

The Lorraine Report

AN ADAM LORRAINE NEWSLETTER



“ADVICE YOU CAN COUNT ON FROM PEOPLE YOU CAN TRUST”

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Welcome to The Lorraine Report, a newsletter designed to enlighten, enhance and enrich your experience and

involvement in the stock market. As a Senior Vice President of Investments for one of the nation's most dynamic firms in the financial services arena and as a full-time practicing professional in the stock market for the past seven years, including two years as a “Top 3 Producer” for a nationally renowned firm, I am in a unique position to share valuable advice and interesting information with clients and others interested in my news and views on the stock market.

PROFITS OR LOSSES, WHICH DO YOU WANT?

With trading and the implosion of the stock market, everyone thinks they can play the game and win. Not so, as you may have learned, maybe even the hard way, as in “losses.” Sure, there are no guarantees, but there are ways to “hedge your bet.”¹ I look forward to providing you excellent service and advice.

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¹ There can be no assurance that working with an investment professional will ensure financial success.

A Crystal Ball, a Fortune Teller or an Investment Professional?

You love the stock market. You want in or maybe you already are. Many are making or losing millions, but you want a part of it. Until now you've been hesitant, or, maybe your current stocks aren't performing the way you hoped or expected.

To the untrained eye the stock market seems like a crap shoot. Of course, you could stick the stock page on the wall and throw a dart. You could rub a crystal ball and wish really hard for a winner, or maybe a fortuneteller could see your future, but they can't see a stock winner to save their celestial life.

EVERYONE'S GOT AN OPINION

Regardless of their inexperience, lack of education or specialized training, it doesn't stop any of these people, or others, from making a recommendation, after all, today, seemingly, everyone has an opinion about the stock market.

HIRE A PROFESSIONAL

The alternative to the above insanity is of course to use an investment professional, a professional with an excellent firm that provides the critical tools and support, both that have a track record of success.^{1,2}

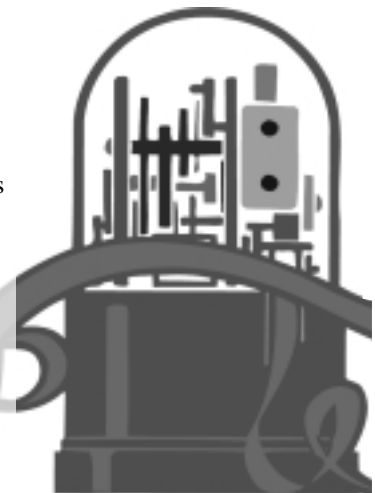
ONE OF THE FASTEST GROWING INVESTMENT FIRMS!

The University of Florida has calculated the Boca Raton based Sterling Financial Investment Group, Inc. is the state's fastest growing privately held firm. The firm was ranked first among Florida's Fastest 100 Growing Firms by *Florida Business Journal*, based on findings of the University of Florida's Warrington College of Business Administration and the Fisher School of Accounting.

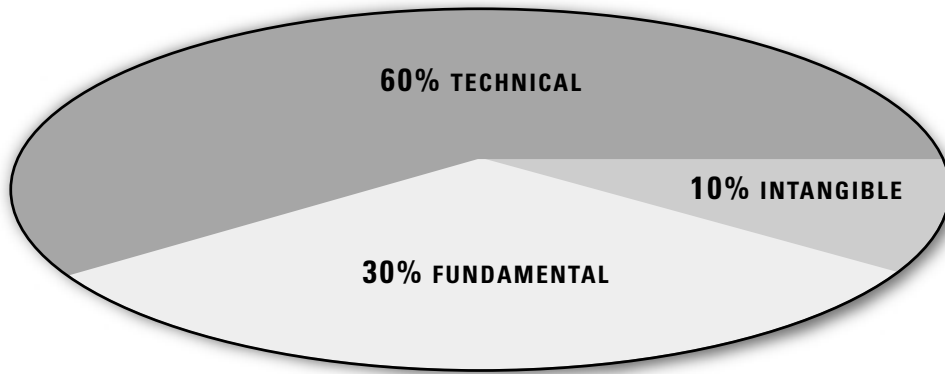
FROM 3 TO MORE THAN 400

Founded in 1997 with three people, today the firm boasts more than 50 offices in the United States, Europe and Latin America. Sterling Financial has exploded onto the financial services scene by catering to its private clients, corporations and institutional investors through the company's “total integration” of products and services.

^{2,3} Past performance is no guarantee of future results



RESEARCH APPROACH



TECHNICAL

- Historic chart patterns and formations
- Current trends, liquidity
- Money rotation, momentum
- Relative strength
- Moving averages

FUNDAMENTAL

- Financial ratios (p/e, eps, bv, p/rev, etc.)
- Growth rates of revenues and earnings
- Management
- Products
- Cycles

INTANGIBLE

- Current economic data (cpi, ppi, jobless, book to bill, etc.)
- Insider activity (buys/sells)
- Brokerage coverage
- Price anomalies
- Industry news events

WE HAVE WHAT YOU WANT

Advice based upon research and analysis. No snap decisions, no hunches, no gut feelings. We examine the market from a variety of technical perspectives and offer you the best advice possible based upon a thorough understanding of the many variables that drive the market. The stimuli that moves the market is constantly changing. We understand these stimuli and continually monitor these changes that affect the market. Our ability to recognize and act on these "changes" provides our clients with a unique edge over other players in the investment community. Sterling's timely market data offers clients an opportunity to make decisive financial decisions, allowing for potentially superior results.

RESEARCH — CONCISE, BUT NOT SIMPLE

Sterling's research is organized by industry groups and sectors. We evaluate these categories on a daily, weekly and monthly basis. This comprehensive research allows us to identify investment opportunities within a large and diverse universe of securities that provide the best risk/reward scenarios for clients. "Our research is concise but not simple," says Adam Lorraine, "the firm has devised a proprietary valuation method that rates stocks by 10 key measures and combines these scores into an index by weighing variables such as technical performance, market position and stock position relative to the overall market." As further evidence of the firm's

quality research, Lorraine points to the fact that Sterling is the only South Florida firm that puts out daily market research on its contributor page on *Bloomberg*.

WHAT WE OFFER

The firm offers a full range of Investment Services, such as Equity, Fixed Income, Asset Management, Cash Management and Structured Products. On the Investment Banking side, Sterling Financial Offers Syndicate, and the full scope of Investment Banking Services, such as Capital Raising, Mergers and Acquisitions, Capital Management & Planning, among a host of other highly specialized services.

THE BEST TALENT, THE BEST DECISIONS

Most importantly, the company offers this wide range of services through some of the best and brightest talent in the financial services industry. Sterling Financial's Chief Market Strategist has been a featured guest on CNBC, "Street Signs," hosted by Wall Street TV icon, Ron Insana, five times in the past year. Recently, in a year-long "analyst's competition," one of Sterling Financial's research analysts was named the nation's "top stock picker" in the health care industry by the *Wall Street Journal*, July 25, 2000 for the year 1999.

The information is based on the 2000 Analyst Survey/Data provided by First Call/Thomson Financial Services.

For a free consultation and portfolio review, call Adam Lorraine at 561.672.4898.



CONFIDENTIAL REQUEST FORM

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Dear Adam,

I am providing you with information that will help you to evaluate the best financial products and services to meet my needs for today and for my retirement future.

Name: _____

Age: _____ Home Phone: _____

Work Phone: _____

Fax: _____

Email: _____

- Married Single Divorced
 Widower Age of Children: _____

I do do not have grandchildren I would like to provide for.

I would like to retire (please fill in year): _____

Adam, I am interested in learning about the products and services checked below.

- 401k Estate Planning & Insurance
 IRA Accounts SEPTA Accounts
 Stocks Portfolio Management
 Bonds Fixed Income Opportunities

YOUR FREE BOOK & PORTFOLIO REVIEW

I understand that for filling out the topics of interest and for returning this card and making an appointment for a FREE PORTFOLIO REVIEW, I will be entitled to receive a FREE COPY of *Retiring Right*, an easy-to-read 384 page book, a \$24.95 value, chock full of information about planning a successful retirement!

Yes No Please contact me to make an appointment for my FREE PORTFOLIO REVIEW!

For faster service and to obtain the FREE BOOK, fill out this form online at: <http://www.mysterling.com/contact/adamlorraine.htm>