it's your journey.
we help you plan for it.

Gill Capital Partners

what is your next pivotal milestone?

- *retirement*
- *sending the kids to college*
- *estate planning*
- *starting a business*
- *succession planning*
- *becoming financially independent*
- *boosting your personal wealth*
- *finally having enough*

a closer look at our services.

money management

According to many investors, as the market becomes uncertain, their decision making confidence also takes a dive. Strategies for outsmarting the bear are very different than running with the bull. At GCP, we've weathered both bull and bear markets. We know that one investment strategy will never work in every single market environment. As the market shifts, you need a fresh perspective, new ideas, and a unique approach. GCP brings a seasoned perspective to the development of your allocation plan that helps diversify risk and brings more value to your investments. Every recommendation we make is based on careful research, trend analysis and staying on top of market changes as they occur. The companies we invest in must show profitability and have a proven track record. And since we're not tied to a particular firm or obligated by commissions, GCP is able to offer a broader array of investment options. We work with you to develop a plan customized to your needs and lifestyle. One that is flexible enough to change as your lifestyle changes.

managed accounts

When needed, GCP works with professional money managers on behalf of our affluent and corporate clients. Using a team approach, we are able to address your portfolio management needs with the appropriate level of expertise and support.

The balance between our investment expertise and the specialization of a professional money manager gives you access to a more sophisticated investment solution. The result? You benefit from a disciplined, individualized approach to managing your wealth.

tax planning & preparation

Millions of dollars are lost every year, because taxpayers aren't taking advantage of the most beneficial tax strategy. Tax laws are constantly changing, and we make it our priority to stay current with those changes. That's how we can offer tax planning and preparation services that live up to the promise of achieving maximum tax efficiencies and a better return on your investments. If you're an existing client, it makes sense for GCP to handle your taxes, because we're already familiar with your investments. But even if you're a new client, we'll get you up to speed quickly and help you get maximum results.

financial planning

For many, managing finances becomes challenging. You've got enough to think about today, let alone worry about next month, or even next year. But you won't get as far as you need to go without first taking a look at your starting point. Getting a good read on your financial situation is one of the most important and beneficial things you can do for yourself, and your financial future.

Financial planning is a necessary checkpoint to determine how your finances look now, and whether or not you are poised to stay financially healthy in the future and on track to reach your goals. We do an in-depth analysis of your complete financial picture and weigh in the following:

- *Cash flow*
- *Income*
- *Debt*
- *Taxes*
- *Insurance*
- *Savings plan*
- *Stock options*
- *Current assets*
- *Retirement planning*
- *Estate planning*
- *College planning*

Whether your priority is estate planning, retirement, or simply putting together a smarter tax strategy, GCP will work with you to develop an action plan to help you reach your goals. Not only do we map out, step-by-step exactly how to implement your financial strategy, we help you monitor your progress along the way. By doing so, it keeps your footing secure and your goal in sight. Maybe you're just interested in getting a good savings plan or what to do with a 401(k) rollover, you can start off with one or two priorities. Or put together a master plan that encompasses everything. Whatever your goal is, we're here to help you find the solution.

What will a financial plan do for me?

- *Give you a clear understanding of your financial picture.*
- *Help you better determine how you will reach certain milestones.*
- *Provide the pathway to the resources to fund your goals.*
- *Reduce the negative impact from unexpected life events.*

Wherever you are in life's journey, you're probably looking forward to your next landmark financial destination. Getting there takes a combination of vision, planning and sharp execution. Gill Capital Partners (GCP) wants to help get you there with greater ease and predictability. As registered investment advisors, we have years of real-world financial experience and take pride in an outstanding reputation for credibility, reliability and a high level of personal service. Our commitment to helping you reach your goals extends way beyond just meeting your expectations. We're not content unless our clients benefit from our services to the point that their financial landscape is dramatically altered. How's that for a far-reaching promise you can invest in?

take charge.

Our planning expertise, 20-plus years of financial services experience, strategic resources and innovative business practices enable us to take your investment dollars as far as they can go. We offer a unique suite of services you won't find at many other firms. Take a look.

Gill Capital Partners provides the following Wealth Management services:

- *Customized full-service financial planning*
- *Money management*
- *Tax planning and preparation*

What's Your Plan?

Any journey worth the adventure insists on a plan. You can't take charge of your financial destiny without one. Sure… you could go it alone; but to reach the top, it's usually best to take along a guide. What's valuable about having a financial advisor is the expert eye helping you navigate. Meaning, you have a specialist who is actively and effectively overseeing your investments, taxes and estate planning. And the best part is that person takes as much care with your money as he does with his own.

Why Gill Capital Partners?

Your life doesn't follow a straight-line approach, so why should your investment strategy? GCP brings a unique perspective to your financial long view you don't always get from the big-named firms. We aren't incented by commissions to sell a particular name brand investment option. So you can trust our advice to be credible and in your best interests – not our own. And we have a broad range of services designed to bring the desired results to every aspect of your financial life.

The Difference is Capital… **Gill** Capital Partners

Capital Truths: The best relationships are built upon mutual trust and respect. We understand that trust has to be earned. Which is why at Gill Capital Partners, we consistently treat every individual with honesty, equality and integrity. It's been our experience that when it comes to cultivating long-term business relationships – we're only as good as *your* word.

Capital Speak: True partnerships all have one common denominator – highly effective communication. At Gill Capital Partners, we're good listeners. We believe in understanding your needs first, before we sit down to give financial advice. But when we do – you can count on straightforward solutions and honest advice – no matter what. We all speak the same language – Capital Speak.

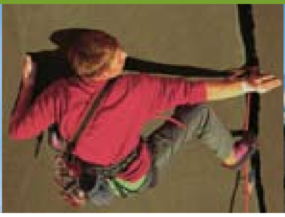
Capital Impressions: We want you to feel comfortable and open enough to share your greatest hopes, dreams and ambitions. Everything we say and do creates a forum that makes this possible. Your overall experience with us is just as important as the end result. We're all working toward the same goal – your success. You'll always leave Gill Capital Partners with good lasting impressions.

dreams into plans into action

Whether you're close to retirement, just starting out, or somewhere in between, Gill Capital Partners will help get you where you need to go. Give us a call for a free, no obligation consultation. Or visit us on the Web at www.gillinvest.com.

About Gill Capital Partners.

Gill Capital Partners is an independent Colorado financial services firm, serving clients since 1983. Their suite of services includes wealth management, institutional services and corporate services. To learn more about the Capital Difference, please contact Gill Capital Partners.


Gill Capital Partners

Phone. 303.296.6260 • Toll Free. 800.288.3777 • Fax: 303.296.6213
600 South Cherry Street, Ste. 800 • Denver, CO 80246 • www.gillinvest.com