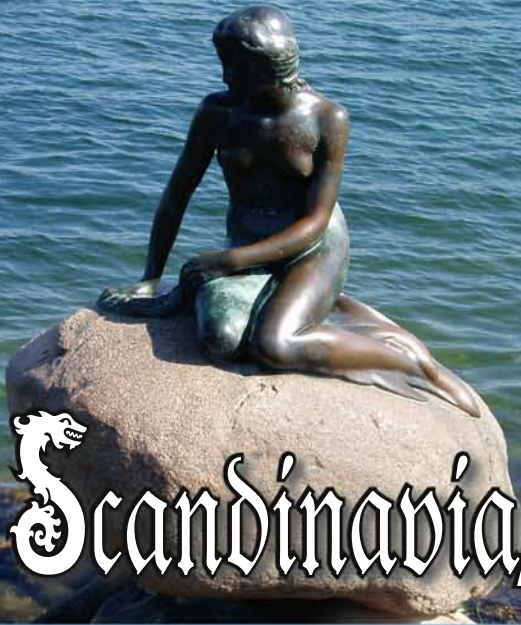


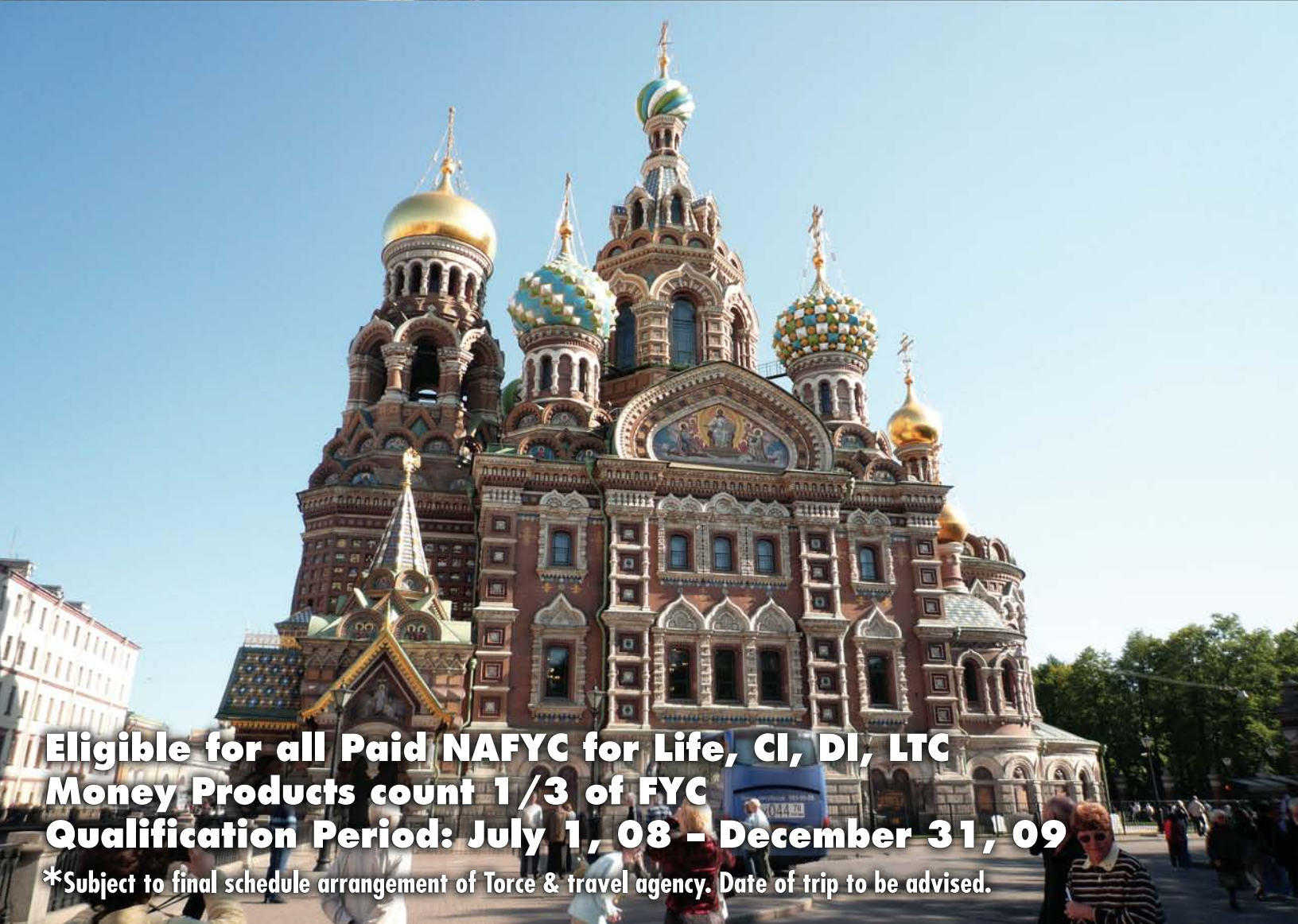
TORCE
FINANCIAL GROUP

TORCE/VANCE Conference 2008/2009

VANCE
FINANCIAL GROUP



Scandinavia/Russia Cruise



**Eligible for all Paid NAFYC for Life, CI, DI, LTC
Money Products count 1/3 of FYC
Qualification Period: July 1, 08 - December 31, 09**

***Subject to final schedule arrangement of Torce & travel agency. Date of trip to be advised.**