



SECOND OPINION INVESTMENT CONSULTING

When investing your money, the hope and expectation is that you will get a good return on this investment without incurring too much risk and that you will be properly assisted by the financial advisor managing your assets. Or, you may be advising yourself. Occasionally, however, you may want to reevaluate your position or ascertain whether your portfolio is fully tailored to your current needs and personal situation. This is where THE KROSS GROUP can help.

The Kross Group provides a fresh and objective perspective—A Second Opinion

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The Kross Group is a Registered Investment Advisory
with the Commonwealth of Massachusetts.



BETSY KROSS began her career in the financial services industry in 1975. After working as a stock-broker for various firms including Kidder Peabody and Tucker Anthony, she started her own company, Harbor Investment Group, in 1996. At Harbor, Betsy worked with her clients to customize investment solutions to fit their particular circumstances and to meet their individual goals. Betsy formed The Kross Group after Harbor Investment Group was sold in 2009.

You are a candidate for a Second Opinion if you:

- Feel you have sustained greater than average losses
- Want an evaluation of your current investment strategy in current market conditions
- Are uncomfortable with your current risk exposure
- Considered retiring but now are reconsidering
- Have concerns about your portfolio performance during these trying economic times
- Incur excessive capital gains
- Have been recently bereaved
- Are separated or divorced
- Inherited a large sum
- Become a trustee for a sizeable trust
- Have not opened your statements out of fear

For additional information please visit

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