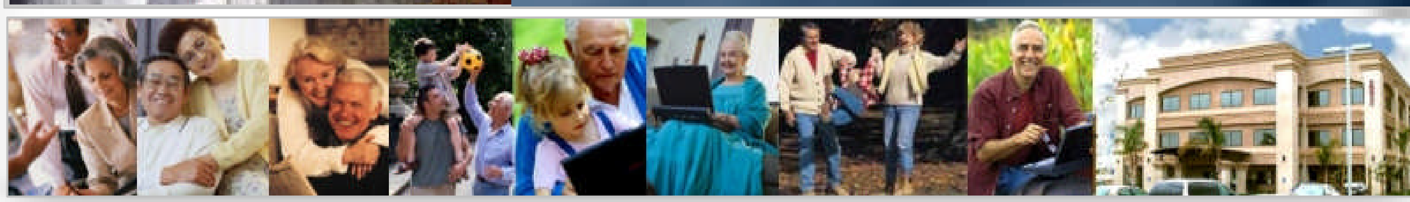
Discover our Exclusive Program
designed Just for Today's Affluent Investors

PLATINUM PLUS

INVESTMENT ADVISORY SERVICES

Receive Full Service Advice
at Reduced Fees with ...

Unbiased Investment Advice
Risk Reduction Strategies
Financial Concierge Service
Limited Client Base



Exclusive Affluent Client Services From
Royal American Financial Advisors

OUR MISSION
Staying Successful

"We believe that the very best way to stay successful is to maintain our commitment to professional service, quality financial products, and foster long-term integrity-based relationships with our clients."

OUR VISION
For the Future

"To be the First Choice Advisor for today's Affluent Investor. Developing a level of trust where clients call us before making major financial decisions."

OUR CREED
Every Investment Counts

"Every recommendation we make to our clients is made as if our money was on the line. We are in the Stay Rich Business … Not the Get Rich Business."

OUR GUIDING PRINCIPLES
What We Stand For

Family – Integrity – Honesty – Responsibility – Responsiveness – Teamwork

OUR PHILOSOPHY
The Bottom Line

"Take extraordinary care of our clients and everything else will take care of itself."

THE FUTURE OF INVESTMENT ADVICE

Is in your hands at this very moment

What PLATINUM PLUS Advisory Clients can expect

Client Focused

Unbiased Advice

Communication

Concierge Services

Platinum Plus Benefits

Truly Unbiased Investment and Financial Advice from your own Professional & Proactive Advisor Team dedicated to managing your portfolio with your specific risk tolerance, financial goals and family needs in mind for a low predictable quarterly fee. This service is only available to a select number of affluent investors to assure excellent service.

Communication at least Monthly with your advisor team keeping you advised, informed and involved. Also expect quarterly face-to-face meetings, including a valuable year-end tax strategy meeting. Money making and money saving opportunities will be brought to you throughout the year without pressure or fear of being "sold" something!

Investors are paying far too much in fees and commissions

No long-term contracts. In the unlikely event that you are not completely satisfied, then neither are we. We must perform to our high standards or clients will move their account to another advisor.

Are you seeking an Excellent Alternative to expensive advisory fees, wrap accounts and brokers' commissions?

A few examples of money and time savings benefits

Invest $200,000 in mutual funds and DON'T PAY the commission brokers charge even their best clients. **A potential savings of over $10,000.**

Invest $200,000 in a Fixed or Index Annuity and receive a rebate of 50% of the commission an insurance agent charges. **Potential savings of $9,000.**

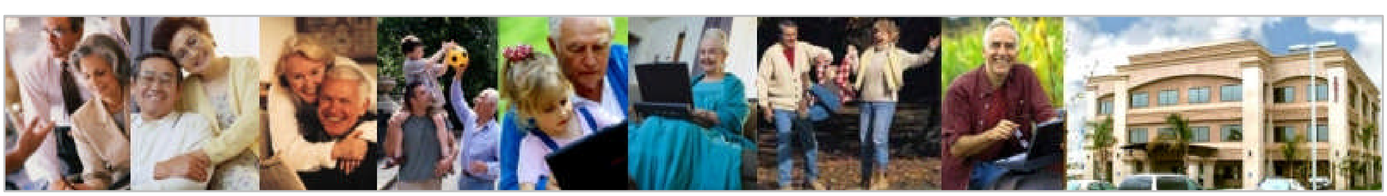
Invest $200,000 in a typical non-traded public real estate investment trust at net asset value and save up to 7%. **A potential savings of $14,000.**

Earn an extra ½% on $500,000 in CD's and money market. **Potential Earnings of an extra $2,500 per year. And much more…..**

Save Time & Money

Save Money on: Mutual Fund Fees, Stock and Bond Commissions, Insurance Commissions, and advisory fees.

Save Time on: Investment solicitations, travel services, CD rate shopping, car & home Insurance rate shopping



PLATINUM PLUS SERVICES

Our Platinum Plus Investment Advisory accounts are designed to provide extraordinary products and services at just a fraction of what you are likely paying in commissions or fees to your current broker or advisor! When you have a Platinum Advisory account with Royal American Financial Advisors you have established a relationship that is very much like having your own private investment manager/banker/financial planner on call to help you with anything that has to do with your money, even on accounts we're not managing.

Royal American takes over where the typical advisor leaves off

Fee-Based Accounts Reduce Conflicts of Interest

Prevent potential conflicts of interest with fee-based accounts. Our clients find themselves in a win-win relationship … a true partnership of shared interests. On occasions we may recommend a commission based product because we feel it is in your best interest. You may purchase it through one of your current advisors, or through one of our affiliates. I each case all compensation will be disclosed. You are under no obligation to act upon the recommendations. If you choose to act upon the recommendations, you are under no obligation to effect the transaction through Royal American Financial Advisors, LLC or its affiliates. We want to remain as conflict free as possible, always working in your best interests.

Platinum clients find themselves in a win-win relationship

Paying a pre-determined flat fee eliminates the uncertainty of costs that are associated with most investment or brokerage accounts. The nature of the flat fee compensation structure requires advisors to deliver consistently higher levels of service than their commission-based counterpart. There are no strings holding dissatisfied clients. We must provide clients with high quality service.

We must provide clients with the highest quality service

Active communication with your Proactive Advisor Team

Our advisory team knows the importance of communication and will talk to all Platinum Clients at least monthly with face-to-face meetings at least each quarter. Our 4th quarter meeting also provides you with a valuable year-end tax strategy meeting. We realize that affluent investors can lead very busy lives. Since we have limits on the number of clients our advisors can service, we have the ability to meet with you at your home, at your office, or at our offices.

Limited Client Base means Special Attention

Royal American Financial Advisors has made the commitment to service a maximum of 40 Platinum Plus Clients per advisor … so you can be assured you will receive excellent service. More importantly, this allows us to spend much more time monitoring your specific investments.

VIP Client Status is Assured

PLATINUM PLUS Value Added Services

Save Time & Save Money … All For One Low Fee

Investment Research & Solicitor Screening Services

"One Call" Research: Being Prepared when Opportunity Arrives

Affluent Investors are constantly bombarded with "Hot Stock Tips" or other "interesting" investment opportunities. When that happens … one call to your advisor team at Royal American starts a research process designed to get you the details on those potential investments … before you invest! This saves you precious time. In addition, we have access to research data bases that would cost an individual investor thousands of dollars each year.

Our company spends thousands of dollars and countless hours each year on investment research helping answer client questions regarding quality of investments as well appropriate buy/sell strategies to maximize performance. In addition, our research capabilities enable us to better diversify client portfolios with quality products that you just won't find at stockbrokers or other advisors.

You can subscribe to several of the investment tracking services on your own (at the cost of thousands of dollars per year), and then closely watch for clues as to what you should do next … or you can simply call your advisor team at Royal American Financial Advisors.

Avoid High Pressure Investment Salesmen, but don't miss out on good opportunities.

When you get another one of those pesky investment solicitations … just tell them to "call your investment advisor" and allow us to ask the kind of questions to adequately assess risk and/or opportunities presented. Disreputable telemarketers or solicitors simply move on to their next phone call (or victim) and won't bother you again. This service helps our clients to avoid investment fraud and/or missed opportunities.

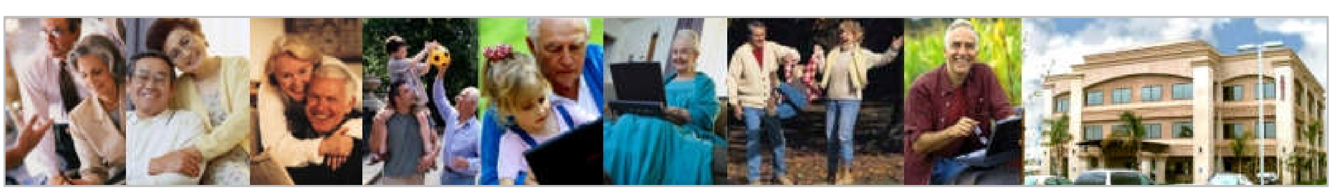
No-Commission Bond Research & Purchases

With Platinum clients our incentive is to get you the products you need. As your advisor we have the entire bond market at our fingertips.

No-Load & Load-Waived Mutual Funds … A Real Money Saver!

Stop being penalized for IMPROVING your portfolio while saving money in commissions and mutual fund fees

Royal American Financial Advisors, LLC flat fee accounts provide the flexibility to change investments when you need to. Avoid being locked into poor performing mutual funds just because you paid up-front commission or have a hefty deferred sales charge hanging over your head. You should never be in a position where you are penalized for improving your portfolio! This is one of the many reasons that affluent investors who consistently use professional advisors generally outperform the do-it-yourself (go it on their own) style of investors.



PLATINUM PLUS Value Added Services

Save Time & Save Money … All For One Low Fee

SERVICES

Multi Generational Beneficiary Planning

Secure your wealth for future generations and provide a legacy for your family. Effective multi-generational beneficiary planning enables you to control your children's and grandchildren's inheritance and even provide them a monthly income long after you are gone. Royal American has the expertice to help you make the right decisions.

Create a Lasting Legacy for your family

Variable Annuity Monitoring Service

If you feel as if you were abandoned by your stockbroker after purchasing your variable annuity … our Platinum Plus service may be just what you need. Are you wondering which funds to choose or want to know if you have chosen the right funds in the first place? It is very common to be abandoned after a broker receives his commission. Now he needs to find someone else so that he can make more money. At Royal American, we can make sure that you are in the best funds (sub accounts) and that the mix of funds is allocated for your specific circumstances. If by chance your broker is still helping you, we can act as a third party to periodically review recommendations he makes.

You will never be abandoned again

Rebates on Fixed Annuities and Life Insurance Purchases

When the purchase of a fixed or equity–indexed annuity is appropriate, we search the nation for the best rates, bonus and terms! Commission rebates on fixed/index annuities purchased in California can put thousands of extra dollars into your pocket … money that usually goes directly to the insurance agent. Yes we can legally do this on new purchases and 1035 transfers from existing annuities! We can help you negotiate a rebate from your current insurance agent, or if you are comfortable that there is no conflict of interest, you may purchase it through Royal American Insurance Services, LLC and receive a 50% rebate of commissions.

Thousands of Extra Dollars in your pocket

Multiple Advisor Monitoring Services

Royal American Financial Advisors recognizes that many affluent investors work with multiple advisors. Research by CEG Worldwide has shown that the average number of advisors per investor increases right along with investable assets. Clients with $1 million to $5 million have an average of 2.9 advisors each, while those with $5 million to $10 million have 3.4 each and those with $10 million plus in investable assets have on average 5.7 advisors. In addition, fully three fourths of affluent investors rate most of their advisors as "fair" or "poor." How does an affluent investor make sure all of his advisors are really working in his/her best interest? One way is to allow Royal American to monitor and coordinate your other advisors making sure you do not have investment duplications, to eliminate stock overlap, and to offer checks and balances making sure you are getting good advice. Affluent investors need this service precisely because they typically work with more than one advisor. ***This service alone can be well worth our low flat fee.***

We are paid the same fee regardless of the number of transactions.

PLATINUM PLUS Concierge Services

Save Time & Save Money … All For One Low Fee

Just Try and Get these Services from your Stockbroker!

Home & Car Insurance Shopping Service

Protect your most valuable assets

Ever year we are glad to help you make sure that you are not overpaying on your home or automobile insurance. What is the rating of your insurance carrier? How do they rank compared to their piers? Since we do not offer property & casualty insurance, our only goal is to find you the best rates and coverage, saving you both time and money.

Bank CD Rate Search Services

Get access to the Nation's Best CD Rates

When you need to invest or reinvest in a bank CD, let us search our national database for the best rates. As an added convenience, we can often arrange for local banks to prepare needed paperwork in advance. Many of affluent investors have hundreds of thousands of dollars in CDs and this service alone can put real money in your pocket each year. Earning an extra ½% on $500,000 in CD's and money market could potentially put an extra $2,500 per year in your pocket.

Travel Services

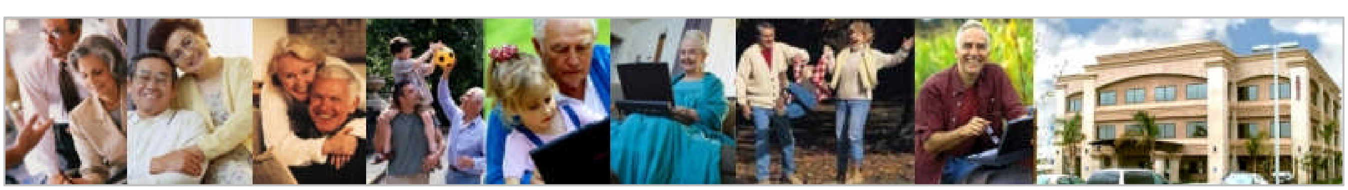
Fly for Less

With this Platinum Plus Concierge Service you can make sure you get the very best deal on travel related expenses. Let our staff research the best airfares, best rental cars, best cruises, best yacht rentals, best vacation packages and even best local limousines. Additional resources and affiliate relationships are being considered every month.

Reminder Services

Protect important relationships

If you have ever forgotten an important anniversary or birthday, you will really appreciate this concierge service. Once your important dates are entered into our confidential database, we do our best to make sure you never miss an important date again. We have even sent flowers for clients that couldn't get to the florist … a real relationship saver!



ABOUT ROYAL AMERICAN

RECAP OF SERVICES

Professionalism – Competence – Personal Service

Even superior portfolios will encounter turbulence from time to time. The environment is often one of constant temptation and noise from the media providing many competing siren songs that must be ignored.

Our job as an investment advisor is to be part educator and part consultant … helping our clients understand where they are, where they want to go, and what their options are to get there.

Your advisor needs to be responsive and be someone you can trust. When choosing an advisor to manage your financial affairs we know that you are seeking more than advice. You want a firm with a personal approach to building wealth and a vision for the future.

Helping clients make smart investment decisions

Our Mission is to have the reputation as a Trusted Knowledgeable advisor that understands the varied needs of our affluent clients, that helps to protect, their portfolio, but also their families, their businesses and their future financial security. An Advisor that is responsive and available.

Advisors that are both Available & Responsive

If you are in a commission based relationship with your stock broker, there will always be that little question in the back of your mind, "Is this really in my best interest?", no matter how much you trust or like your broker. Such is the nature of a commissioned based relationship. A commissioned stockbroker simply must generate transactions in order to make money.

Investments that are not even available through typical stockbrokers

Because Royal American Platinum Advisory Accounts are flat fee programs, when we call you with any recommendation, you can feel confident that it is made in your best interest. We trade as little or as often as necessary to keep you in the best available investments. When you do business with Royal American Financial Advisors, you enjoy access to a comprehensive range of investment vehicles that are just not available at other financial institutions, plus the peace of mind that comes from knowing that your advisor is committed to bringing you the best strategies.

Peace of mind that comes from knowing that your advisor is committed to bringing you the best strategies

Since 70% of American adults use the Internet on a regular basis (Gartner Group) and millionaires are 30% more likely than other consumer groups to go online (Forrester Research), Royal American uses eMail to supplement phone calls and face-to-face meetings. We believe that working with an Investment Advisor is about staying in touch with a professional who is your expert – always there to provide information and advice in keeping with your financial situation, market conditions and tax concerns. After all … you worked hard to build your wealth, shouldn't somebody be in your corner to help you keep it?

Only 10% of today's millionaires inherited their wealth.

(US Trust)

MEET THE ADVISORS

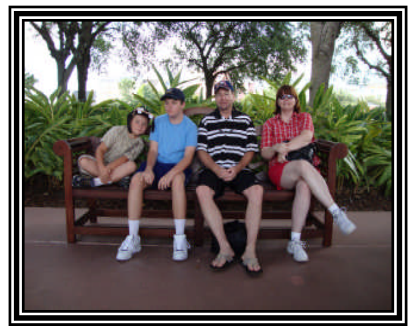
Teamwork – Experience – Discipline

At Royal American Financial Advisors we like to say we are in the Stay Rich Business and not the Get Rich Business. Royal American strives to provide each client with the highest quality investment advisory services.

John Borger, CFP® - Registered Investment Advisor

"Financial success is not the result of one single right decision. Reaching you goals is a process that requires knowledge and determination."

Registered Investment Advisor and author, John knows the inside secrets on how to preserve assets and increase income. John has a wide-ranging business and educational background and is an experienced financial consultant and estate planner. He has undergone extensive financial product training and has earned his Certified Financial Planner™ (CFP®) designation. Co-founder of Royal American Financial Advisors and Royal American Insurance Services, John is a FINRA series 7 licensed broker, holds a California insurance license (0B08460) and specializes in assisting retirees reduce risk while maximizing investment performance. John lives in Menifee, California with his wife Cara and his sons Tyler and Trevor.



CFP® | CERTIFIED FINANCIAL PLANNER™ | CFP™

The certification marks above are owned by the Certified Financial Planner Board of Standards, Inc., and are awarded to individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

Scott Buchanan – Registered Investment Advisor

"If there is anything we want in life, we must first be willing to give it."

Scott has always believed that his client's needs must come before his own. Not only because it is the best way to retain satisfied clients, but because it is the right thing to do. Scott is dedicated to helping his clients reduce risk, enhance returns, and avoid common costly financial mistakes. Scott believes that a person's true character is revealed by the clarity on one's convictions, the choices that are made, and the promises that are kept. Scott is actively involved in his community striving to make the world a little better through his efforts. Above all Scott believes the importance of family and is dedicated to his wife Kara, son Ryan, and daughter Isabella. Scott believes that the most important thing we can do to make the world a better place is to love and nurture the children with which our lives are blessed.

A FEW DISCLOSURES

See Form ADV for Complete Disclosures and Information

General Information: Royal American Financial Advisors, LLC ("RAFA") is a fee only California registered investment adviser offering a diverse array of financial products and services. RAFA and its representatives are in compliance with the current registration and/or notice filing requirements imposed upon registered investment advisors in California. RAFA will only transact business in States in which it is registered, or qualifies for an exemption or exclusion from registration requirements. As prescribed by rule 204-3(c) of the Investment Advisors Act of 1940, Royal American Financial Advisors, LLC, hereby offers to deliver, without charge, a copy of its recent brochure (ADV Part II) upon request. Call 888-294-0648 for your own copy.

Insurance Rebates for Platinum Clients: The basis for providing fixed annuity commission rebates is found in the California Insurance Code Section 750(d) "…nothing in this section is intended to limit, restrict, or in any way apply to, the rebating of commissions by insurance agent's or brokers, as authorized by proposition 103, enacted by the people at the November 8, 1988, general election." Remember that Rebates discussed are only authorized for California and cannot by law be offered for any security product such as variable annuities. You alone decide whether or not to purchase any financial product.

Broker-Dealer: Royal American does not hold client's money or securities. Custodial Services for advisory accounts are processed through TD Ameritrade Institutional Services, Schwab and other custodians as agreed by advisor and client.

Legal Referrals: RAFA utilizes independent law firms for some client services which charge separate and typical compensation. No client is under any obligation to utilize legal referrals made. Royal American does not earn any referral fees from attorneys.

Insurance Company Affiliation: RAFA recommends, when appropriate, fixed annuities and life insurance to clients which may be purchased through Royal American Insurance Services, LLC ("RAIS"). Agents may receive separate typical compensation for insurance and/or annuities purchased by Advisory clients. Platinum Plus accounts are Flat Fee accounts and any life insurance or fixed annuity recommendations may be purchased through any agent you choose, even agents not affiliated with Royal American.

Privacy Policy: At RAFA we take our clients' confidentiality very seriously and all communications are treated as confidential and proprietary. For our Privacy Policy notice or other questions please call 951-679-2065.

Directions: Royal American Financial Advisor's offices are 10 minutes north of Temecula in southern Riverside County. From North or South take the 215 Freeway to Newport Road and go West. Stay on Newport Road for about 1 mile and we are in the Newport Commons development on the right hand side. We are in the last building in suite 4 upstairs.

Our Address: 27912 Newport Rd., Suite 4 – Menifee California – 92584
Our main telephone is 951-679-2065 and our Fax number is 951-679-2660

FEE SCHEDULE

Simple - No Hidden Fees - No Long Term Contracts - Real Value
Platinum Plus Value Added Services Included – Saves Time & Money

PLATINUM PLUS ADVISORY ACCOUNT

Royal American Financial Advisors' Affluent Client Solution

$1,000,000 to $3,000,000 Portfolios:	**$2,500 per quarter One Flat Fee**
Portfolios in excess of $3,000,000:	**Flat Fee Negotiated**

Platinum Accounts are Limited to 40 Clients per advisor to provide you the highest level of customer service. Our fee structure offers tremendous value for affluent investors. The higher your balance … the lower fees will be as a percentage of portfolio assets.

Valuable Platinum Plus program services give affluent investors the potential to save ***significant money and time*** when compared to "yesterdays" advisory services.

Minimum portfolio size is $1,000,000.

Assets under management can be transferred from another advisor, broker or banker with NO CASH required to open your account. Some Platinum Plus clients use our service to monitor their other advisors and money managers to cross check their recommendations, making sure all are truly working in their best interest.

Clients may incur certain charges imposed by third parties in connection with their investments including, but not limited to, mutual fund fees or commissions, surrender charges, deferred sales charges, 12(b)-1 fees, variable annuity sales commissions, qualified retirement account fees, spread costs, and transaction ticket charges. Ask for the current fee schedule for the custodian that will hold your assets. Fees will be disclosed in advance.

For additional questions please call 888-294-0648
We are here to serve!