CREDIT SUISSE

CREDIT SUISSE SECURITIES (USA) LLC

Family Office Services

Credit Suisse has supported the financial management needs of generations of the world's wealthiest families for over 150 years. We understand the challenges and complexities of preserving and growing assets and accomplishing tax-efficient intergenerational transfers of wealth.

Our Family Office professionals, part of Credit Suisse Securities (USA) LLC's ("CSSU") Family Wealth Management Services group, provide comprehensive, integrated support across the full spectrum of family wealth management needs: estate, insurance, tax and philanthropic planning; wealth education and family meetings; and foundation administration. Since 1992, our professionals have formed lasting relationships with family clients by using their professional and personal understanding of their clients' goals to assist in developing and implementing targeted, sophisticated wealth management solutions.

The Family Office professionals within the Family Wealth Management Services group are part of CSSU's Private Banking USA ("PBUSA") business, an industry leader in providing wealth management advice to ultra-high net worth individuals and families.

An Ongoing Planning Process

In addition to consulting on specific wealth planning issues as they arise, Family Office professionals provide sustained, coordinated support to help your family manage routine financial events. Throughout the year, your PBUSA Relationship Manager and Family CFO coordinate to organize and host meetings in accordance with your family's financial calendar.

January	Quarterly investment performance, tax and wealth planning review
April	Meeting with Family CFO and CPA; quarterly investment performance, tax and wealth planning review
July	Quarterly investment performance, tax and wealth planning review
August	Annual family meeting
September	Quarterly investment performance, tax and wealth planning review
December	"Advisor Conference" (year-end planning meeting with third-party tax and legal advisors)

Why Credit Suisse?

Today there are a multitude of entities that manage family wealth. Selecting the provider that will be a fit for your family can be a daunting task. When you choose Credit Suisse, your family will rely on a firm with a long, venerable tradition of advising the world's wealthiest families.

We invite you to contact us to learn more about how Credit Suisse can support your family's wealth management needs.

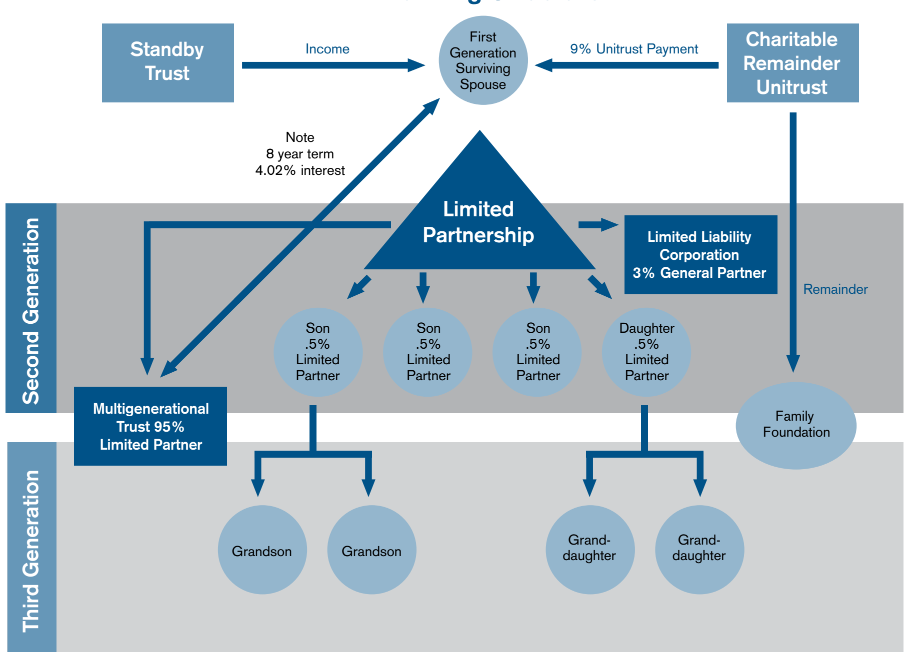
Your Relationship Manager and Your “Family CFO” Provide Ongoing and Integrated Family Office Services

In partnership with your PBUSA Relationship Manager, Family Office professionals provide families with the convenience of a primary contact, a Family Chief Financial Officer (“Family CFO”), who coordinates the resources necessary to support your family. The Family CFO is part of a deeply knowledgeable, multi-disciplinary team composed of professionals who are highly credentialed subject matter experts on a range of specialized issues relevant to managing family wealth. The Family CFO and his/her team have extensive experience in advising on multi-generational family needs spanning wealth accumulation and preservation, wealth transfer and wealth education. The goal of the Family CFO is to acquire a thorough understanding of your family and its unique tax, philanthropic and estate planning requirements in order to assist you in developing and implementing through your third-party tax and legal advisors a wealth management strategy that reflects your family’s priorities and is shaped by its objectives.

Our professionals employ their expertise to help families:

- Use gift and estate planning, including sophisticated wealth transfer strategies, to preserve financial legacies.
- Realize the potential of charitable gifts to function as a critical component of tax and estate planning, through trusts, foundations, donor-advised funds and outright/direct gifts.
- Manage and understand tax considerations through income tax reporting services and planning, including cash flow analysis, AMT planning and disposition of appreciated assets.
- Review life, property and casualty insurance so that this coverage can be used to leverage wealth transfer strategies.
- Understand the multiple dimensions of their wealth through multi-generational wealth education, including coordination of family meetings.

Multigenerational Family Planning Structure



Implementation

Investment recommendations from your PBUSA Relationship Manager are fully integrated with your various planning structures based on our understanding of your family's financial needs and goals. We help your PBUSA Relationship Manager create investment portfolios that consider your family's tax, estate and philanthropic plans.

Consolidated Reporting

As a Family Office client, your family will enjoy the benefits of consolidated statements that provide aggregated reporting on your assets, both marketable and non-marketable, including those not held at Credit Suisse. These reports, which are also available online, provide a detailed, comprehensive view of your assets. Features include:

- Reporting on both marketable and non-marketable assets
- Asset allocation by asset class and geography
- Cost basis information based on "tax lot" accounting
- Reporting at the family, individual, or entity level
- Transaction history listings

Sample Consolidated Report

Comprehensive Portfolio Summary

Oct 01, 20XX - Dec 31, 20XX

All Market Values Presented in United States Dollars

Portfolio Activity

Beginning Market Value	**78,642,942.00**
Contributions	32,307,135.37
Withdrawals	(7,724,505.12)
Interest	85,990.76
Dividends	277,106.68
Fees and Expenses	(43,818.74)
Foreign Taxes	(9,274.30)
Net Gains/Losses	13,139,093.47
Ending Market Value	**116,674,670.12**

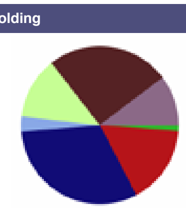
Top Ten Holdings

Security Name	Market Value
Family Oil and Gas Interest	29,438,730.00
Paintings - Family Collection	12,000,000.00
Family Real Estate Holdings - United Kingdom	11,014,295.63
Palo Alto Micro Cap	3,571,099.00
Family Real Estate Holdings - United States	2,712,500.00
Cleveland OH Wtrwrks Ser M [3.63% - 1/01/33]	1,645,000.00
Roche Holding ADR	1,261,950.00
Columbia Republic USD [10.0% - 1/23/12]	1,180,000.00
Novartis AG ADR	1,091,360.00
Canon Inc	1,043,236.66

Portfolio Performance

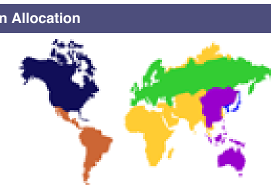
	Period	YTD
Return (Gross of Fees)	**13.63 %**	**29.55 %**
Fees	(0.06 %)	(0.31 %)
Net of Fees	**13.57 %**	**29.24 %**
Benchmarks		
S&P 500	6.70 %	15.79 %
Russell 2000® Index	8.90 %	18.37 %
MSCI EAFE	10.40 %	26.86 %
90 Day US Treasury Bills	1.29 %	5.06 %
Lehman Brothers U.S. Aggregate	1.24 %	4.33 %

Current Allocation by Holding



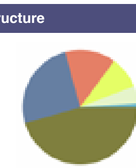
Asset Class	% Allocated	Market Value
Cash & Equivalent	1.23 %	1,435,225.45
Fixed Income	16.13 %	18,815,986.86
Equity	31.39 %	36,620,372.33
Absolute Return	3.06 %	3,571,099.00
Real Estate	12.68 %	14,793,256.48
Oil & Gas	25.23 %	29,438,730.00
Personal Assets	10.28 %	12,000,000.00

Region Allocation



Region	% Allocated
US & Canada	61.85 %
Europe	30.05 %
Japan	1.70 %
Latin America	3.10 %
Pacific Rim	1.30 %
Other	2.00 %

Portfolio Entity Structure



Entity	% Allocated
Revocable Living Trust	45.57 %
Family Resources LLC	25.23 %
Family Limited Partnership	14.24 %
Grandchildren's Trust	9.04 %
Marital Trust	4.99 %
Family Foundation	0.93 %

Important Information:

This sample, hypothetical report is shown for illustrative purposes only. The market values, positions, fees and asset allocation are hypothetical and do not represent an actual account. A supplemental consolidated report is provided to clients of CSSU for information purposes only. The monthly statement from the client's custodian is the official statement of positions and activity in the accounts. The purpose of the report is to provide clients with a consolidated, comprehensive perspective of their financial holdings.

About Credit Suisse

As one of the world's leading banks, Credit Suisse provides clients with investment banking, private banking and asset management services through Credit Suisse affiliates worldwide. Credit Suisse offers advisory services, comprehensive solutions and innovative products to companies, institutional clients and high net worth private clients through Credit Suisse affiliates globally. Credit Suisse serves clients in over 50 countries and employs approximately 47,000 people.

CREDIT SUISSE
Credit Suisse Securities (USA) LLC

Private Banking USA
Family Wealth Management
227 West Monroe Street
Chicago, IL 60606

www.credit-suisse.com