

A man and a woman are sitting at a desk, looking at a laptop. The man is in the foreground, wearing a dark vest over a white shirt, and is typing on the keyboard. The woman is behind him, wearing a light-colored sweater, and is looking at the laptop screen. The desk has a keyboard and some papers on it. In the background, there is a window with white curtains.

INSIDE

How to make all
your investment
activities as easy as
using **Quicken**.

Sign up for **Quicken Brokerage** powered by Siebert.

Seamlessly integrates with Quicken to give you one easy way to manage all your investment activities with a **click!**

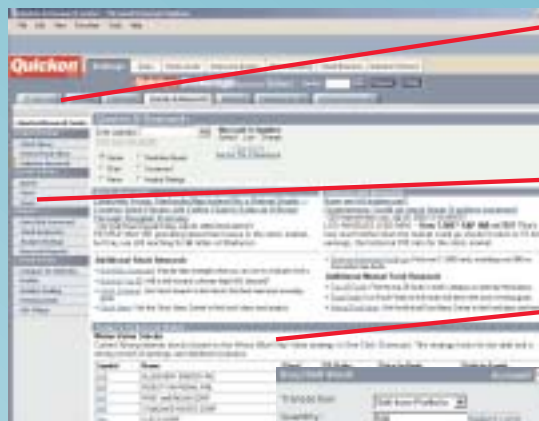
Today's unpredictable marketplace can make managing your investments a time-consuming challenge. But with Quicken Brokerage powered by Siebert you have a single, powerful and fast way to handle everything from trading and research, to record-keeping and tax planning. Designed specifically for Quicken users, Quicken Brokerage combines the experience and services of a top-rated online brokerage with Quicken's leadership in personal finance software — a breakthrough service that, when used with Quicken, provides benefits unavailable from other brokerages.

Helping you identify opportunities to earn higher returns with less risk, Quicken Brokerage powered by Siebert shows the impact of buying and selling on your taxes before you trade...delivers top-of-line trading, analytical and tracking tools...displays alerts that inform you when your investments need re-balancing...and more. Plus, you can track all your investments (even in other brokerages) from one place — and download all the information seamlessly into your Quicken software and TurboTax!

See how. Apply for your Quicken Brokerage powered by Siebert account today. You'll discover a future of more fruitful investment management that combines with the easy record-keeping and reliability you've come to expect from Quicken.

Visit [www.\[URLTOBEDETERMINED\]](http://www.[URLTOBEDETERMINED])— Offer code xxxxxx
Or Call 1-800-XXX-XXXXX for More Information.

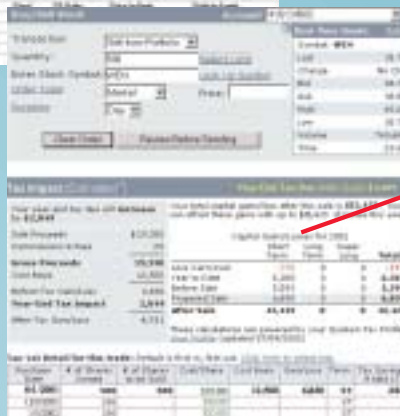
Apply Online to Active Your Account and Enjoy 15 Trades and Quicken Premier 2003 FREE.



Click and Quicken Brokerage powered by Siebert lets you trade, get stock quotes, do online research and more, anytime from anywhere!

Click to instantly download your trades and information from all your accounts seamlessly into your Quicken software!

Click to see vital statistics about your investments!



Click to instantly assess the impact of a trade on your taxes.

Quicken Brokerage
powered by Siebert

Limited Time Opportunity
Offer Closes 11/30/02

Introducing Quicken Brokerage powered by Siebert

The only online brokerage *specifically* designed for Quicken users like you.

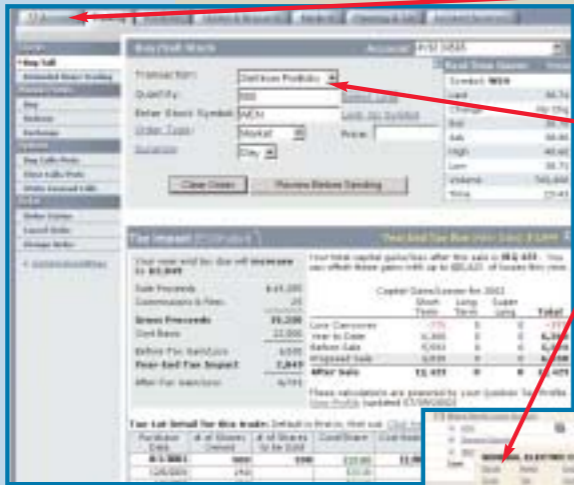
The easy way to smarter, tax-informed investment management.

Quicken Brokerage powered by Siebert offers you an end-to-end solution for better investing that is unmatched by any other. Teamed with new Quicken Premier, it not only gives you anytime, anywhere access to top online trading, research, tracking and tax tools - it lets you track and evaluate all your investments, including those held in other brokerages! And it's the only service that informs you of the tax implications of each trade before you execute - and does so based on the status of your investments and tax rate!

Even better, seamless Quicken integration means you enjoy a true win-win solution. Because you can download trades and account information from all your accounts right into your Quicken software — eliminating the need to key in data! For more details, please read on. Better yet, apply for your Quicken Brokerage powered by Siebert account now and enjoy 15 FREE trades plus a FREE copy of Quicken Premier 2003!



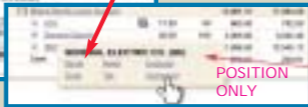
One-click tracking and trading - anytime, from anywhere.



Automatic account setup in Quicken makes it seamless and easy for you to get started.

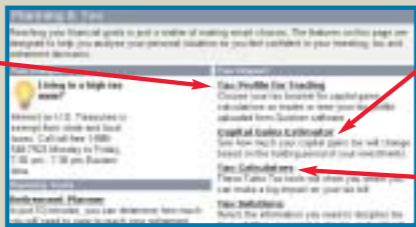
A single mouse-click lets you trade, see stock quotes, do online research from within Quicken!

Fly-over windows give you one-click access to vital statistics about your investments.



With Quick Brokerage powered by Siebert, you're never more than a click away from tools that let you trade, view stock quotes, and perform research online from one easy place: Your Quicken software! Plus, you can easily access your account and its tools from another PC, or via a telephone, cellphone or wireless PDA.

A comprehensive order preview shows the real-time quote, trade value and estimated tax implications of a trade.



Delivers personalized tax insights to maximize your after-tax returns.

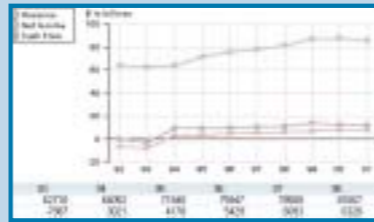
Your Quicken Brokerage powered by Siebert account instantly displays the effect of a trade on your tax situation, and shows you the real-time quote, commission and total value of the trade. Plus, it monitors the long and short term capital gains status of your investments, letting you know when each will convert status - so you'll know what to sell in order to optimize your tax situation. And you'll save time when it comes to tax preparation! You can easily download your realized capital gains or losses with cost basis information and investment income right into TurboTax*.

Shows how all your investments measure up with a click.

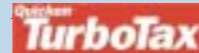


Above: Mutual Fund Evaluator

Right: Stock Evaluator



Save time preparing taxes by downloading all the relevant



Instantly assess how a trade may impact your personal tax situation.

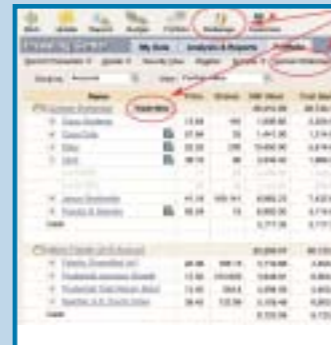
One-Click Scorecard lets you evaluate investments according to the strategies of experts including The Buffet Way and the NAIC.

Track your complete investment picture — including securities in other brokerages with ease.



Quicken Brokerage powered by Siebert makes gauging the value and prospects of all your investments - including those in other accounts — one-click simple. For example you have immediate access to powerful stock screening tools, mutual fund evaluators and independent research. Plus, you can instantly evaluate investments according to the strategies of experts using the unique One-Click-Scorecard. All of which translates into more-informed choices and sounder investment decisions.

Makes accurate record-keeping and tracking "Quicken Easy"!



Portfolio Screen as Viewed in Quicken Premier 2003



Portfolio Reports

Alerts Capital Gains

Sophisticated alerts call attention to breaking news — and even inform you when your current investments need reevaluating!

Powered by top-rated Muriel Siebert & Co., Inc.

The only online discount broker to rank in SmartMoney's top three discount brokers for the past four years, Siebert has

been in the brokerage business and a member of the New York Stock Exchange for more than 30 years. Its many high ratings from industry experts include:

- Rated among Kiplinger's top three online brokerages for the past three years
- Ranked in 2001 as one of Money magazine's best online brokers
- SieberNet received a four star ranking (the highest given) in Barron's 2002 Online Brokers survey.

Quicken Brokerage powered by Siebert eliminates the need for data entry. Instead, you can seamlessly download transactions and records from all your accounts right into your Quicken software — making accurate record-keeping and account tracking as easy as using Quicken!

*Offer valid for new Individual or Joint accounts opened and funded with a minimum balance of \$2,000 before March 31, 2003. Accounts must remain open for six consecutive months. A commission rebate for each stock trade placed, up to a maximum of 10 trades for the first 30 days your account is open and funded. Commission rebate for each stock trade placed, up to a maximum of 10 trades for the first 30 days your account is open and funded. You will pay the commission on all stock trades at the time of the transaction, and your account will be credited for \$24.95 per trade, up to a maximum of \$249.50 for 10 trades, within eight weeks after your account is open and funded. Special types of trades such as broker-assisted trades and trades over 1,000 shares have additional fees (see www.quickenbrokerage.com for details). Limit one offer per client. U.S. residents only; void where prohibited. Not valid for IRAs, retirement, business, trust or club accounts, internal transfer or with any other offer. Quicken Brokerage powered by Siebert reserves the right to restrict or revoke this offer at any time. **\$24.95 for up to the first 1,000 shares, plus \$.015 for each additional share thereafter. †Quicken Brokerage powered by Siebert customers will receive 1,500 free real-time quotes, plus an additional 100 free quotes per trade. ‡Including 100% of your money market funds. The first \$500,000 of coverage is provided by Securities Investor Protection Corporation (SIPC), up to \$100,000 of which can be in cash. Additional protection for cash and securities to supplement SIPC coverage is provided through our clearing agent. Brokerage services provided by Muriel Siebert & Co., Inc. Member NYSE, NASD, SIPC. Services not currently provided in New Mexico. Use of the service is governed by the terms of the Customer Agreement. Internet connection required to access online brokerage services and online trading. Subject to application approval and fees. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance and other factors. Quicken Brokerage powered by Siebert is not responsible for technical or access problems you may experience. Quicken and TurboTax are registered trademarks and registered service marks of Intuit, Inc. Quicken Brokerage is a service mark of Intuit, Inc. Siebert is a service mark of Muriel Siebert & Co., Inc. Other parties' marks are the property of their respective owners and should be treated as such.

Act now and receive Quicken Premiere absolutely FREE. Hurry, Offer expires 11/30/02



Muriel Siebert & Co., Inc.



Serving Investors and Protecting Their Assets for More Than 30 Years.

The first woman to own a seat on the New York Stock Exchange, Muriel Siebert is also the first to head one of its member firms: Muriel Siebert & Co., Inc. Serving investors for over 30 years, Siebert has been a member of the Exchange longer than any other discount brokerage - protecting its clients' interests and safeguarding their assets in good times and bad.

Combining its vast brokerage experience with Quicken's leadership in personal finance management, Siebert now offers you a trusted, convenient new way to invest online and manage your assets: Quicken Brokerage powered by Siebert. By opening your account you, too, can benefit from the many advantages Siebert offers - and which have garnered the firm top-ratings that include:

- Rated among Kiplinger's top three online brokerages for the past three years.
- One of SmartMoney's top three discount brokers for the past four years.
- Ranked in 2001 as one of Money magazine's best online brokers.
- SieberNet received a four star ranking (the highest given) in Barron's 2002 Online Brokers survey.

Quicken **Brokerage**

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Please see the reverse for important disclosures.

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