Collect your...

"Investor's Library" Absolutely FREE!

See inside...

PFRL02E

Dear Subscriber:

Risk and reward. The two-sided coin of investing.

Empowering you to make sound decisions and enriching your portfolio is what we do at *Personal Finance*. You're our biggest investment.

That's why we're pulling out all the stops ... assuming all the risk ... and giving you all the rewards. Let me explain:

It costs us time and money to mail, process and track renewal reminders. It's a drain on us and a bother for you. So the five of us got together and decided to take a big risk by offering everything ... up to five reports ... in one place, at one time ... to subscribers who renew now instead of later.

Let me say that again:

Renew your subscription to *Personal Finance* today ... save us the cost of future renewal notices ... and you'll get up to 5 Special Reports for your loyalty. It's like getting your own Investor's Library FREE!

Whew! You may not need all the stocks in all the reports, but isn't it nice to know that you've got them — at no cost?!

Not only that, but ...

... you'll get *Personal Finance* at our **LOWEST RATE** and protect yourself against a future price hike. You'll get continuous, uninterrupted service. Never miss a single issue. You'll get the Daily Post-Bell Wrap-up and the Weekly Market Overview online — ready when you are.

As always, you and your subscription are fully protected by our money-back guarantee.

We'd like to invest in you! May we count on you to invest in us?

Just follow the instructions on the Renewal Savings Coupon.

Or go to www.pfnewsletter.com/renew or call 1(800) 832-2330 for fastest service.

Sincerely,

Neil J. George

11/20

Editor

P.S. I hate to sound like a broken record, but I'm not kidding: we simply can't offer this "dream package" deal again. Don't let it slip by!

RENEWAL SAVINGS COUPON

The state of the s	CONTRACTOR AND A CONTRACTOR AND ADDRESS AN			
YES! I'm taking advantage of this lowest sa	le price offer for <i>Personal Finance</i> .	Payment Options:		
Please reactivate my subscription as follows:		Check enclosed (payable to Personal Finance)		
□ BEST OFFER: 3 years for just \$207 . I save \$84 and get <u>ALL 5 reports</u> .		☐ Charge my ☐ MasterCard ☐ Visa ☐ American Express ☐ Discover		
□ GREAT OFFER: 2 years for just \$138. I save \$56 and get 5 Tech Stocks Set To Soar, 10 Outstanding Everyday Stocks To Own and 6 Growth Stocks For Today's Rocky Economy.		Credit Card #		
GOOD OFFER: 1 year for just \$69. I save \$28 and	get 5 Tech Stocks Set To Soar.	Exp. Date Sig. (credit card orders only)		
.qei 03488395-0001 0721290	08/10/05	E-mail address		
		Phone # () (in case we have a problem with your order)		
		1750 Old Meadow Road McLean , VA 22102 Toll FREE Phone 1-800-832-2330 Fax 1-703-827-8809 www.pfperseletter.com/genery		
		1750 Old Meadow Road McLean, VA 22102 Toll FREE Phone 1-800-832-2330 Fax 1-703-827-8809 www.pfnewsletter.com/renew		

PLEASE RETURN IN POSTAGE-PAID ENVELOPE.

Build your wealth with your <u>FREE</u> 5-Volume Investor's Library when you renew today!

Volume 1: 5 Tech Stocks Set To Soar

Everyone is familiar with Microsoft and Cisco, but which companies will be in the news tomorrow and the day after? We've pinpointed 5 little-known tech champs expected to return tidy gains for their investors. Each is a leader in its field, each in a high-growth industry. Discover

our carefully selected picks of the most promising companies in the semiconductor, telecom, software and communications equipment sectors.

Volume 2: Value Stock Funds Set To Flourish

The market bust of 2000 brought investors to their senses when it came to value stock funds. Instead of being in funds with out-of-control valuations, investors want something new but old: solid mutual funds that promise steady growth over the long-term. As smaller value growth

stocks continue to outperform the big cap averages, you'll find the funds that will flourish in this special report, including small, mid and large caps, REITS and more. **FREE**



FREE!

Personal Phance

(over, please)

Easy Ways To Order

Personal Finance
PO Box 3808
McLean, VA 22103-9823

Call: 1(800) 832-2330

Fax the front of this page to: 703-827-8809

Online at www.pfnewsletter.com/renew

MONEY-BACK GUARANTEE

f any issue of *Personal Finance* fails to help you meet your financial and investing goals, you can get a prompt refund on all your unmailed issues. The issues you already received and your Investor's Library are yours to keep.

Build your wealth with your <u>FREE</u> 5-Volume Investor's Library when you renew today!

Volume 3: 6 Global Powerhouse Companies For Every Kind of Portfolio

The worldwide demand for everyday consumer goods and products and services is unrelenting. The companies that can meet that demand will make big profits for themselves — and their investors. In this special report, you'll learn which

VOLUME 3
6 Global Powerhouse
Companies For Every
Kind of Portfolio

companies are establishing a global dominance and which can capture revenues in markets around the world.

Volume 4: 10 Outstanding Everyday Stocks To Own

Just because a company is established and produces a well-known product doesn't necessarily mean it's a good investment. Sluggish growth, overvaluation and lackluster marketing can pull down an otherwise strong company. So what brand name firms should

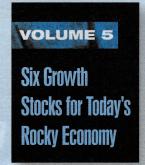
you invest in? Find out in this special report. We select our 10 favorite consumer brand companies that perform well, now and for years to come.



Volume 5: Six Growth Stocks for Today's Rocky Economy

It's one thing for a company to do well today, but what about months from now? How can you tell which will be profitable this year or the next? While no one has a crystal ball, this report identifies companies poised for long-term growth, strategic positioning and increased profits.





PFBREM



BUSINESS REPLY MAIL

FIRST-CLASS MAIL

PERMIT 9336

MCLEAN VA

POSTAGE WILL BE PAID BY ADDRESSEE

PERSONAL FINANCE PO BOX 3808 MCLEAN VA 22103-9823 NO POSTAGE NECESSARY IF MAILED IN THE UNITED STATES



Take up to \$89 OFF your subscription when you renew today

Take up to \$89 OFF Your Renewal Price!

Dear Subscriber:

Here at *Personal Finance*, we're obsessed with one thing: money.

As in: where to find it, how to hang onto it, how to make it. More of it. For you.

Big or little, we never miss an opportunity to make you a buck. That's why I'm pleased to tell you that we've <u>slashed our prices</u> and passed the savings onto you!

You heard right: Renew your subscription to *Personal Finance* today and you'll get it at our <u>obscenely</u> cheapest, penny-pinching rate available! Up to \$89 OFF the regular price!

Personal Finance puts the power of sound financial planning in your hands ...

The best companies for growth. Choose from a range of investments that outdistance the S&P 500 without breaking a sweat.

The best companies for income. If you like finding a juicy check in your mailbox, we'll tell you where to find safe, secure, high-dividend firms.

The best mutual funds. Looking for diversification? We'll steer you to coveted no-load and low-load fund groups.

The best aggressive investments. If your risk tolerance runs to skydiving and bungee jumping, you'll probably want to check out our selection of high risk/high reward offerings.

You'll continue to gain from the expertise of not one but five of the most respected analysts in the industry. No other publication gives you such a comprehensive overview.

And now — you can get it at the deep-discounted price of up to \$89 off!

Lock in your savings now ... before the price goes up.

Send back the Renewal Savings Coupon today. If you prefer, you can renew online at www.pfnewsletter.com/renew or call 1(800) 832-2330 for immediate assistance.

Sincerely,

Andrea Prendergast

Customer Service Manager

P.S. The earlier we hear from you, the faster we can pass the savings on to you. These terms may not be repeated.

YES! Renew my subscription to <i>Personal Finance</i> for the term checked off below. I'll get the guaranteed lowest rate. □ BEST RATE: 3 years for \$202. I save \$89. □ GREAT RATE: 2 years for \$128. I save \$66. □ GOOD RATE: 1 year for \$64. I save \$33.		Check enclose Charge my Credit Card # Exp. Date				E-mail address (to receive free e-mail updates) Phone # () (in case we have a problem with your order)	
MONEY-BACK GUAF	RANTEE: If any issue of I					4 Easy Ways Mail to: Personal Fin PO Box 380 McLean, VA Call toll free: 1(800) Fax this page to: 70 Online a www.pfnewsletter.	ance 8 22103-9823 832-2330 03-827-8809 tt:
	SINESS -CLASS MAIL	S REPI	Y N			NO POSTA NECESSAF IF MAILEE IN THE UNITED STA	RY D

POSTAGE WILL BE PAID BY ADDRESSEE

PERSONAL FINANCE

MCLEAN VA 22103-9823

PO BOX 3808

Inddoddadlllaadlddaladadadddlallad

An Urgent Note from the Office of Walter Pearce



An Urgent Note from the Office of Walter Pearce



Dear Subscriber:

When Neil George told me that you hadn't sent your renewal instructions for *Personal Finance*, I was <u>stunned</u> — and more than a little disappointed. I just had to write and figure out why we haven't heard from you.

Did we fail you somehow?

Maybe you can get along without Personal Finance.

I mean — with thousands of sources to choose from, maybe you consider *Personal Finance* "just" another reference.

Not true! I don't have to remind you that *Personal Finance* won or placed as the Newsletter and Electronic Publishers Association's Best Financial Advisory Newsletter an amazing <u>8 times!</u>

... at LESS THAN 18 CENTS A DAY, you're getting one of the best bargains in publishing — 5 highly-respected analysts with proven track records for the cost of one.

Other subscribers have already renewed and are enjoying peace of mind and a NEW level of financial security.

In 2003, subscribers who followed some of our portfolio picks racked up TWICE AS MANY GAINS as the S&P 500.

This year has already seen <u>dramatic</u> shifts in the economy — and the coming year should be just as volatile. Is this <u>really</u> the time to be without the <u>comprehensive</u> wealth-building strategies you find in every issue of *Personal Finance*?

We're already gearing up for the new year. Our mission: to find investments poised to do 10 times better than the S&P — and we want you along on the hunt!

I need your help!

Your subscription is about to expire. When you renew today, I'll <u>personally</u> see to it that you don't miss a single issue. <u>Not one</u>.

Your subscription comes with a money-back guarantee.

We can't cover every worthwhile investment in depth in your regular subscription. Instead, we collected the BEST VALUE STOCKS in little-known or under-appreciated sectors. Get them FREE when you renew today. See the Renewal Savings Coupon above for more details.

For fastest service, call toll-free (800) 832-2330 or renew online at www.pfnewsletter.com/renew.

I'll tell Neil to look for your response.

Best regards,

Walter N. Pearce

Publisher

P.S In my unbiased opinion, we have the most cordial, best-trained customer service reps you're likely to come across. If you ever have a problem that they can't solve, just ask for me. It'll be my pleasure to help you personally.

YES! Renew my subscription to *Personal Finance* for the term checked off below. **Payment Options:** ☐ Check enclosed (payable to Personal Finance) I'll get the guaranteed lowest rate and you'll send me my Special Reports immediately as ☐ Charge my ☐ MasterCard ☐ Visa my bonus gifts. ☐ American Express ☐ Discover □ BEST OFFER: 2 years for \$148. I save \$46 and get Value Stock Funds Set To Flourish and 10 Outstanding Everyday Stocks To Own. Credit Card # Exp. Date ___/__Sig. ☐ GREAT OFFER: 1 year for \$74. I save \$23 and get 10 Outstanding Everyday Stocks To Own (month/year) (credit card orders only) E-mail address (to get free updates) 12/08/04 Phone # ((in case we have a problem with your order) PFRL06L/C-A 1750 Old Meadow Road McLean, VA 22102 Toll FREE Phone 1-800-832-2330 MONEY-BACK GUARANTEE: If any issue of Personal Finance fails to help you meet your financial and investing goals, you can Fax 1-703-827-8809 www.pfnewsletter.com/renew get a prompt refund on all your unmailed issues. The issues and special reports you already received are yours to keep.

FBREM



FIRST-CLASS MAIL

PERMIT 9336

MCLEAN VA

Indiable III million II blade belede II dleed

POSTAGE WILL BE PAID BY ADDRESSEE

PERSONAL FINANCE PO BOX 3808 MCLEAN VA 22103-9823 NO POSTAGE NECESSARY IF MAILED IN THE UNITED STATES 1750 Old Meadow Road McLean, VA 22102

last chance!

PFRL07E

last chance!

Dear Subscriber:

(I won't be able to call you that much longer ...)

Your subscription to *Personal Finance* has less than a month to go before it expires—and no word from you.

There are a few things you should know:

- This could be your LAST CHANCE to renew at the <u>lowest available</u> rate. Due to the rising cost of providing you with quality analysis, we may be forced to raise our prices soon.
- This could be your LAST CHANCE to keep your subscription coming without interruption. Even with the latest technology, it takes time to renew your order.
- This could be your LAST CHANCE to discover <u>new</u> places to invest here and around the world in our Investor's Series of Reports. Choose the sector and strategy that's best for you.
- This could be your LAST CHANCE to ride the money—making trends—specially found in *Personal Finance*, that will have a <u>profound effect</u> on the economy and portfolios of every size and shape.
- This could be your LAST CHANCE to capitalize on our promise to look for investments that could beat the S&P 500 by more than 800% over the next decade.
- This could be your LAST CHANCE to find the best deals in little-known and overlooked pharmaceuticals, real estate, utilities, precious metals, and more.
- This could be your LAST CHANCE to get first-hand advice from five of the country's most astute industry specialists in one place.

Ask yourself this: What will you gain by letting your subscription expire?

<u>Pay less than 18 cents a day</u> when you renew for one year. Your subscription is fully guaranteed.

A second home, college tuition, a financial cushion if tragedy strikes—just one good tip from *Personal Finance* could help you meet these goals easier than you can imagine!

While I can still call you subscriber, let me hear from you today.

Sincerely,

Andrea Prendergast

Customer Service Manager

renewal savings coupon

YES! I'll get the gua bonus gifts.	Renew my subscription to Personal Finance for ranteed lowest rate and you'll send me my Speci	r the term checked off below. al Reports immediately as m
	ER: 2 years for \$168. I save \$26 and get <i>Value Stock Fling Everyday Stocks To Own</i> .	Funds Set To Flourish and
☐ GREAT OF	FER: 1 year for \$84. I save \$13 and get 10 Outstandin	ng Everyday Stocks To Own.

Indlant

MONEY-BACK GUARANTEE: If <u>any</u> issue of *Personal Finance* fails to help you meet your financial and investing goals, you can get a prompt refund on all your unmailed issues. The issues and special reports you already received are yours to keep.



1750 Old Meadow Road McLean, VA 22102



PRIORITY ALERT: FINAL ISSUE ENCLOSED



22102+4327 10

PFRL08E

FROM: ANDREA PRENDERGAST, CUSTOMER SERVICE DIRECTOR

TO: PERSONAL FINANCE SUBSCRIBER

STATUS: URGENT AND IMMEDIATE

RE: SUBSCRIPTION CANCELLATION

FILE: 5-HA607DH-9

YOUR SUBSCRIPTION TO **PERSONAL FINANCE** IS DUE TO BE CANCELLED IMMEDIATELY. YOUR LAST ISSUE HAS BEEN SENT.

YOU WILL LOSE ALL YOUR "SUBSCRIBER ONLY" BENEFITS, INCLUDING ADVANCE NOTICE OF EXCLUSIVE INVESTMENT OFFERINGS.

TO REINSTATE YOUR SUBSCRIPTION WHILE YOU STILL QUALIFY FOR THE LOWEST RATE AND TO AVOID AN IRREVOCABLE DISRUPTION IN SERVICE, I MUST RECEIVE YOUR RENEWAL INSTRUCTIONS WITHIN THE NEXT 72 HOURS BY ONE OF THESE OPTIONS:

- (1) CALL TOLL-FREE 1(800)832-2330.
- (2) GO TO WWW.PFNEWSLETTER.COM/RENEW
- (3) MAIL THE ENCLOSED RENEWAL SAVINGS COUPON.

IF WE HEAR FROM YOU WITHIN THE SPECIFIED TIMEFRAME, YOU WILL BE ELIGIBLE FOR OUR LATEST MONEY-MAKING FORECASTS:

"6 GROWTH STOCKS FOR TODAY'S ROCKY ECONOMY" AND "6 GLOBAL POWERHOUSE COMPANIES FOR EVERY PORTFOLIO." SEE THE RENEWAL SAVINGS COUPON FOR DETAILS.

OUR REPRESENTATIVES ARE <u>STANDING BY</u> TO PROCESS YOUR ORDER. DON'T DELAY!

Postmaster: Deliver Immediately

PRIGRITY MESSAGE

Time Sensitive Document Enclosed

Renewal Savings Coupon

□ВЕ	ST OFFER: 2	years for \$158	. I save \$36.
□GR	EAT OFFER: 1	year for \$79.	save \$18.
			/11/04

MONEY-BACK GUARANTEE: If <u>any</u> issue of *Personal Finance* fails to help you meet your financial and investing goals, you can get a prompt refund on all your unmailed issues. The issues you already received are yours to keep.

Payment Options:
Check enclosed (payable to Personal Finance)
Charge my MasterCard Visa
American Express Discover
Credit Card #
Exp. Date $/$ Sig. $/$ (credit card orders only)
E-mail address(to receive free e-mail updates)
Phone # ()
2 Permit Themes
1750 Old Meadow Road McLean , VA 22102 Toll FREE Phone 1-800-832-2330 Fax 1-703-827-8809 www.pfnewsletter.com/renew

Do you remember...

Dear Reader,

Do you remember the first time you subscribed to Personal Finance? We do.

Do you remember when you heard about a <u>new</u> investment that paid off? Do you remember when you discovered a <u>new way</u> to keep Uncle Sam from ruining your gains with taxes? Do you remember a <u>new</u> sense of independence?

If you don't miss Personal Finance now, you will later.

You'll miss it when you need a clear read on the market — and it's not there.

You'll miss it when you want advance word on the best utility stocks or pharmaceuticals or high-tech companies — and it's not there.

You'll miss it when you want advice on the best companies for income or growth or diversification — and it's not there.

If you don't miss Personal Finance now, you will later.

... renew today. You'll get *Personal Finance* at our best rate. Start making some new memories — and new profits.

For your friends at Personal Finance,

Neil J. George

11/20

Roger S. Conrad

Floges S. Comad

Elliott H. Gue

Ivan Martchev

Yiannis Mostrous