

How Is Steve Nyvik Different? — You Matter!

I don't work with thousands of families, not even hundreds (I did but no longer). I work with 27 families. You work directly with me, not some assistant or relationship manager.

I want you to have all the time you need for your financial planning and investing, so I limit the number of families I work with to no more than around 35 families. This would keep me as busy as I want to be and yet allow me the time I need to do good work for you.

I want to know you – who you are, what you do, your family situation, your goals and fears, your financial situation, your risk tolerance, and your preferences.

I want you to directly own high quality income oriented investments and do so at a low cost. In essence, we are looking to develop a reliable steady tax preferred income that's enough for you to live on so that you need not spend capital to meet your retirement living needs.

I work together with my clients – like a team – and I look forward to answering your questions

and hearing your ideas anytime or at our regular periodic meetings. Your being involved helps you become more knowledgeable about investments and controlling risk as well as our making better investment decisions for you. In the end it is your money and you need to have confidence it is being best managed to meet your needs.

I want to make sure that you become financially independent and achieve your goals. I want your odds of getting there that much more likely because of our working together.

I work with an independent portfolio management company that puts no production quotas or pressure on me.

I want you to have a bank owned custodian with the accounts directly in your name to safeguard your life savings.

Lastly, I want you to have good value for what you pay, that you achieve your goals, and that I work together with you and your family over your lifetime.

ABOUT THE AUTHOR Steve Nyvik, BBA, MBA, CIM, CFP, R.F.P. is a Senior Portfolio Manager with Lycos Asset Management Inc. – an independent investment management firm located in downtown Vancouver, BC, Canada. Steve focuses on building income portfolios to meet family retirement needs and provides financial planning so that if 'life happens to you', your goals aren't derailed in the process. He has been in the investing and financial planning profession since 1992. Steve can be reached at: Tel: (604) 288-2083 Ext 2; Toll-Free 1-855-855-9267, or by email at: steve@lycosasset.com

FINANCIAL ADVISORS TEAM

Vancouver's distinguished financial advisors.

Lycos Asset Management is a Canadian independent investment management firm that approaches portfolios using a time-tested disciplined value approach.

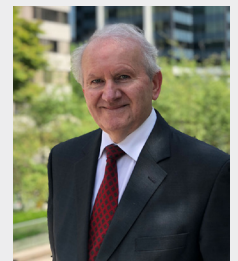
For more information please visit us online at www.lycosasset.com



Constantine Lycos



Steve Nyvik



Adrian Mastracci