

**Solo Programmer Attacks ETF Portfolio Management:
Beats Larger Firms to Punch with the First Fully-Automated Rebalancing Platform.**

A radical new online ETF platform reduces costs, improves service to advisors and their clients. By attacking advisors' ignored need for easy variance-based rebalancing and low trade cost, one programmer has resolved key issues for advisors by using ETFs and adds significant value, through total automation.

ORANGE, CALIF. (September 30, 2008) – As with many of the most innovative inventions over the last century, a relatively unknown software developer, rather than a huge conglomerate, is the one to have created something both truly impressive and truly necessary; this time for the investment advisor community.

Minuteman Advisor Services is a platform that attacks the problems facing advisors who know they need to maintain asset allocation yet wrestle with the elements of time and cost, by solving those problems in an elegant, efficient way. It is an “asset management in a box” solution perfect for the new advisor or any firm in an asset gathering phase.

Advisors know that asset allocation is the most important determinate to portfolio performance. But maintaining a portfolio's asset allocation (through a process of selling and buying needed shares called “rebalancing”) can become such a maze of calculating shares, market prices, and trade costs, that advisors will often postpone rebalancing to once a calendar quarter or even just once a year. A recent MIT study shows that hurt a portfolio's performance.

The Minuteman is an entirely web-based software program that monitors a series of model ETF portfolios minute-by-minute of each trading day, watching for asset class movement beyond a preset range. Any number of individual client accounts can be “linked” to a model portfolio. When a significant enough variance is reached, Minuteman automatically rebalances every individual account back to the model's desired asset allocation – calculating and executing all required trades automatically. Minuteman includes performance reporting and online access to daily account values for advisors as well as their clients, through a personalized web page.

The exchange-traded fund or “ETF” is the security vehicle of choice for growing numbers of asset managers and their clients, mainly because they offer much lower internal costs than mutual funds. However, the costs of buying or selling ETF shares usually can give advisors pause when it comes time to rebalance and prohibitive for smaller accounts. Minuteman eliminates this concern as well, by executing through a broker/clearing firm that provides one-dollar trades for up to 200 shares per ETF.

A former karate champion and a former investment advisor, Mitchell Maynard knows the value of out-working and out-thinking your competition. “When you're up against bigger competition you have to be better - to do something better” he says, smiling. “I fill needs or gaps that I see. I was the first to create an independent tool for annuity analysis back in 2001. Now I'm the first to automate variance-based rebalancing and trade execution for ETF portfolios.”

Details about the Minuteman can be found at the web site www.minutemanadvisor.com