

Convenient Borrowing Power

A margin credit line⁵ is available and is limited only by the marginable value of your securities. You can access margin credit by writing a check or buying securities. Amounts not available for payment in cash or money-market funds are automatically drawn from your account up to your available limit. Any outstanding loan balance will be reduced as cash enters your account.

Annual Summary and Tax Package⁶

An indispensable tool when preparing your taxes, your 1099 forms are included, as well as annual summaries of deposits, withdrawals and year-end portfolio values.

Open an Advantage Account today. To open an Advantage Account, you must have \$5,000 in cash or marketable securities (cash minimum \$1,000). Enjoy better control of your finances and see the rewards of keeping your money working for you.



Advantage Account



⁵Margin trading entails greater risks and is not suitable for all investors. If the market value of the eligible securities in your margin account declines, you may be required to deposit more money or eligible securities in order to maintain your line of credit.

⁶Available for certain personal and business accounts. Contact your Financial Advisor for details.

We All Know the Fundamental Rule of Money Management: Keep Your Cash Working

When money sits idle, it loses its earning power through inflation. With an Advantage Account, your cash is always working for you.

An Advantage Account incorporates all the financial services you need to develop and maintain a successful financial plan. By offering many of the convenient features of banking — including check writing and a Visa® Gold Check Card/ATM card¹ — this personal cash management program lets you take a comprehensive approach to managing your investments, your retirement savings and even your everyday household expenses.

The Advantage Account is based on the concept of continual investment. Here's how it works:

- Your Advantage Account includes all of your investment transaction activity, making financial management organized and easy.
- All excess cash in your account is invested in an FDIC-insured option² or one of several money-market funds³ — whichever one you choose.
- Your money is never inactive; all earned interest, dividends and deposits in your account are swept daily, down to the penny, and reinvested into your selected sweep option.
- If you elect direct deposit, all or a portion of your paycheck will begin to earn dividends immediately.
- You can even have money transferred from your other bank accounts into your Advantage Account on a regular basis.

¹Subject to credit approval.

²The Bank Deposit Account sweep option consists of an FDIC-insured, interest-bearing deposit account. Deposits in the Bank Deposit Accounts are obligations of Wachovia Bank, N.A. only and are not obligations of, or guaranteed by, Wachovia Corporation or any of its subsidiaries.

³An investment in money market mutual funds is neither insured nor guaranteed by the U.S. Government, and there can be no assurance that the funds will be able to maintain a stable net asset value of \$1.00 per share.

Choice of Several Sweep Options

Your cash, when not invested in stocks or other securities, is invested in one of several sweep options — whichever one you choose. Every day your dividends, interest and excess cash are swept down to the penny and reinvested — automatically.

Detailed Monthly Statements

Each month, you'll receive an easy-to-follow statement that recaps all account activity, including your securities positions, buy and sell activity, interest and dividend credits and margin activity. The statement will also include all cash transactions from check writing to check card use.

Gain/Loss Reporting

Your Advantage Account statement will also include a complete listing of realized and unrealized gains and losses. This will help save time and money at taxtime.⁴

Visa Gold Check Card

There are no monthly interest charges on purchases made with your Visa Gold Check Card. Purchases made with the card will be debited from the account. Lost cards can be replaced within 24 hours.

Additional Travel Benefits with Visa Gold

- \$400,000 in travel insurance for each family member
- Cash advances of available funds from 200,000 banking offices worldwide
- Emergency legal and medical assistance

⁴Gain/loss data shown on your account statement is for your information only and is not a substitute for your own records and the year-end form 1099. Cost data and acquisition dates provided by you are not verified by us. Please consult with your advisor to determine the tax consequences of your securities transactions.

Quick Access to Cash Through ATMs and Banks

Your Visa Gold card allows you access to cash from your Advantage Account through more than 500,000 Visa® ATMs throughout the world and cash advances through Visa member banks. The processing bank may assess a transaction fee.

The Convenience of Check Writing

Your Advantage Account works just like a checking account, but your cash is always invested and working for you. Access your cash at your convenience through unlimited, no-minimum check writing.

It's easy to track your expenses by checking off a category box on each Advantage check. The codes are printed on your monthly statements.

Online BillPay

One of the most time-saving features of the Advantage Account is our Online BillPay Service. This feature allows you to pay anyone in the United States, 24 hours a day, seven days a week. With Online BillPay, you can eliminate the monthly tasks of writing checks, buying stamps and worrying about mailing your payment on time. You can give your payment instructions via the Internet.

Payroll and Government Direct Deposit

Whether you deposit all or part of your paycheck, your Advantage Account puts your money to work for you right away — before you find other ways to spend it.

Bill Payment Service

Your account can automatically send out up to five regular payments per month, making obligations such as your mortgage and insurance premiums hassle-free.