Investor

The Curian Story

Curian Capital's Custom Style Portfolios unlock the power of managed accounts for investors like you, regardless of your investment size.

The benefits are threefold:

1. Risk Management

- Every client receives a custom, written *Investment Policy Statement* (IPS), which helps ensure you don't assume more investment risk than you comfortably can.
- Curian's Asset Management team, Investment Policy Committee, and consultant CRA RogersCasey select an optimum combination of institutional money managers for your account.
- Ongoing monitoring — at the manager and portfolio levels — means you can avoid common pitfalls like style drift, personnel changes, etc.

INVESTOR BENEFITS

Peace of mind knowing you are pursuing your investment objective intelligently with fully diversified portfolios and custom asset allocations based on your needs.

2. Customization

- One of Curian's more than 300 portfolios is selected based on your investment objective, risk tolerance, and time horizon.
- You can choose from three different investment styles and exclude* six social sectors (nuclear power, tobacco, etc.) and individual securities.
- You can select one of eight tax-lot selling preferences, which will help you manage your tax situation.
- You can give viewing rights to your accountant, your attorney and others on your wealth-management team so they have access to your account, activities, gain/loss information, etc.

INVESTOR BENEFITS

You are in control of your investment, unlike with mutual funds and some other investment options.

3. Transparency

- You and those with viewing rights can access all account information 24/7 via the Web.
  - All holdings, transactions, tax information, and performance data.
  - All costs or fees associated with the account.

INVESTOR BENEFITS

You know exactly what you own and what you're paying for it.

Key Benefits

- **Risk Management** — Provides peace of mind that those charged with investing your money are doing their jobs and that you're pursuing your objectives in the best manner possible.
- **Customization** — You're in control of your investment.
- **Transparency** — You always know what you own and what you're paying for it.

About Curian Capital

A Registered Investment Advisor headquartered in Denver, Colorado, Curian Capital offers managed accounts to a broader range of investors than ever before — from high net worth to those with as little as $25,000 to invest. Investing in securities involves certain risks, including possible loss of principal.

* Please note that, with regard to the underlying securities in an ETF, investors cannot exclude certain social sectors or individual securities.

Curian Capital I 8055 E. Tufts Avenue, 10th Floor, Denver, CO 80237 I 877-847-4192 I www.curian.com

IADV11520 09/05

The Curian Story