

*We all have dreams.*

*Make yours a reality!*

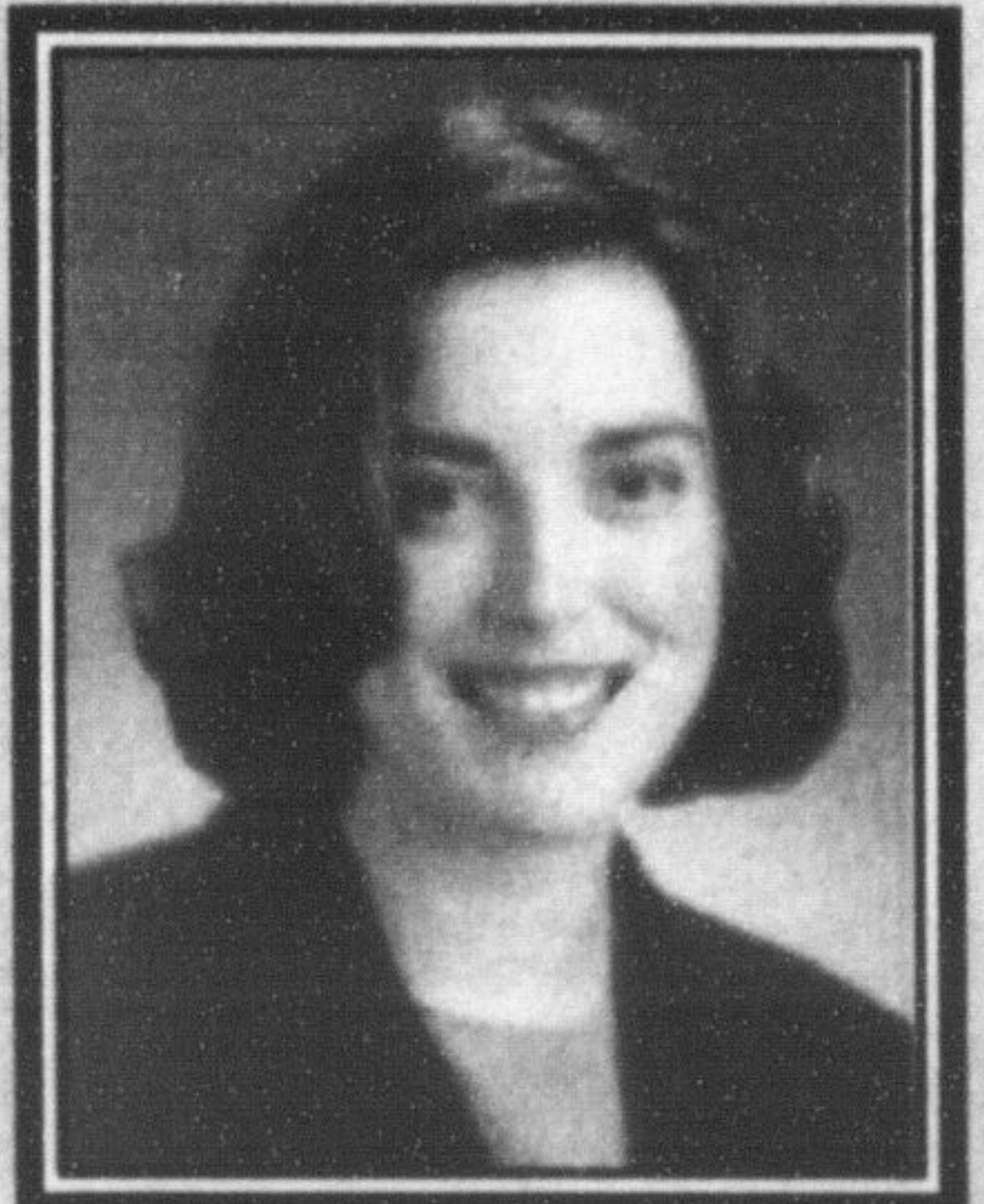


Research shows that people who work with a financial planner are more likely to reach their goals than those who receive little or no advice. A financial planner can help you to set your goals, as well as develop a diversified plan including mutual funds, that will get you there. More importantly, a financial advisor can keep you on track through uncertain markets around the world and uncertain times in your own life.

Whether you want to retire to the cottage, to Arizona, or to your garden, I can help you get there. My name is Melissa DeBrouwer, and I'm a Certified Financial Planner. Financial Planning is all I do, full time, year round. I understand that everyone has a unique vision. That's why each plan & portfolio I prepare is customized to reflect that individual or family's situation and goals. A comprehensive financial plan addresses all possible contingencies, so that when life throws you a curve ball, you're ready.

A well-structured portfolio including Northwest mutual funds may be part of the implementation of that plan. Mutual Funds provide diversification and the potential for superior growth over the long term to meet the needs of your long-term goals. They also are a good way to invest in the stock market. Before mutual funds were invented in the 1930's, the small investor couldn't afford to buy enough stocks to diversify and spread the risk. Buying shares in a mutual fund that owns dozens of stocks in different industries and countries lessens the risk considerably. Mutual funds give the average investor a chance to earn high returns with an acceptable level of risk. Mutual funds are designed as long-term investments and over the long term most of them make money.

Call Jackie or Alison today to book your initial consultation. We have extended hours in January and February and I look forward to meeting with you.



Melissa DeBrouwer  
C.F.P.



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**Northwest  
Mutual Funds Inc.**  
*Aiming For Better Returns With Less Risk*

Please read a Mutual Fund's simplified prospectus carefully and consult a Certified Financial Planner before investing. Mutual funds are not guaranteed; their values change frequently. Investors may experience a gain or loss when they sell their units in any mutual fund. Sponsored in part by Northwest Mutual Funds.