

Introducing Quicken Brokerage powered by Siebert

See how to manage all your trades, investments and brokerage accounts with ease using Quicken.

Try Quicken Brokerage RISK-FREE. Please act now. This special offer ends November 30 2002.

Includes 15 FREE trades and FREE Quicken Premier software!

Named Quicken Investor Any Street Any Address Any Town, Any State, Any Zip

Dear Named Quicken Investor,

It's the same for every investor. Today's uncertain markets demand that you plan and manage investments far more carefully — further stressing your schedule and resources. But for Quicken users like yourself there's a new brokerage that can make all your research, trades, record-keeping and related tax-planning "*Quicken-Easy*". And you can try it with FREE software and trades worth over \$450!

See how Quicken Brokerage powered by Siebert makes all your investment activities as easy as using Quicken, and enjoy 15 trades plus Quicken Premier 2003 FREE!

The only online brokerage designed specifically for Quicken users, Quicken Brokerage powered by Siebert lets you accomplish in minutes what could otherwise cost you hours. When used with Quicken Premier it seamlessly integrates information from all your accounts into your Quicken records — as well as providing you anytime, anywhere access to top-of-the-line trading, tracking and analytical tools. <u>Even better, it shows the tax implications of trades *before* you execute... and much more!</u>

So I urge you: Visit **URLwww.tobedetermined.com** and apply to <u>open your account right now</u>. Fifteen commission-free trades, a FREE copy of Quicken Premier (combined value over \$450!) and no setup fee mean that you risk virtually nothing. And you'll enjoy the power to manage your investments with far more ease and confidence, all from inside Quicken.

Seamless integration combines the advantages of Quicken and the industry's top-rated online brokerage firm — Muriel Siebert and Co., Inc.

Ranked by *Kiplinger's*, *Money Magazine* and *Barron's* as one of the industry's top discount brokerages, Muriel Siebert and Co. Inc. has served investors for over 30 years. Their unrivalled services integrate with Quicken to simplify your trading, tracking and record-keeping with tools that let you:

- Easily manage all your investments with a click from Quicken. Trade, track and evaluate how <u>all</u> your investments are performing (including those in other brokerages) with one click, right from within Quicken!
- Simplify record-keeping and tracking. Eliminate data entry download trades and account information straight into Quicken! Plus, you can set your account to automatically track capital gains and losses, so you can see what is best to sell in order to optimize your tax situation.
- Access your account and trade online anytime, anywhere. You can easily access your account and its tools from a PC other than your own, a voice-enabled or touch-tone phone, a wireless PDAs or cellphone whichever is most convenient!

Personalized tax insights and tools instantly help you make more from your investments by losing less to the taxman!

Since accurate tax planning is vital to maximizing your profits, Quicken Brokerage powered by Siebert immediately

Please read on....

shows how a trade may affect your after-tax returns. And its tight integration with Quicken means your tax-profile is reflected in each assessment! A single click gives you the power to:

- See all the implications of a sell, at-a-glance. Before you sell, a single screen shows the estimated tax implications, real-time quote, trade commission and total value of the trade.
- Easily stay on top of capital gains. Automatic monitors show which sales will result in long-term or short-term capital gains, and when each lot will convert its status making it easy to know what to sell in order to optimize your tax situation!
- Save time preparing your taxes! Your Quicken Brokerage powered by Siebert account lets you download your realized capital gains and losses straight into TurboTax[®]!

Plus, powerful analytical tools help you make smarter investment decisions, faster — so you can earn more, at lower risk.

It's a simple equation: The faster you can find and analyze the right information, the more wisely you can invest. And with your Quicken Brokerage powered by Siebert account you have one-click access to professional-quality tools that let you:

- Research, track and evaluate investments with ease. Comprehensive stock screening tools, mutual fund evaluators, independent research, real-time quotes, charts and more help you accurately assess current holdings and new investments.
- Track your <u>entire</u> investment picture. Easily track your investments, including securities in other brokerages or mutual fund companies! You'll even be alerted when current holdings need re-examining and provided with alternatives that reflect your investment strategy.
- Put expert analysis strategies to work for you with a click! The unique One-Click Scorecard lets you evaluate investments using the strategies of experts including Robert Hagstrom's *The Warren Buffet Way*, and the NAIC.

Apply online at URLwww.tobedetermined.com to enjoy automatic account setup, plus 15 trades and Quicken Premier FREE. Act now — this offer closes November 30, 2002.

To automatically setup your account for tracking in Quicken, apply for your account online at **URLwww.tobedetermined.com**. Once you've benefited from Quicken Brokerage powered by Siebert and your FREE Quicken software, you'll never want to go back to managing investments the old way. But if you do decide to cancel, please keep Quicken 2003 Premier as a free gift — and the same goes for your 15 free trades.

Why spend another minute wondering if you have the best tools for investing in these uncertain times? Apply online now for your Quicken Brokerage Account powered by Siebert today. Or complete and return the enclosed application.

Sincerely, John Songname John Longname

John Longname Title title title

P.S. Apply for your Quicken Brokerage powered by Seibert account now, and enjoy 15 trades (a \$374 value) and Quicken Premier 2003 (a \$99 value) FREE! To apply online, visit URLwww.tobedetermined.com. Or complete and return the enclosed application. Please hurry. This offer ends November 30, 2002.

*Commission for online trades is \$24.95 each. Retail value for Quicken Premier 2003 is \$99. **Account activation requires minimum funding of \$2000. Account must remain open for 6 consecutive months.