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WATERCOURSE WAY HOLDINGS LLC
PO BOX 3367
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FAQ

What service do you offer?

We publish monthly and weekly fund investment newsletters to help you make the most return and least risk. We also offer 401k plan specific information. Our service is a proactive rotational allocation strategy to help you stay with the fund leaders and avoid the fund laggards.

Why do I need your services?

One goal is to help you pick the top funds and avoid the worst funds at all times. Two, we strive to help you avoid bear market losses. These things make a difference to your wealth creation.

What does my membership include?

Our members are the first to know of any changes made, news, & events. Members have immediate online access to all (past, present, & future) newsletters of your choice, our searchable database, Hotline updates, special reports, & more.

Who is Watercourse Way Holdings LLC?

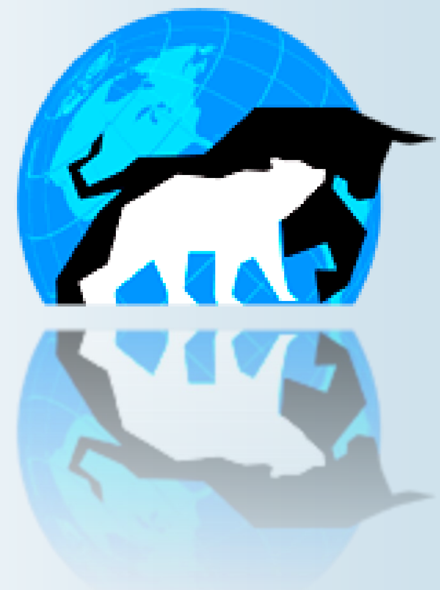
It owns and publishes the newsletters. Managing partner is Stephen L. McKee.

Watercourse Way Holdings LLC.
Publisher

PO Box 3367
Bella Vista, AR 72715

Phone: 800.800.6563
Email: Info@SelectionsAndTiming.com

Selections & Timing



Maximize Your Returns & Minimize Your Risks

SelectionsAndTiming.com

1.800.800.6563

SELECTIONS & TIMING

Over the last 30 years, we have helped thousands of investors with millions of dollars to create and retain wealth using mutual funds, ETFs, and the fund families (Fidelity, Fidelity Select, & Vanguard).

McGraw-Hill recently published our managing partner Stephen L. McKee's book "Grow Your Investments with the Best Mutual Funds and ETFs".

Our strategy is loosely based on Modern Portfolio Theory and the Efficient Frontier concept. Do you want the most return and least risk? Each month we identify where that area is on the cusp of the efficient frontier. As we all know, the markets go up and go down. There are times to be fully invested and fully safe.

We track about 800 funds and rank them. Our goal is to invest with the fund leaders and avoid the fund laggards. We recognize that this changes over the years. Whether index or actively managed funds, our proactive rotational allocation approach adds value.

The Hulbert Financial Digest rates our Newsletter #1 over the last 20 years for risk-adjusted performance!

20 YEARS (53 newsletters tracked) see more at http://bit.ly/9Zd&J

RISK-ADJUSTED RANKING				UNADJUSTED		
RANK	RATING	NEWSLETTER	RISK	GAIN	RANK	DATA BEGAN
1	0.25	No-Load Mutual Fund Sel. & Timing	39.1	8.0%	27	1990
2	0.22	Utility Forecaster	69.0	10.6%	6	1993
3	0.20	The Investment Reporter	114.3	14.0%	2	1984
4	0.19	Bob Brinker's Marketimer	77.5	10.4%	7	1987
5	0.19	No-Load FundX	104.2	12.7%	3	1980
6	0.19	The Prudent Speculator	170.9	17.2%	1	1980
7	0.19	Investment Quality Trends	90.4	11.2%	5	1986
BENCHMARKS						
	0.15	Wilshire 5000 Total Return	100.0	10.0%		
	0.00	T-Bill Portfolio	4.0	2.7%		

In addition, we work in the retirement market to help individuals make smarter 401k plan fund choices. These plans typically have anywhere from 15 to 30 different funds. We help identify where and when to invest.

Our track record shows this to be a proven approach. Join us today. Return this card; postage paid. Or give us a call at 800-800-6563.

Visit us today at SelectionsAndTiming.com or 401kSelections.com. Connect with us on Facebook and Linkedin!

We're here to help you make and retain wealth.

Thanks,
Stephen L. McKee--
Editor, Founder, Managing Partner

SMcKee@SelectionsAndTiming.com

CHECK OUT WHAT ALL WE HAVE TO OFFER & INQUIRE TODAY

Newsletter Subscriptions	Normal Rates	Special Offer Rates w/ 10% Discount Code: CLUB	For Inquiry, Please Check Subscription Type
Yearly No-Load Mutual Fund ***	~~$180~~	$ 162	
Yearly ETF	~~$240~~	$ 216	
Monthly No-Load Mutual Fund ***	$18	——	
Monthly ETF	$24	——	

*** The No-Load Mutual Fund Memberships Provide Access to the Three Fund Family Newsletters (Fidelity, Fidelity Select, & Vanguard)

We offer trial subscriptions, so you can figure out which newsletter best fits your needs, and bundled subscriptions are available; allowing you to pair up your favorite newsletters! Please fill out the information below, and tear this slip off and drop in the mail!

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