

Fact Sheet

Investor Benefits

- o Education and Training
- o Market Information
- o Proprietary Investment Information

bvPerspectives™

Helps investors identify the more attractive parts of the bond market by calculating yield tables to highlight the relationships of bonds across credit ratings from AAA to B and maturities from 6 months to 30 years.

bvBondSelector™

Powered by bvAnalytics™, this bond screener provides specific bond analysis to help investors in their decision-making, including each bond's 'Extra Yield' and 'Risk Premium' relative to similar bonds.

- o BondVillage Investment Newsletter

A monthly newsletter which provides some of the best bond information and recommendations from BondVillage, including:

- Proprietary Yield Tables
- Top 5 Bonds of the Month
- Complete BondVillage Buy List across three categories: Value, Aggressive and Speculative.

www.BondVillage.com

Information and Resources for Bond Investing



Background

BondVillage (www.bondvillage.com) has been providing quality bond information, analysis and investment ideas to thousands of investors and financial advisors since 2001. BondVillage's analytics is available through its website, www.bondvillage.com, and through its monthly BondVillage Investment Newsletter.

BondVillage recognizes that the bond market is complex and very difficult for the average investor to understand.

Individual investors do not have access to the same level of bond information that is available for their stock and mutual fund purchases, and they lack the bond analysis tools available to the investment professionals. Consequently, many people purchase poorly researched bonds for their investment portfolios, or feel too uneducated about bonds to purchase them at all.

Our singular focus is to make each bond investor more educated and informed. BondVillage seeks to level the 'playing field' by providing bond information, analysis and investment ideas specifically tailored to the needs of the individual investor. Analysis and investment ideas are generated through bvAnalytics™, our proprietary bond analytical engine.

bvAnalytics™

BondVillage's bond analysis is generated by bvAnalytics™, a proprietary bond analytical engine that analyzes tens of thousands of bonds to identify the most attractive, risk adjusted bond investment ideas. bvAnalytics algorithms are optimized to analyze large amounts of noisy ('or dirty'), seemingly random data to identify patterns and key metrics, similar to the analysis of seismic data obtained in the exploration for oil. bvAnalytics performs a sophisticated Relative Value Analysis (RVA) to calculate the risk premium of each bond compared to every other bond, and rank orders them to identify the most attractive bonds investment ideas.

About Us

BondVillage is a privately held financial services company located in northern New Jersey, and has been providing quality bond information and analysis to thousands of investors and financial advisors since 2001. Its registered members include investment professionals from numerous financial service and accounting firms, including Morgan Stanley, Bank of New York Mellon, Fidelity, TD Ameritrade, Scottrade, Deloitte, KPMG and Moody's.

BondVillage provides co-branded and private label investment advisory services for online brokerage firms and Certified Financial Planners. BondVillage offers immediate benefits to online brokerage firms who wish to integrate bond investment information and trading ideas into their site. BondVillage services are also sold on a subscription basis to Certified Financial Planners and individual investors.

BondVillage's bond analysis is generated by bvAnalytics™, a proprietary bond analytical engine that performs a sophisticated Relative Value Analysis (RVA) on tens of thousands of bonds, and rank orders them to identify the most attractive bond investment ideas. For more information, visit www.bondvillage.com.