

A wooden box filled with Euro currency. In the foreground, there are several Euro coins of various denominations, including 1 Euro, 2 Euro, and 5 Euro. In the background, there are several Euro banknotes, including a 10 Euro note and a 100 Euro note. The text "INNER VOICE AMS INDIVIDUAL MANAGED ACCOUNT PROGRAM" is overlaid in yellow, serif font on the banknotes.

**INNER VOICE AMS
INDIVIDUAL
MANAGED
ACCOUNT
PROGRAM**

WHY USE FOREIGN EXCHANGE CURRENCY TO GO GLOBAL IN YOUR INVESTMENT CHOICES?

Forex (Foreign Exchange Currency Trading) is the most powerful financial market in existence today and yet it's still a well kept secret, enjoyed by the elite wealthy, large corporations, financial institutions and conglomerates. Our methodologies in the Forex (Foreign Exchange Currency Trading) market may diversify existing portfolios against Real Estate Market downturns, stock market volatility and bond market losses.

Inner Voice Account Management Services (AMS) methodologies provide professional management in the Forex marketplace. These same techniques are utilized by multi-billion dollar corporations such as Chrysler, Citigroup, Warren Buffet, Bank of America, Caterpillar and Merck Pharmaceuticals. InnerVoice AMS makes these strategies available to the average investor. Do these major Banks, Financial Institutions, Pension Funds and Corporate Conglomerates know something you don't? Well...maybe...UNTIL NOW!

DO YOU KNOW WHERE YOUR MONEY IS AT NIGHT?

You'll be surprised to know:

- Your money doesn't always just sit there.
- Your money may take a trip around the world, virtually everyday, in the Forex market.
- That trip can potentially gain or lose in one day, a significant amount of what they pay you for the whole year.

*So the question becomes...why not let some of your money participate directly in the Forex market? **Maybe you should because...***

- It is an opportunity that up until now you were not aware of.
- It provides a great diversification to an existing portfolio.

HARD-CORE ECONOMIC FACTS

Sometimes the things that are best for us don't always taste, sound or feel good. Here are the hard-core economic facts:

- The constant decline and uncertainty of the stock market, is unprecedented.
- The precipitous failure and underperformance of super-pension funds is alarming.
- Dismal losses have occurred in working American's 401K and 403B plans!
- The nightmarish plunge of the U.S. Real Estate Market and credit drought continues with no end in sight.
- The U.S. Dollar is weakening against **50** foreign currencies... including the 8 majors.
- **55** foreign stock markets are outperforming the U.S. Stock Market!!!



AMERICA HAS BIG TRADE DEFICITS

- 10 years ago... **\$104 Billion**
- Today almost... **\$800 Billion**

The Economies of Brazil, Singapore, India and China are growing 5 to 8 times faster than the U.S. Economy.

Source: U.S. Department of Commerce

Do you have your money in the U.S. Stock Market, U.S. Mutual Funds or U.S. Banks only? If the answer is yes, then all we have to say is...we hope you're not the last one left "turning off the lights when the party is over". Now, don't get us wrong, we are fierce patriots and believe in the bountiful freedom in America and all that this country has to offer. We just want to keep ourselves, our clients and our prospective clients in tune with the changes and financial realities of the world. The American economic system is the creator of the term... "Foreign Investment". The U.S. has received constant inflows and outflows of Foreign Capital, since the beginning of the Revolutionary War. However, from mid-year 2007, to this present day, almost \$40 billion dollars per month has left the U.S. Markets, with the possibility of **NEVER RETURNING!** *Where is it all going?* It's going **GLOBAL** in every way possible, to markets around the world, into the hands of international investors, who no longer view investing in the U.S. Markets as a key to their wealth, but rather view investing in U.S. Markets as a threat to keeping their wealth. While the U.S. economy is grinding to a halt, the rest of the world is booming and countries like *Hong Kong, Kuwait* and China are considering diversifying their U.S. Dollar reserves. Never before has global economic changes been felt so quickly by American families as in today's marketplace.

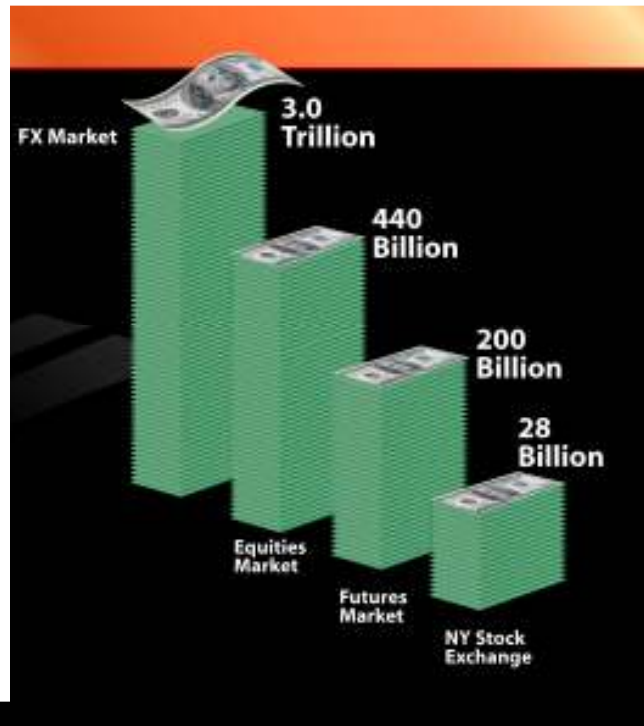
What's the alternative answer to all of this gloom and doom? The answer is... **GOING GLOBAL...and GOING GLOBAL NOW!** InnerVoice AMS's **Individual Managed Account Program** can be an alternative investment strategy, which may be beneficial to the investor's individual portfolio. InnerVoice AMS's **Individual Managed Account Program** uses defined money management systems and risk aversion models.



WHY FOREX?

How about because it's the Largest, most Liquid Market in the World!!

**Over
\$3,000,000,000,000
IN
DAILY VOLUME!!!!**



Some opportunities are never taken advantage of simply because people are not aware that they exist. Forex has been around since 1997...at least for you. Although Forex has been around for over 6 decades, it was just made available to common investors or traders since 1997. Before that time, you had to be a traditional bank, corporation or have at least \$1 million dollars in liquid net worth to trade or be involved in Forex. So we encourage you to consider that now may be the moment for you to claim your stake in this multi-trillion dollar, 24 hour a day/5-day a week and most liquid market in the world.

OUR INNERVOICE AMS INDIVIDUAL MANAGED ACCOUNT PROGRAM:

- Allows clients to participate in the diversification and liquidity of the Forex market. Inner Voice AMS Does All The Work, Executing Trades... Sometimes while You Sleep!
- Trading Opportunities Are Based On Global Economies. Inner Voice AMS has the ability to buy and sell currencies, which allows us to take advantage of any market condition.
- Inner Voice AMS allows clients the **potential** to experience the dynamics of the Forex market, the potential for trading gains or losses, with a strong emphasis on Long Term And Immediate Short Term results.

All of this is done with strict money management and loss prevention strategies to protect capital at all times.

One of our most important loss prevention strategies is our Stop-Loss. To protect capital, we **ALWAYS** use a STOP-LOSS. The stop loss prices that we use are not guaranteed, and the position protected by a stop loss may lose more than was intended. The Inner Voice AMS Individual managed Account Program utilizes risk-management models which make capital preservation our number one priority.

We use strict and well defined risk management guidelines as follows:

- Appropriate stop losses are **ALWAYS** placed on every trade. Stop loss prices are not guaranteed, and the position protected by a stop loss may lose more than was intended.
- Only 1-5% of capital/equity exposure will be allowed on any trade...EVER! So, that means you will never have more than 5% of the total amount of funds in your account at risk, on any trade throughout the multiple trading opportunities that present themselves on a daily basis.

Inner Voice AMS Investors place their monies into an individually controlled managed account. Both principle and interest earned on the account can be withdrawn by the investor at any time. However, orderly withdrawal with notice is preferred.

All trading executions with PFG are managed by Inner Voice AMS, which directs the flow of funds from the trading activity, simultaneously within each of the managed accounts.



Client funds are invested in only the most stable world currencies – Australian Dollar (AUD), Canadian Dollar (CAD), Euro Dollar (EUR), Japanese Yen (JPY), British Pound (GBP), Swiss Franc (CHF), and U.S. Dollar (USD). Individual managed account funds are directed thru the appropriate trading account established for each Inner Voice AMS investor/account holder. The fund transfers are held, until confirmed trade decisions are generated to buy and sell currency. All trades are then executed within seconds, minutes or hours. Rarely are trade positions held overnight.

PFG

Our Brokerage Firm is PFG. This Brokerage Clearing House has some of the widest ranging and most technologically advanced resources in the FOREX and Futures industry. To learn more about PFG, please feel free to visit their website: www.pfgbest.com. The following are additional highlights of PFG's operations:

State-of-the-art trading platforms: Windows-based mini and maxi trading platforms, which are fully customizable, and offer live trading platforms for trading accounts.

A fast and efficient back office system: Trade processing offering live position keeping, margining, statements, and state-of-the-art monitoring of profit and loss positions.

24-hour Internet and telephone trading.

What do you know about the Rule Of 72?



A rule stating that in order to find the number of years required to double your money at a given interest rate, you divide the compound return into 72. The result is the approximate number of years that it will take for your investment to double. For example, if you want to know how long it will take to double your money at 12% interest, divide 12 into 72 and you get six years.

The Rule of 72 is a powerful mathematical equation used to calculate the effects and super-rapid growth rate caused by compounding interest, especially when calculating returns on investments (ROI). Here's the formula:

$$\text{Years to double} = 72 / \text{Interest Rate}$$

This formula is useful for **financial estimates** and understanding the nature and power of compound interest to quickly double your money. Examples:

- At 6% interest, your money takes $72/6$ or 12 years to double.
- To double your money in 10 years, get an interest rate of $72/10$ or 7.2%.
- If your country's GDP grows at 3% a year, the economy doubles in $72/3$ or 24 years.
- If your growth slips to 2%, it will double in 36 years. If growth increases to 4%, the economy doubles in 18 years. Given the speed at which technology develops, shaving years off your growth time could be very important.

You can also use the rule of 72 for **expenses like inflation or interest**:

- If inflation rates go from 2% to 3%, your money will lose half its value in 36 or 24 years.
- If college tuition increases at 5% per year (which is faster than inflation), tuition costs will double in $72/5$ or about 14.4 years. If you pay 15% interest on your credit cards, the amount you owe will **double** in only $72/15$ or 4.8 years!

The rule of 72 shows why a "small" 1% difference in inflation or GDP expansion has a huge effect in forecasting models.

The Potential Power of Compounding!

The table below is an example of what could happen with just a **one time** deposit of **\$10,000** into your brokerage account with InnerVoice AMS. The following table is a hypothetical example showing the long-term compounding possibilities:

<u>Amount Invested</u>	<u>\$10,000</u>	<u>\$10,000</u>	<u>\$10,000</u>
<u>Rate of Return</u>	<u>5% per month</u>	<u>5% per month</u>	<u>5% per month</u>
<u>Number of Years</u>	<u>2 years</u>	<u>5 years</u>	<u>10 years</u>
<u>Total Earnings</u>	<u>\$30,715.00</u>	<u>\$177,897.00</u>	<u>\$3,322,971.00</u>

For illustration purposes results above are hypothetical and do not account for withdrawals, sudden fluctuations in the market, or losses. Foreign Exchange Currency Trading carries a substantial risk of loss and is not suitable for all investors. You should carefully assess your appetite for risk before investing.

Whether you're re-allocating funds from your savings or relocating earning investment vehicles like CDs, Bonds and underperforming Mutual Funds to our Individual Managed Account Program, we highly recommend that you carefully consider your Investment decisions and never invest money that you can't afford to lose. We call this "**RISK CAPITAL**".

Benefits of our Inner Voice AMS Individual Managed Account Program:



- Totally transparent accounts...all account funds are held in your name at PFG.
- No penalties or fees for early withdrawal.
- 24 hour liquidity and access to your funds whenever you need it.
- 24 hour online access
- Electronic statements sent via email each day generated by the Platinum Platform.
- Unlike Mutual Funds, 401ks and IRAs there is no need to convert shares or wait to convert your account to cash. All positions are converted to cash on the same day they are closed.

Contact your InnerVoice AMS Account Representative to get your Individual Managed Account opened today or visit our website at www.innervoicefx.com.

RISK DISCLOSURE

Trading foreign currencies is a challenging and potentially profitable opportunity for educated and experienced investors. However, before deciding to participate in the FOREX market, you should carefully consider your investment objectives, as well as risk tolerance and appetite. FOREX trading involves substantial risk of loss and is not suitable for all investors. Most importantly, never invest money you cannot afford to lose.

There is considerable exposure to risk in any foreign exchange transaction, including, but not limited to, leverage, limited regulatory protection and market volatility that may substantially affect the price or liquidity of a currency or currency pair.

Moreover, the leveraged nature of FOREX trading means that any market movement will have an equally proportional effect on your deposited funds. This may work against you as well as for you. The possibility exists that you could sustain a total loss of initial margin funds.

There are risks associated with utilizing an Internet-based trading system including, but not limited to, the failure of hardware, software, and Internet connection. **InnerVoice AMS** is not responsible for communication failures or delays when trading via the Internet. **InnerVoice AMS** employs back up systems and contingency plans to minimize the possibility of system failure, and trading

via telephone is always available. Past performance is not necessarily indicative of future results.

MOST FREQUENTLY ASKED QUESTIONS

1. Why haven't I heard of FOREX before?

It is not uncommon for individuals to have never heard of the Foreign Exchange market before now, but the truth is that you have been aware of it for many years. The Foreign Exchange market is driven by both speculators, like us, and also companies participating in "swap" transactions. Swap transactions occur whenever a worldwide company changes money from one currency to another. Actually, this worldwide market is in fact the largest tradable market in the world with daily volume estimated in excess of three trillion dollars.

You may have noticed that, in the last few years, there has been increased attention placed on the Foreign Exchange market. CNBC frequently provides quotes on different currency pairs, on their creepy crawler, which is at the top of your television screen. The Foreign Exchange market has grown tremendously since its introduction in 1997 to retail speculators and will continue to grow as globalization creates the need for more transparent world markets.

2. What does Inner Voice Account Management Services (AMS) Do?

Inner Voice Account Management Services (AMS) is a professional FOREX management company managing accounts for both individuals and corporations worldwide. Inner Voice AMS utilizes the same methodology as that taught in Inner Voice FX LLC.'s comprehensive educational curriculum. The management services offered by Inner Voice AMS allows individuals to participate in Foreign Exchange trading without having to learn to do it on their own.

3. How long has Inner Voice AMS been in existence?

Inner Voice AMS was formed during the second quarter of 2008. It is the tangible result of years of hard work, on behalf of all of the Chief Traders of the company. Each officer of Inner Voice AMS has been involved in the Foreign Exchange market for years, and by all of the traders uniting in this company, we possess all skills necessary to perform the duties necessary on behalf of our clients.

4. Who is responsible for placing trades in the Individual Managed Account Program?

All trades that are placed on behalf of our clients in the Individual Managed Account Program are placed by two individuals. The first is Dave Hilgers, CEO of Inner Voice AMS. The second individual who places trades in our program is Bob Hilgers. Bob Hilgers is the Chief Financial Officer of Inner Voice AMS.

5. What are the requirements necessary to participate in the Individual Managed Account Program?

To participate in our Individual Managed Account Program, Inner Voice AMS requires a minimum initial deposit of **\$10,000 USD**. Inner Voice AMS also requires that the individual wishing to participate in our program be approved to open up a trading account through our clearing firm, PFG. Inner Voice AMS asks that all money placed in the program be considered “risk capital.” We ask that, when evaluating this program, you use solid fiscal management to insure that you are not allocating more of your financial resources than is prudent.

6. How do I define Risk Capital?

Inner Voice AMS defines risk capital as money that you are not dependent upon to live. We do not encourage any individual to place money in our program that he/she is counting on to pay their bills. We also do not allow individuals to borrow money from another source to then place in our program. When determining your investment amount, we recommend that you do not allocate more than 10% of your net worth to our program.

7. When I open an account, where does the money go?

When a client chooses to open up an account in our Individual Managed Account Program, the client opens an account with our clearing firm, PFG. Once the account has been approved and created, the client can either wire funds to the account or fund the account by check. The money is then placed on deposit with PFG, in an account that’s in the clients own name. Never will any money go directly to Inner Voice AMS. The money stays in the client’s possession at all times.

8. If the money never leaves my name, how do you trade it?

One of the main benefits of our Individual Managed Account Program, that traditional investment routes do not offer, is the fact that the money is always in the client’s possession. Inner Voice AMS is able to trade the money in the account, because we ask that all clients sign a Limited Power of Attorney, giving us authorization to trade the funds on deposit. The Power of Attorney does NOT give us authorization to do anything else but trade the funds and take out our Performance Fees when they are due.

9. How is Inner Voice AMS compensated? Do you charge a Management Fee?

Unlike most trading programs, Inner Voice AMS does NOT charge a Management Fee. The only way that Inner Voice AMS is compensated for its services, is through Performance Fees generated in our clients accounts. Inner Voice AMS chooses to structure it this way, because we never want the client to pay us monies for services that we have not rendered. By only getting paid from the client when the client makes money, we avoid charging any other fees to the client. Inner Voice AMS does receive compensation from PFG based on the actual trades executed through PFG.

10. What is the Performance Fee that I am charged?

Inner Voice AMS charges a **50%** Performance Fee. In other words, the client retains 50% of all profits generated as a result of our services, and Inner Voice AMS is paid the remaining 50%. All profits are calculated on a “high water mark” basis. For more information on how to correctly calculate “high water mark”, please read the PDF entitled *Management Agreement*. These profits are taken out the final business day of each calendar month. Since our trading operations cover global markets 24 hours a day, our Management Fee reflects the extraordinary commitment that we make to each of our clients.

11. How do I know how my account is doing? Do you give us monthly updates?

We not only provide you monthly summaries, you also have the ability to monitor your account on a daily basis! We are able to do this because the money is always held in your name at PFG, NOT ours. Everyday, all clients receive an e-mailed statement from PFG, generated by the Platinum Platform, showing the trading activity and if the account took a profit or a loss for the day. This way, there are no surprises and the client always knows exactly how his or her account is performing.

12. Is there a minimum amount of time that I have to stay in the program?

Absolutely NOT! We do not require a minimum time frame for the program. We are able to do this because each and everyday, every one of our clients’ accounts could be settled in cash with all open positions being settled in cash. There is never a situation where we have a position in an illiquid asset that can result in a delay getting your funds back to you. If you choose to leave the Individual Managed Account Program, we have to be notified in writing and your account will stop being traded the following business day, if need be. If any fees are due to Inner Voice AMS, those fees will be charged, and then the money will be wired back to you.

13. On top of any Performance Fees due, do you charge a penalty fee if I do NOT have my money with you for a certain amount of time?

It is our hope that clients will remain with Inner Voice AMS for years to come, but we do realize that, over time, your objectives and personal financial needs may change. Because of this fact, we do NOT require a minimum time frame that the client stays in our Individual Managed Account Program. We never charge any type of penalty for withdrawing funds, no matter if they have been on deposit for 2 weeks or 2 years. However, we do ask that any monies you place in our program would be intended to be available for this program for at least six months. This will allow us time to demonstrate our performance over different market conditions.

14. What is the Monthly Return in the Individual Managed Account Program?

Because the Individual Managed Account Program is not a program that carries a set rate of return, we are not able to make any projections as to what the monthly return will be. It will vary every month, based on trading results.

15. Are any returns guaranteed? Is there a chance that I may lose money?

Inner Voice AMS does not guarantee that clients will make a certain level of profit or that clients will even make a profit at all. There is a chance that you may lose money in this program. As with all trading opportunities, there is a risk of loss. Inner Voice AMS uses disciplined risk management procedures to minimize trading losses when they occur. As with any trading program, we ask that clients only place money in the program that is considered to be “risk capital.”

16. So if I fund my account with \$10,000, the most I can lose is \$10,000 correct?

In most FOREX investments that would be the case, but Inner Voice AMS gives its clients an extra level of protection. All clients in our Individual Managed Account Program acknowledge that they have a 50% C.A.R.A. C.A.R.A. stands for... **Client Approved Risk Amount** and Inner Voice AMS set this number at 50%. This means that, if a particular client brings in \$10,000, the most that Inner Voice AMS would risk is \$5,000. If the account is brought down to \$5,000 in equity, we will stop trading the account and wait for further instructions from our client. PFG is not responsible for the administration of the C.A.R.A. and it is possible due to market conditions that it may not be honored. Inner Voice AMS will do its best to make sure that it is honored.

17. Is your system a “Black Box” System?

NO! Many people talk about automated systems and say that they are the best way to make money in the FOREX market, but our experience tells us the exact opposite. All trades that are placed, on behalf of our clients, are placed by either Bob or Dave. Bob and Dave do look at a number of factors when evaluating a particular trading opportunity, but in the end, it is their decision as to whether to place the trade or take a pass on that opportunity.

18. Which currency pairs do you trade? Are there certain pairs you do NOT trade?

In our Individual Managed Account Program, we only place trades on OTC (Over-The-Counter) Currency Pairs. OTC Pairs are the most liquid and stable currency pairs that are available to trade. We only trade these Currency Pairs, because we never want to put ourselves in a position where liquidity is a problem for our clients. There is roughly 16 OTC Currency Pairs that are available to trade, but for the most part, we focus all of our trading decisions on Currency Pairs that contain one or both of the following currencies:

- Euro Dollar
- United States Dollar
- Japanese Yen
- Great British Pound
- Canadian Dollar
- Swiss Franc
- Australian Dollar
- New Zealand Dollar

19. I have heard a lot of talk about the Chinese Yuan. Do you plan to trade that particular currency soon?

No, we do not plan on trading the Chinese Yuan anytime soon. The Chinese Yuan is considered an Off-The-Market Currency. It is considered to be Off-The-Market, because it is not truly free floating. The Chinese government still sets the parameters in which the currency trades. Because of this, it is subject to dramatic re-pricing and market manipulation. Therefore, it is not a currency that will be traded.

20. How long does each trade last?

It depends on which type of trading strategy we are using for that particular trade. Inner Voice AMS places each trade we make into one of the following three categories:

Momentum Trade- These are trades that last anywhere from 2 minutes to 1 hour.

Session Trade- These are trades that last anywhere from 30 minutes to 4 hours.

Swing Trade- These are trades that last anywhere from 1 to 3 days.

Market conditions determine whether the trade will be on the short end or the long end of the above time frame. Over 80% of all of our trades are within the very same day that they are placed.

21. How many trades do you place each month?

There are some months when we may place as few as 20 trades and other months where we may place upwards of 100 trades. It all depends on the Currency Pairs movement. If it is a very slow month and many trading opportunities do not present themselves, we do not force it. Other months when the markets are moving, we may place upwards of 10 trades per day. It varies from day to day.

22. Will there be days when NO trades are placed in my account?

Yes, there will be days when there are no trades placed in your account. This does NOT mean that we were not working that day. It only means that we did not see any particular opportunities that met our criteria. It is important to remember that it is not the quantity of trades that determine whether or not we are successful, but rather the quality of those trades determines if our clients make or lose money.

23. How do I get started and what is the process?

Becoming a client in our Individual Managed Account Program is simple. On the website, you will see a link for Inner Voice AMS on the left hand side of the home page. Simply click on that and you will be directed to the account opening page. Click on the link to PFG and fill out the on-line account application form. It only takes a few minutes. Then, print, sign and either scan or e-mail back to us your Management Agreement, Risk Disclosure and Power of Attorney form. All of these documents can be found on the same page as the account opening link.

Once your account is created and approved, all you have to do is fund your account by either wire transfer or check. Within 48 hours of receiving funds, your account will be activated and will begin to be traded.

24. Other than the daily account statements, does Inner Voice AMS send out any updates?

As you can imagine, our Chief Traders are incredibly busy, so all correspondence with the traders is done through a weekly e-mail that all clients receive. Clients will also receive end-of-the-month account summaries from Inner Voice AMS, which will show their beginning and ending balance and any fees that are due to Inner Voice AMS. Clients can always call or e-mail a member of our staff if they have any questions about their account. Our contact information is located on the “Contact Us” page of our website.