



Advanced Financial Summit for Today's Healthcare Practitioner

*Option I. Saturday, February 7, 2009
10:00 a.m. to Noon
Option II. Tuesday, February 10, 2009
6:00 p.m. to 8:00 p.m.*

**NEWSFLASH: EVEN DURING THIS TURBULENT MARKET CRISIS,
FINANCIAL TOOLS CAN HELP PROVIDE PEACE OF MIND AND STABILITY.**

LEARN ABOUT ADVANCED TOOLS TO GROW YOUR PRACTICE.

WHY MUST YOU MAKE TIME TO ATTEND THIS EVENT?

Most people are worried about financial stability, but also about beating inflation and protecting their lifestyle in retirement. Several innovative financial programs can alleviate fears and provide financial stability even today. Are you aware of these advanced tools and how to potentially optimize them for your practice and your portfolio?

1. Commercial Loan Programs — Personalized to meet the needs of your business today.
2. Insured CD Bank Savings Programs — Available in excess of \$250,000.
3. Grubb & Ellis — Private Healthcare REIT — A favorable annual dividend rate is specified in the prospectus, and real estate based dividends may also receive beneficial tax treatment in the current year.
4. 403B Active Management — Begin actively managing your 403B account with help from an active money manager experienced with many employer savings programs.
5. Executive Bonus Plan — Fund your retirement with tax deferred growth in excess of your 403B limits.

PANEL PRESENTERS

Eudora Adolph, Financial Growth Engineer, AverTrust Advisors LLC
Mary Smith, AVP Banking Center Manager, Level One Bank
Frank Laws, Regional Vice President, Grubb & Ellis
Brian Roath, Associate Regional Director, Penn Mutual
Joe Kubic, Investment Manager, Fairlane Investment Advisors, Inc.



SECURITIES ARE NOT
FDIC INSURED, CARRY NO
BANK GUARANTEE AND
MAY LOSE VALUE.





AVERTRUST ADVISORS & LEVEL ONE BANK Present ...

THE HEALTHCARE PRACTITIONER SERIES:

*Advanced Financial Summit: How to Optimize
Today's Leading Investment and Banking Tools*

SATURDAY, FEBRUARY 7 OR TUESDAY, FEBRUARY 10

Please RSVP to help us better manage the event. NO FEE TO ATTEND.

Seating is Limited! Register NOW for 10:00 a.m. on February 7 or 6:00 p.m. on February 10, 2008.

Online: www.avertrust.com/calendar.htm

Phone: Mary Smith, Level One Bank. Call 248-737-1120.

LOCATION: Level One Bank. 30201 Orchard Lake Road, Farmington Hills, MI 48334.

Located between 13 Mile and 14 Mile Roads on the west side of Orchard Lake.

REITs are not guaranteed investments, and investors may lose principal. Many REITs are illiquid, do not trade in the public market and must be redeemed from the issuing company. REITs are subject to the risks of the real estate market. They can be negatively affected by property values, vacancies, and lease defaults. Please consider the investment objectives, risks, charges and expenses before investing as well as obtain and read the REIT prospectus.

EVENT SPONSOR: AVERTRUST ADVISORS LLC

Office Location: 37899 West 12 Mile Road, Suite 130, Farmington Hills, MI 48331 Phone: 248-553-3201

Securities Offered Through Sigma Financial Corp., Member FINRA/SIPC.

Fee-based investment advisory services offered through Sigma Planning Corp., a registered investment advisor.