Throughout our many years
in the financial services industry,
we've gotten to know a lot of dentists.

We've seen the challenges and realities you face –

from issues of debt and college funding
to disability and retirement planning –

"When we started **Apollonia Financial Services**, we went out and talked to dentists and dental students. We wanted to know your thoughts and concerns, and to learn more about your financial objectives and what you've been doing to attain them."

...and we've learned that dentists have very specific
needs when it comes to working towards financial goals.

APOLLONIA
Financial Services

1-800-242-1760 • 215-635-2551 • fax: 215-635-0543

The Best Advice for Dentists.

"One thing that sets us apart from other financial service companies is that we're independent operators, just like dentists who have their own practices. We have business decisions to make every day and we understand the needs of the small business owner. This built-in insight helps us to deliver the most appropriate financial advice to dentists."

Scott Kleiman

Stephen Ettinger

"Whatever career stage you're in – and whether or not you've developed a financial plan – it's never too late to get on track and achieve every one of your goals. Chances are your financial life is complicated by having different providers under different plans. So we simplify things for you, helping you cut out what you don't need and take on what you do. We unify the whole system and help paint a bigger, brighter picture for dentists."

7900 Serpentine Lane • Elkins Park, PA 19027

APOLLONIA
Financial Services

The Best Advice for Dentists.

We found that all too often dentists don't get the best advice, mainly because there are very few financial service companies that truly understand and cater to the dental profession.

We also found that our personal approach to finances and our broad business perspective, coupled with our deep experience of working with dentists, really struck a chord. We proceeded to build our entire business around dentists and what we can do to help you get where you want to be in life.

Someone looking out for your best interests

At **Apollonia Financial Services** we believe that dentists, in particular, should financially behave like turtles – not hares – in order to attain wealth. So the path we suggest is a conservative one that lives by the old adage: "slow and steady wins the race".

We are not a money lender. We do not have proprietary products. So we have no conflicts of interest when it comes to investment advising. We are purely objective financial planners, here to coach you along and keep you on the path to financial independence, security and freedom. Our planning services are entirely "fee-based", meaning we'll charge an initial fee and then manage your money for a flat rate. No commissions. No surprises. It's your money, you keep it. This model of money management and planning is just one of our many unique assets, guaranteed to put a smile on your face.

And best of all, with **Apollonia Financial Services**, you're not just a number. In fact, we're not interested in servicing thousands of dentists. We're simply interested in taking care of you. That means promptly returning your calls and taking the time to listen. Whatever your aspirations, whatever your financial goals, the focus is on helping you attain them.

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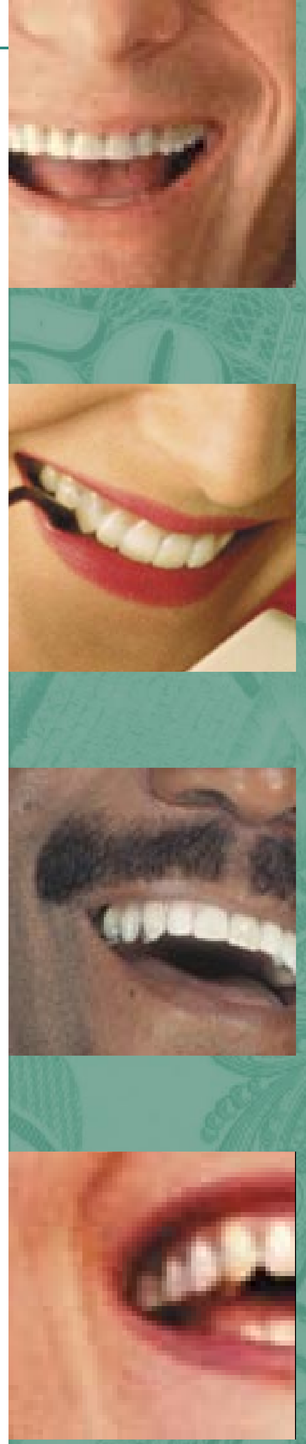

The Best Advice for Dentists.

Someone to see that you succeed

Whether you're planning to pay for your child's college education or you're aiming for early retirement, **Apollonia Financial Services** helps you develop a long-term road map that leads to achievement of your goals. We apply our unique understanding of your business, your lifestyle, your financial reality, to a full range of services designed to meet your individual needs.

Debt management
Unlike most financial service providers we're willing to work with you on debt repayment, believing that it's tax-efficient – and often in your best interest – to pay off loans early in your career.

Retirement planning
What are your retirement goals and how realistic are they? Whether you're aiming to retire 10, 20 or 30 years from now, we'll help you establish reasonable goals and move towards them – one year of wise planning at a time.

Educational funding
Your profession requires ongoing education. Your spouse may be going back to school. And depending on the role you wish to play in paying for your child's education, you and your family can benefit from effective planning for educational funding. We'll help you develop a strategy and implement a plan that everyone can feel good about.

Insurance management
You may be paying low premiums, but you may need to ask yourself who's benefiting from the payments. Under our risk management program we help you self-insure against unnecessary insurance costs that may be hindering your financial progress.

Wealth accumulation
Financial wealth is simple, really. It's what happens when you earn more than you spend. Wealth accumulation is what happens when you exercise the power of your excess earnings. We consider ourselves "coaches" – here to inspire, train, encourage and motivate you – to exercise that power and to achieve your financial dreams.

APOLLONIA
Financial Services

Something to Smile About