

Family and Friends Investment Partnership Club

(FNF Investments)

New Members

Family and Friends (FNF) Investment Partnership Club is currently looking for new members. First and foremost the FNF club is not a get rich quick club. Our goal is to enrich ourselves with knowledge and focus that knowledge into long-term investments. We require all members to sign a five-year commitment to the club. The foundation of our club is long-term investments in quality stocks based on the National Association of Investors Corp.'s (NAIC) core investment strategies coupled with the Standard & Poor's Star Rating system.

Our Goal

To invest our collective intellectual capital, talents and experiences as a club to make quality long-term investments.

Five-year Commitment?

Why do we ask for a five-year commitment? To put it simply, we invest into long-term investments and the majority (95%) of all cash collected is invested into stocks. When a member exits the club, long-term investments have to be liquidated from the portfolio. The premature liquidation of assets from the portfolio alters the clubs long term investment strategy and portfolio loses the growth potential of those liquidated assets.

Investment Strategy

NAIC Core Investment Strategy:

- Invest a set amount regularly, once a month over your lifetime, regardless of market conditions.
- Reinvest all dividends and capital gains for compound growth.
- Buy growth stocks -- companies with sales and earnings that are increasing at a rate faster than the industry.
- Diversify your portfolio -- invest in different industries and different size companies.

Standard & Poor's Star Rating System:

- ***** **Strong Buy** - Total return is expected to outperform that of the S&P 500 index by a wide margin, with shares rising in price on an absolute basis.
- **** **Buy** - Total return is expected to outperform that of the S&P 500 index, with shares rising in price on an absolute basis.
- *** **Hold** - Total return is expected to closely approximate that of the S&P 500 index, with shares generally rising in price on an absolute basis.
- ** **Sell** - Total return is expected to underperform that of the S&P 500 index, and share price is not expected to show a gain.
- * **Strong Sell** - Total return is expected to underperform that of the S&P 500 index by a wide margin, with shares falling in price on an absolute basis.
- NR Not ranked.

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How the Club works?

- **Communication**
 - **Emails** - to bring new stocks to the table, as well as to reevaluate our current stocks held in the FNF Portfolio. Majority of club activity is done via emails.
 - **Web Meetings** – to foster club growth and conduct club learning.
- **Contributions**
 - **Ideas/Research** – to add value to the club and portfolio.
 - **Monthly dues** - to put in motion ideas/research.
- **Collaboration**
 - **Learning** – to work together or in teams to share investment ideas and strategies, as well as investment fundamentals.
 - **Portfolio Development** – to work in teams to develop “prospects” to add to the portfolio’s growth, as well as weed out poor or under-performing stocks currently held in the portfolio.

New Member Checklist:

- 1) Five-year commitment to be an active member of the club.
- 2) A desire to learn more about investing.
- 3) Read the FNF Partnership Agreement. (<http://www.bivio.com/fnfpartnership/files/agreement.pdf>)
- 4) \$100.00 or the purchase of 10 shares of the investment club (which ever is greater) is expected to be the initial deposit, plus a \$25.00 (non-refundable) entry fee.
- 5) \$25.00 minimum monthly contributions.

If you think you maybe interested in becoming a new member or if you would just like more information, E-mail us at biegelboy@bivio.com.

Family and Friends Investment Partnership Club (FNF Investments)

New Member Application

Name:

Age:

Address:

City:

State:

Work telephone number:

Home telephone number:

Primary Email Address:

Secondary Email Address:

Occupation:

Have you ever used any of the NAIC forms such as the SSG? If yes, which ones?

Do you own any securities and if so, which types?

Briefly explain your investment strategy?

What sources of information and any guidelines that you use for picking securities to buy?

Have you ever been a member of any other investment club?

If so, tell us about the club, how many years were you a member?

Are you a member of the NAIC? As an individual or club member? How long?

Please write a short essay on why you would like to be a member of Family and Friends Investment Partnership. What are your expectations of the Club and what do you hope to learn and achieve?