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Global Instability Is Catalyst for Groundbreaking New Investment Strategy

Delta Paradigm Seeks to Preserve Principal and Safeguard Against Financial Instability

A series of events, over time, will depict a picture that dictates a new framework for evaluating risk. For financial advisor Ernest Chisena III, CFP®, those events were the widening and deepening bear markets over business cycles, which culminated in the financial crisis of 2008-2009 and the toxicity of debt as the solution.

"I took it personally when clients who had entrusted me with their savings – many of them school teachers and blue-collar employees, as well as high-net-worth individuals – suddenly saw an increasingly larger percentage of their investment portfolio disappear, no matter how diversified or how

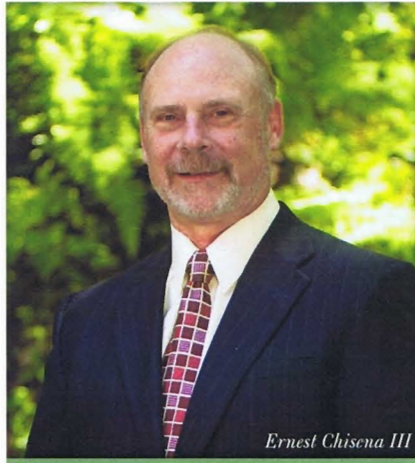
"I have been following the creation of paper money through debt issuance for four years now. I continually go back and check the facts to re-confirm the trends, and I become more convinced than ever that I'm using the correct paradigm to evaluate the risk."

— Ernest Chisena III, CFP®

conservative," he recalls. "Quite frankly, I was devastated."

A firm believer in traditional asset allocation for 26 years, Chisena began to have serious doubts about the investment strategy that had been the foundation of his financial services practice throughout his career.

"Stocks went down," he says. "Bonds



Ernest Chisena III

went down. Both domestic and international investments went down. Real estate went down. This all happened at once; it wasn't supposed to happen this way." He concluded that something was terribly wrong with the financial system, and he was determined to get to the heart of it and to do everything possible to prevent his clients from being harmed this way again.

Extensive Research Cements Concerns

Four and a half years later, Chisena's clients who invest through the registered investment advisory firm Latitude Advisors, LLC have access to a new investment strategy designed to guard against what he believes are the biggest threats from quantitative easing to any investment portfolio: inflation from money printing or deflation through

debt default. Delta Paradigm is based on countless hours of research into the causes of extreme market volatility and other forms of financial instability.

"My research only cemented my concerns about the risks of currency manipulation by all sovereign governments and the feasibility of a financial system based upon debt and not savings," Chisena says.

The typical Delta Paradigm Portfolio comprises various types of investments Chisena believes would likely preserve purchasing power in either a high inflation or a deflation environment, including "alternative investments" such as precious metals, natural resources and "living necessities" such as energy, agriculture and water. The weightings and allocations are neither stagnant nor exclusive, but change as prudent with changing economic, political and social events. No more than 30 to 40 percent of a client's portfolio is placed in a Delta Paradigm investment. Chisena notes that clients of his broker-dealer firm, GWN Securities, Inc., are still invested in traditional portfolios diversified among stock and bond mutual funds, insurance products and so on.

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Delta Paradigm
www.deltaparadigm.net

Securities offered through GWN Securities, Inc. Member FINRA & SIPC
11440 N. Jog Road, Palm Beach Gardens, FL 33418 (561) 472-2700
Investment advice offered through Latitude Advisors, LLC*
*Wholly-owned subsidiary of Latitude Financial, LLC
Latitude Financial, LLC and GWN Securities, Inc. are not affiliated companies

Latitude Advisors, LLC | P.O. Box 3083 | West Chester, PA 19381 | 610-793-4430
www.deltaparadigm.net | echisena@latitudefinancial.net | Connect at LinkedIn.com