

AIA Stock Advice Brochure

This brochure contains all the information in Form ADV Part II and is required to be given to all clients before or upon entering into a contract agreement with AIA Stock Advice.

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AIA Stock Advice issues a monthly newsletter offering advice on buying and selling securities based on technical analysis. This service is provided for an annual subscription fee of \$200 per 12 month period and is currently 100% of its billing services.

This is not a financial planning service, it is a service that provides advice through a monthly newsletter on opportunities to buy and/or sell securities traded on U.S. exchanges and OTC markets based on charting and technical analysis that relies heavily on what is termed the Ted Warren approach to stock investing. All monthly newsletters (starting in February, 2008) are available to clients dated back at least 24 months at www.aiastockadvice.com.

These newsletters are intellectual property created through the research of AIA Stock Advice and are copyrighted. The newsletters are not to be shared with any noncurrent-clients of AIA Stock Advice and violators will be prosecuted to the maximum extent of U.S. copyright laws. Since all newsletters are available to clients from the moment they enter into contract with AIA Stock Advice, the \$200 subscription fee is not refundable at anytime for any reason.

AIA Stock Advice has no specific educational or business experience requirements of its clients. However, the more of an understanding a client has of technical analysis, the more useful and meaningful AIA Stock Advice's newsletters. Thus, AIA Stock Advice offers a 50% discount on a one year subscription for any client that completes both parts of a stock analysis class taught by Kirk Lentz through Livingston's Adult Community Education Program.

Also, AIA Stock Advice has a referral program in which a current client may refer prospective clients. If, upon following the regulations pertaining to cash payments for client solicitations, a prospective client enters into a contract with AIA Stock Advice, both the prospective client and the solicitor will receive a 10% rebate/discount based on the one year subscription fee that each has paid.

AIA Stock Advice's investment strategy is to find securities that seem to be in the low end of their historical price range coupled with historically low trading volume. This situation must exist for a relatively long period - 3 years or more, ideally - for AIA Stock Advice to consider the security for further technical analysis. Part of that further analysis is to determine if the security

can profitably be held for at least one(1) year. The information that AIA Stock Advice uses in its research comes almost entirely from Price versus Time graphs from both free and subscription-paid internet sites and some of the mathematical indicators that accompany these graphs.

AIA Stock Advice provides this advice through an impersonal, objective newsletter. Thus, its advice is not specific to any one client's financial situation; it is solely the client's responsibility to make investment and financial decisions based on their financial situation. As such, AIA Stock Advice will never accept or enter into any agreement that gives AIA Stock Advice any level of discretionary authority over any client's assets. Although AIA Stock Advice or related person will often buy/sell securities that it gives advice on, it will not buy/sell securities from/to its clients nor act as a broker or agent for a client to buy/sell any securities. These conditions are also stated in AIA Stock Advice's Code of Ethics which will be given to any client or prospective client.

AIA Stock Advice is only registered as an investment advisor. It is not registered as any sort of broker/dealer or as any sort of futures/commodities agent or advisor. It also does not have any arrangements that are material to its business or its clients with a related person who is a broker/dealer, investment company, other investment advisor, financial planning firm, commodities/futures operator/advisor/merchant, banking or financial institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, entity that creates or packages limited partnerships. AIA Stock Advice and related persons are not a general partner in any partnership in which clients are solicited to invest.

Kirk Lentz, born in 1968, graduated from Orange H.S. in Pepper Pike, Ohio with several honors. He graduated from Northwestern University with honors and a degree in chemistry. After a spending a few years as a pharmaceutical research chemist, he became a certified high school science teacher. Teaching primarily chemistry classes at Prospect H.S. in Mt. Prospect, IL, Kirk had many successes teaching in the classroom, coaching track and cross-country, and coaching the school's science olympiad team. During his 10 years of teaching at P.H.S., he also earned in Master's of Education through National Louis University. In 2003, Kirk decided to take a one-year leave of absence which has become semi-permanent. Kirk May go back to teaching high school someday, but for now he is focusing on several other businesses of which he is a part - teaching adult education classes, a photography business, a handyman business, and an alpaca farming business. Due to these multiple businesses and the small community of Livingston, there may be times when an AIA Stock Advice client will also do business with Kirk through one of his other businesses. AIA Stock Advice grew from Kirk's market analysis experience since 1998 when he decided to try to fund his own retirement instead of relying solely on government sponsored retirement programs.