CHARIOT
Advisors, LLC

**March 2010**

Dear Advisor,

Wild market fluctuations as well as diverse economic predictions are causing significant uncertainty and nervousness among investors. **Example:** While U.S. GDP growth has been and is expected to be sluggish again this year, we know that in the past the U.S. economy has rebounded strongly from sharp economic declines. Also, the growing impact of global economics on investment portfolios has made investing more challenging than ever.

**The question becomes, "What will the markets do over the next several months and years?"**

Chariot is well-positioned to help you during these turbulent times. Whether you are currently using our Registered Investment Advisor service or considering us, we now have a diverse set of portfolios that can be matched to your sentiments and your clients' risk tolerance, including:

- Absolute Return Strategies
- Long "Bullish" Asset Allocation Models
- Short "Bearish" Strategies
- Sector Rotation Strategies

Our line-up includes numerous choices designed to combat the "buy and hold" dilemma by seeking to minimize risk and maximize returns under all market conditions. You can also mix and match various strategies within Chariot Advisors.

In addition to Midland National's Vector II Variable Annuity for existing clients, we are available on certain other Variable Annuity platforms including Jefferson National. We also offer a Wrap version of many of our strategies with Trust Company of America and TD Ameritrade.

If you have questions about a current account or would like to inquire about our strategies, please contact us at 866-688-3725 for Sales/Marketing and 877-225-1325 for Administration.

Sincerely yours,

Dana

Dana Gower MBA CCP®
President

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