investing, but it is impossible to eliminate it. Our goal is to have gains exceed losses over a reasonable period of major market moves. We are committed to you for nothing less. We are grateful for your confidence in us. Thank you for selecting the Wall Street Money Management Group, Inc.

If you are transferring positions to us that you hold in existing accounts, you should be aware that it is not our policy to immediately sell off positions held in the account. We will, however, sell positions if and when their investment cycles turn down. In the case of in-kind transfers received by us, liquidation transaction fees will apply at our normal advertised discount commission rates. As long as the investment performs acceptably we will continue to hold it. However, you have given us discretion to sell investments when we deem it necessary and prudent. Clients desiring to hold positions where substantial gains exist or who have emotional ties to a stock are advised to transfer these securities into a separate, self-directed, non-managed account with us.

You have given us discretion over your managed account. This gives us a limited trading authorization to buy and sell securities in your account. Unfortunately, you will no longer be able to trade in this account. Managed accounts are not for everyone. Clients who require daily or frequent interaction and involvement in day-to-day activity in their portfolio should not consider a managed account. We suggest you evaluate your account performance based on the review of the monthly statements received by you on a regular basis.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: Home# _____ Work# _____

Cell# _____ Email Address: _____

MANAGED ACCOUNT OBJECTIVES:

1 Safe Harbor Investing Managed Account: Today's investors are faced with many investment opportunities and portfolio alternatives. The management of your money in today's volatile investment markets requires additional insights and investment tools to help make your money grow. This portfolio is designed to invest defensively no matter what happens – good times, bad times, recession, inflation, terrorist attacks or depression. The idea is that the investment sectors that this Safe Harbor Account invests in will move up or down during all economic environments thus offering stability of one's investments hence the term Safe Harbor. The investment sectors selected within this account are designed to adjust to current investment market conditions for strategic balance, with the aim of long-term protection of the client's purchasing power using our proprietary longer term investment cyclic research. This requires Safe and profitable indexing of investments in specific sectors such as Gold and other Precious Metals, Currency Exchange Traded Funds, Energy/Natural Resources and Government Securities. At various times, some of these sectors may be under weighted or over weighted as potential opportunities present themselves. The investment vehicles used within these sectors will also present inverse opportunities designed to protect and grow real wealth in all kinds of markets. Through diversification and discipline, this account strives to protect investment capital, through economic uncertainties, no matter what the future holds. Clients should understand that our Safe Harbor Managed Account, named because of the defensive nature of the sectors chosen, is not as safe as our Nest Egg Capital Preservation Account nor does it carry the U.S. Treasury guarantee. This account is best suited for long-term investors who can tolerate wide share price fluctuations.

2 Energy Sector Income Managed Account: The objective of the Energy Sector Income Managed Account is designed to maximize return with a minimum of risk investing primarily in high yielding dividend securities within the Energy Sector coupled with our conservative U.S. Government Securities investment strategy. Over the past few years, our original form of cycle analysis research has worked well in the energy sector, specifically with those high yielding Canadian Royalty Trust security investments. Primarily, we have successfully used these investments that pay monthly dividends with a goal of achieving prudent growth through the strategy of dividend capture as described by our Dividend Capture Strategy. The objective is to be able to purchase a dividend paying security before the ex-dividend date thereby capturing the dividend being paid. The challenge of this strategy is to be able to sell the security just purchased, at or above the purchase price while collecting the dividend. At times, stock prices do not recover in some dividend income candidates and we may have to hold on to positions in anticipation of a price rise or the next anticipated dividend. Sometimes, when our cycles identify cyclic up trends early enough, stock prices can move up in anticipation of the dividend that will be paid and in the hope of capturing the dividend. This strategy sometimes generates a trading profit prior to the ex-dividend date and the security, in this case, may be sold at a profit without collecting the dividend. We believe there will be many new investment opportunities in this energy sector going forward, as well as many new undiscovered technologies, offering investors an unusual opportunity for potential growth and income profit opportunities

3 Health Share Investing Managed Account: Our Health Share Investment Account divides the broad health care industry into various categories in order to customize our investment weightings so that our diversified and specific investment goals are met. Each of these categories comprise a custom tailored asset allocation of approximately 25%. These allocated sectors include: Broad Healthcare, Pharmaceuticals, Biotechnology and U.S. Government Securities, as a conservative wrapper over the other sectors. Today's investors are faced with many investment opportunities and portfolio alternatives. The management of your money in today's volatile investment markets requires additional insights and investment tools to help make your money grow. This portfolio is designed to invest in the defensive sector of Health Care. These health care categories fit our particular investment needs, or goals, as they complement each other and are used to increase our exposure to certain sub industries within the health care sector that may be outperforming other sectors in the portfolio. Although an individual sub sector such as Biotechnology may bear a higher level of risk than a broad health care sector because of less diversity. These sector investments may also offer opportunities for returns greater than investments in the other categories or in the entire Health Care Index.

4 Exchange Traded Fund (ETF) Managed Account: : Exchange-traded funds (ETFs) are index-based products that allow investors to buy or sell shares of entire portfolios of stock in a single security. Moreover, an ETF is a type of investment vehicle whose objective is to achieve the same return as a particular market, and is similar to an index fund in that it will primarily invest in the securities of companies that are included in a selected market index. Today's investors are faced with many investment opportunities and portfolio alternatives. The management of your money in today's volatile investment markets requires additional insights and investment tools to help make your money grow. This portfolio is designed to invest in those sectors and indices that will move up or down during all economic environments and is designed to adjust to current investment market conditions for strategic balance with the aim of long-term growth potential. At various times, some of these sectors may be under weighted or over weighted as potential opportunities present themselves. The investment vehicles used within these sectors will also present inverse opportunities designed to protect and grow real wealth in all kinds of markets. Through diversification and discipline, this account strives to protect investment capital, through economic uncertainties, no matter what the future holds. This account is best suited for long-term investors who can tolerate wide share price fluctuations.

5 Variable Annuity Tax Deferred Account: All of the above account objectives our offered within a managed tax deferred annuity program with our firm with the account objective of Sector Rotation. Similar to our other accounts, variable annuities offer sub account mutual funds which are tracked and monitored by our unique cycle analysis within the structure of a Tax Deferred Variable Annuity program. Buy and sell signals are generated within the annuity family sub accounts in relation to investments within specific sectors identified by the client's stated objective. Tax Deferred investing offers the opportunity for greater reward for investors since money can grow and compound on a tax deferred basis.

INVESTMENT ADVISORY FEES

Fee based. Client agrees to hire the Wall Street Money Management Group, Inc. as investment advisor and pay an annual management fee according to the schedule that follows. Client must complete a trading authorization and management agreement in full. In addition, client shall pay in advance to the WSMMG the management fee for the quarter remaining in which the account is opened and also for the following full calendar quarter. Fees will be deducted directly from the account. All subsequent fees will be paid quarterly and based on account balance.

Amounts over \$200,000. to \$399,999	A Quarterly Management Fee of .50 of 1%
Amounts over \$400,000. to \$499,000	A Quarterly Management Fee of .375 of 1%
Amounts above \$500,000. to \$1,199,999	A Quarterly Management Fee of .25 of 1%
Amounts above \$1,200,000. to \$2,999,999	A Quarterly Management Fee of .187 of 1%
Amounts above \$3,000,000	A Quarterly Management Fee of .125 of 1%

*Related accounts can be combined to reach discount breakpoints

*Clients purchasing certain Annuities may be entitled to a discounted management fee.

From the choices given, the client selects: (circle one & initial) # 1, 2, 3, 4, 5

Please Initial _____

Clients may cancel their account at any time upon written notice by certified mail. Management fees, which are due and payable, by automatic deduction, are non-refundable. In the case of fees being billed directly which are due and payable, such are to be remitted in full to the Wall Street Money Management Group before cancellation of the account will be processed.

Agreed: _____ Date: _____

Agreed: _____ Date: _____

For WSMMG: _____ Date: _____

Account _____

Revised 5/05/09 br