

**UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION**

In the Matter of)	
)	
INDIGO INVESTMENT SYSTEMS, INC.)	DOCKET NO.
a corporation, and)	
)	
FRANK ALFONSO, individually and as an)	
officer of the corporation.)	
)	
)	

COMPLAINT

The Federal Trade Commission, having reason to believe that Indigo Investment Systems, Inc., a corporation, and Frank Alfonso, individually and as an officer of the corporation ("respondents"), have violated the provisions of the Federal Trade Commission Act, and it appearing to the Commission that this proceeding is in the public interest, alleges:

1. Respondent Indigo Investment Systems, Inc. ("IISI") is a Florida corporation with its principal office or place of business at 8302 S. Tamiami Trail, Sarasota, Florida 34238. IISI was formerly known as MicroStar Research and Trading, Inc.
2. Respondent Frank Alfonso is an officer of the corporate respondent. Individually or in concert with others, he formulates, directs, or controls the policies, acts, or practices of the corporation, including the acts or practices alleged in this complaint. His principal office or place of business is the same as that of IISI.
3. Respondents have advertised, offered for sale, sold, and distributed investment trading programs and training to the public. Investment trading programs sold by respondents include the "Indigo" program for trading stocks. The Indigo program issues, on a daily basis, signals advising its users to buy, sell, or hold specific stocks. These signals are based upon data generated by software programs that look at historical data to determine what trading patterns would, in the past, have been profitable. Respondents have advertised Indigo on their Web sites, www.microstar-research.com, www.msindigo.com, and www.indigoinvestor.com, as well as through Internet banners and newspaper advertisements.
4. The acts and practices of respondents alleged in this complaint have been in or affecting commerce, as "commerce" is defined in Section 4 of the Federal Trade Commission Act.

5. Respondents have disseminated or have caused to be disseminated advertisements for their investment trading programs and training, including but not necessarily limited to the attached Exhibits A through H. These advertisements contain the following statements:

A. **“INDIGO CAPTURES HUGE PROFITS
INVESTING IN HOT STOCKS!!!**

9/22/99 Indigo's MSX1_M05 - Stock Model Performance

Year	Annual RoR MSX	Annual RoR Market	Annual Buy/Hold	Total # of trades	Maximum Risk
1990	52.43%	-8.22%	-30.86%	285	10.35%
1991	107.22%	27.84%	63.15%	215	16.16%
1992	42.86%	4.42%	50.90%	175	10.62%
1993	27.06%	7.16%	12.61%	160	20.95%
1994	67.24%	-1.36%	9.80%	145	2.89%
1995	27.51%	35.30%	48.00%	110	5.58%
1996	85.83%	19.33%	36.85%	165	6.78%
1997	147.41%	31.76%	16.34%	265	6.79%
1998	141.59%	26.14%	7.45%	275	15.74%
1999	24.58%	8.98%	-51.99%	225	10.38%

**PAST PERFORMANCE DOES NOT
GUARANTEE FUTURE RESULTS**

(Amounts listed assume an initial investment size of \$10,000)

* * * *

[Consumer endorser:] ‘I have been actually investing and making money with the Indigo program. I recently made a trade with the msx405.por, making \$4,000 in one trade.’ Mr. Suprenant, NY”

Exhibit A (Web page, www.microstar-research.com/home/index2.htm)

B. **“Indigo Stock Test**

Here are some of Indigo’s recent positions:

Recent MSX Trades

ENTRY DATE	EXIT DATE	SYMBOL	POSITION	ENTRY PRICE	CURRENT PRICE	PROFIT
8/26/1999	08/30/99*	AMZN	SHORT	128.562	119.250	\$687
8/26/1999	08/30/99*	AOL	SHORT	100.438	93.250	\$682
8/27/1999	08/30/99*	BBY	SHORT	72.500	70.313	\$270
8/26/1999	08/30/99*	CMGI	SHORT	87.313	81.813	\$597
8/27/1999	08/30/99*	EBAY	SHORT	127.250	119.438	\$579
8/27/1999	08/30/99*	EXDS	SHORT	82.750	76.125	\$765
8/26/1999	08/30/99*	LU	SHORT	66.375	64.313	\$279
8/26/1999	08/30/99*	MSPG	SHORT	31.563	28.939	\$800
8/26/1999	08/30/99*	YHOO	SHORT	152.688	143.812	\$547

*CLOSED POSITIONS

\$10,000 INITIAL PURCHASE EACH OF 9 STOCKS

(AMZN, AOL, BBY, CMGI, EBAY, EXDS, LU, MSPG, YHOO)

1999 ANNUALIZED – PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS

Enter your stock symbol below to learn how Indigo will maximize your profits and reduce your risk!"

Exhibit B (Web page, www.microstar-research.com/home/stocktest/msxquote.shtml)

C. **"Click, Click, You're Rich?"**

It costs more than chump change, but Indigo - Blue Chip Investment Strategies, the investment management software program (actual cost: \$2,720) developed by Sarasota's MicroStar Research & Trading, Inc., has done "phenomenally well" since it was introduced in 1995, says sales manager Greg Roper.

"With this program, you don't shoot yourself in the foot by second-guessing," he says. "It's not emotional; it's not greedy." Click on its signal update, and Indigo instructs on which securities to buy and/or sell at what prices. "Those instructions are based on the internal research and analysis that the program does every day," Roper says. "It gives the individual investor the same edge in terms of technical research and trading pattern analysis that the big brokers and large institutional traders have," Roper says.

* * * *

MicroStar's clients have seen their conservative portfolios jump "40 percent annually over the past three years, while most aggressive portfolios with hot internet stocks have gone up several hundred percent," Roper says."

Exhibit C (Web page, www.microstar-research.com/home/reviews/maddux.htm)

D. **"Real People . . . Real Results !!!**

Indigo . . . A powerful easy to use computer trading program designed for individual investors. Fully researched and ready-to-trade, the program provides you with 100% objective signals that consistently beat the market!

* * * *

Listen to what some of our customers have to say.

* * * *

[Consumer endorser:] "I began trading with about \$30,000. I have made approximately \$210,000 using the program in the past 5 months. Since 1/19/1999, I have made a 200% profit in about 80 days!!!! On occasion, I try to improve on the program by buying a stock earlier or later than the program would signal - this is almost always a bad decision. If you can just follow what the program tells you to do, you will make money."

D. Heacock, VA

* * * *

Indigo will quickly update your stock and mutual fund data, automatically analyze the markets with scientifically tested investment methods, and get you into winning stocks and mutual funds. . .all in less than 10 minutes a day!

[Consumer endorser:] "I made \$2,100 with Indigo in the last 5 weeks. The technical support is excellent. Easy portfolio management. Research and testing is easy and complete. The staff is helpful and friendly, especially for beginners to Indigo."
C. Brennman, FL"

Exhibit D (Web page, www.microstar-research.com/home/testimony/testimony.htm)

- E. **"INDIGO ONLINE (*Which is representative of Indigo Investment Software*) IS NOW UP 193% ANNUALIZED IN 1999 !!!!! THAT IS BEATING THE S&P 500 INDEX WHICH IS UP ONLY 26% ANNUALIZED IN 1999 !!!!!"**

Exhibit E (Web page, www.microstar-research.com/cgi-local/marketprt.pl)

- F. "\$10,000 to over \$10,000,000
with . . .
Indigo's RSX Model

Imagine earning over **10 million dollars in profits** since 1990 on only a \$10,000 original investment. That's what Indigo's 10-Stock Relative Strength Model RSX could have produced for you . . . **an average annual return of over 115% per year!**

* * * *

HIGH
ANNUAL
RETURNS
LOW RISK"

Exhibit F (newspaper ad, Investor's Business Daily)

- G. **"If you were using INDIGO's RSX - TECH 5 PORTFOLIO you could now have \$539,329 IN PROFITS!!!"**

* * * *

Indigo Investment Software

Imagine your **\$10,000** account growing to over **\$539,329!** That's what Indigo produced since 1994 trading 3 High Tech Industry stocks . . ."

Exhibit G (newspaper ad, Investor's Business Daily)

H. "Stock Performance Test

Put Us To The Test!

This stock performance test will show you the past results trading with Indigo Investment Software. Please enter the stock of your choice

Here are a few dynamic performances from Indigo for 1999:

77.19% trading AOL (America Online)
71.99% trading BGEN (Biogen)
62.48% trading HD (Home Depot)"

[Stock test entry form follows, requiring entry of stock symbol, name, country, telephone number and e-mail address. Upon entering the stock symbol "LU," completing the form and pushing the submit button, the consumer receives the following automated response:]

"Stock Performance Test Results for Lucent Technology - LU

The results shown below are based upon an initial investment size of \$10,000. The trading period is indicated by the dates below in the blue bar. The net profit includes interest and compounded equity.

Performance Summary

April 01, 1996 - December 31, 1999	
Total Net Profit:	\$82,235
Total Trades:	19
% Winning Trades:	78.95%
Annual % Return:	80.83%
Maximum Risk:	7.68%

Yearly Performance

Year	Indigo Annual % Return	Market Annual % Return	Number of Trades	Percentage of Wins	Maximum Risk
1996	62.72%	13.27%	4	100.00%	.00%
1997	59.60%	31.01%	3	66.67%	5.64%
1998	202.75%	25.57%	5	80.00%	4.27%
1999	17.16%	19.37%	7	71.43%	6.66%

To find out how you can start making PROFITS like this. . . .

CALL INDIGO INVESTMENT SYSTEMS NOW!!!

* * * *

Performance results listed above and in all marketing materials represent simulated computer results over past historical data, and not the results of an actual account. Hypothetical or simulated performance results have certain limitations. Unlike an actual performance record, simulated results do not represent actual trading. Also, since the trades have not actually been executed, the results may have under-or-over compensated for the impact, if any, of certain market factors, such as lack of liquidity. Simulated programs in general are also subject to the fact that they are designed with the benefit of hindsight. No representation is being made that any account will or is likely to achieve profits or losses similar to those shown. Testimonial or actual account results presented to not necessarily reflect the results of all users of the program. Past performance does not guarantee future results. Trading some indigo models represents a high risk speculative investment. Please read customer disclosure document before purchasing."

Exhibit H (Web pages, www.msindigo.com/index.cfm?fuseAction=showStockTestForm, and www.msindigo.com/index.cfm?fuseAction=requestStockTest)

6. Through the means described in Paragraph 5, respondents have represented, expressly or by implication, that:
- The Indigo earnings data described in the ads represent trades that were actually made and that resulted in the profits stated in the advertisements;
 - The annual returns for the years 1990 through 1999, as enumerated in the advertisements, were actually achieved by users of respondents' Indigo trading program; and
 - Users of respondents' Indigo investment trading program can reasonably expect to trade with little financial risk.

7. In truth and in fact:
 - a. The Indigo earnings data described on the site do not represent trades that were actually made and that resulted in the profits stated in the advertisements. The data represent results of hypothetical trading and are prepared with the benefit of hindsight using historical data.
 - b. The annual returns for the years 1990 through 1999, as enumerated in the advertisements, were not actually achieved by users of respondents' Indigo trading program. The annual returns are based upon hypothetical trades using historical data. Indeed, respondents' Indigo trading program did not exist until 1995.
 - c. Users of respondents' Indigo trading program cannot reasonably expect to trade with little financial risk. Consumers who trade in stocks risk a substantial loss of capital, and trading some Indigo models represents a high risk speculative investment.

Therefore, the representations set forth in Paragraph 6 were, and are, false or misleading.

8. Through the means described in Paragraph 5, respondents have represented, expressly or by implication, that:
 - a. Most users of respondents' Indigo trading program who have invested in conservative portfolios have achieved an annual return of 40% over the past three years.
 - b. Most users of respondents' Indigo trading program who have invested in aggressive portfolios with hot Internet stocks have achieved returns of several hundred percent.
 - c. Testimonials appearing in the advertisements for respondents' Indigo trading program reflect the typical or ordinary experience of members of the public who use the program.
 - d. Users of respondents' Indigo trading program can reasonably expect to achieve substantial profits on a consistent basis, whether pursuing a conservative or aggressive trading strategy.

9. Through the means described in Paragraph 5, respondents have represented, expressly or by implication, that they possessed and relied upon a reasonable basis that substantiated the representations set forth in Paragraph 8, at the time the representations were made.

10. In truth and in fact, respondents did not possess and rely upon a reasonable basis that substantiated the representations set forth in Paragraph 8, at the time the representations were made. Therefore, the representation set forth in Paragraph 9 was, and is, false or misleading.

11. The acts and practices of respondents as alleged in this complaint constitute unfair or deceptive acts or practices in or affecting commerce in violation of Section 5(a) of the Federal Trade Commission Act.

THEREFORE, the Federal Trade Commission this day of has issued this complaint against respondents.

By the Commission.

Donald S. Clark
Secretary

SEAL

Complaint Exhibit A

SEE WHAT OUR USERS HAVE TO SAY ABOUT INDIGO

Indigo Online

Advanced Investment Research

HOME

CONTACT US

PRODUCTS

DOWNLOADS

OUR COMPANY

FREE STOCK TEST

NEWS & REVIEWS

SUPPORT

TESTIMONIALS

LINKS



Research & Trading
8302 S. Tamiami Trail
Sarasota, FL 34238

We'll change the way you invest forever!

**Important Message to all
Indigo customers!!**

E-Trade Investors Click Here!

Notice Regarding 24 Hour Trading

**INDIGO CAPTURES HUGE PROFITS
INVESTING IN HOT STOCKS!!!**

Indigo's MSX1 M05 - Stock Model Performance					
9/22/99	Annual RoR MSX	Annual RoR Market	Annual Buy/Hold	Total # of trades	Maximum Risk
1990	52.43%	-8.22%	-30.86%	285	10.35%
1991	107.22%	27.84%	63.15%	215	16.16%
1992	42.86%	4.42%	50.90%	175	10.62%
1993	27.06%	7.16%	12.61%	160	20.95%
1994	67.24%	-1.36%	9.81%	145	2.89%
1995	27.51%	35.30%	48.00%	110	5.58%
1996	85.83%	19.33%	36.85%	165	6.78%
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**PAST PERFORMANCE DOES NOT
GUARANTEE FUTURE RESULTS**
(Amounts listed assume an initial investment size of \$10,000.)
msx1 m05.mod - ADV,ARV,IFSIA,OCR,SFA

MicroStar Training Seminars

We are now taking seminar reservations for
October 22nd & 23rd 1999
November 12th & 13th, 1999
December - no seminar

Want to see a live presentation of MicroStar
products at a location near you? Then go
On the Road with Microstar!

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All rights reserved

Indigo
Data & Position
Information

Indigo is an "all-in-one" investment package. It crunches the numbers, analyzes the data and tells me what to buy and sell. It blows the subjective programs and charting software away.
Mr. Brett Anderson, TX

I have been actually investing and making money with the Indigo program. I recently made a trade with the max405 por, making \$4,000 in one trade.
Mr. Suprenant, NY

What I really like about Indigo is that when I started using it from day one, the interface was easy to use and the program provides researched, ready-to-trade models and portfolios.
G. Wilson, OH



Indigo Stock Test

Here are some of Indigo's recent positions:

Recent MSX Trades						
ENTRY DATE	EXIT DATE	SYMBOL	POSITION	ENTRY PRICE	CURRENT PRICE	PROFIT
08/26/99	08/30/99*	AMZN	SHORT	128.582	119.250	\$ 687
08/26/99	08/30/99*	AOL	SHORT	100.438	93.250	\$ 682
08/27/99	08/30/99*	BBY	SHORT	72.500	70.313	\$ 270
08/26/99	08/30/99*	CMGI	SHORT	87.313	81.813	\$ 597
08/27/99	08/30/99*	EBAY	SHORT	127.250	119.438	\$ 579
08/27/99	08/30/99*	EXDS	SHORT	82.750	78.125	\$ 785
08/26/99	08/30/99*	LU	SHORT	68.375	64.313	\$ 279
08/26/99	08/30/99*	MSPG	SHORT	31.583	28.938	\$ 800
08/26/99	08/30/99*	YHOO	SHORT	152.688	143.812	\$ 547
*CLOSED POSITIONS						
\$10,000 INITIAL PURCHASE EACH OF 9 STOCKS (AMZN, AOL, BBY, CMGI, EBAY, EXDS, LU, MSPG, YHOO) 1999 ANNUALIZED - PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS						

Enter your stock symbol below to learn how Indigo will maximize your profits and reduce your risk! We'll send you detailed market statistics, yearly performance and recent trade listings.

(All fields marked with a * must be completed to process your stock test.)

*Stock Symbol:	TEST
	Mr. <input checked="" type="radio"/> Mrs. <input type="radio"/> Ms. <input type="radio"/>
*First Name:	Greg
Middle Initial:	B
*Last Name:	Nash
*Telephone:	(941)918-8268
Organization:	MicroStar
*Address:	8302 S. Tamiami Trail
*City:	Sarasota

US Residents - Please leave Province blank.

Tampa Bay's
August 1996
Maddux Report
Business, Finance and Development

Click, Click, You're Rich?

It costs more than chump change, but Indigo - Blue Chip Investment Strategies, the investment management software program (actual cost: \$2,720) developed by Sarasota's MicroStar Research & Trading, Inc., has done "phenomenally well" since it was introduced in 1995, says sales manager Greg Roper.

"With this program, you don't shoot yourself in the foot by second-guessing," he says. "It's not emotional; it's not greedy." Click on its signal update, and Indigo instructs on which securities to buy and/or sell at what prices. "Those instructions are based on the internal research and analysis that the program does every day," Roper says. "It gives the individual investor the same edge in terms of technical research and trading pattern analysis that the big brokers and large institutional traders have," Roper says.

Indigo isn't a trading program, however. Investors have to use a broker or online trading service to buy and sell.

Now in its fourth, more user-friendly version, Indigo evolved from the earlier career of MicroStar president and chief analyst Frank J. Alfonso, a CPA who developed models while trading soybean futures on the Chicago Board of Trade 25 years ago. MicroStar has other products that provide market trading programs for futures, bonds, and the Standards & Poor Index.

The program continues to evolve. "We update at least once a year, changing names, adding portfolios. We put all new information on our Web site (<http://www.microstar-research.com>), and Indigo owners can download the latest models free." Roper said that by September, Indigo should be available online as a subscription service.

MicroStar's clients have seen their conservative portfolios jump "40 percent annually over the past three years, while most aggressive portfolios with hot internet stocks have gone up several hundred percent," Roper says.

The company itself is jumping. "We're about 28 people now, and we've just about quadrupled our office space since we opened in Sarasota in 1995," says Roper. "What our programs teach you to do is diversify.

With this program, you don't put all your money on 17 black and hope it turns again."

- by D.J. Wilson

Real People ... Real Results !!!

FREE STOCK TEST Dare to Compare !

Go ahead, enter your stock and how long you have been trading it. We'll run it through the Indigo program and you'll be surprised how much money you should have made!

**Call Now:
800 315-5635**

Indigo ... A powerful easy to use computer trading program designed for individual investors. Fully researched and ready-to-trade, the program provides you with 100% objective signals that consistently beat the market!

Don't wait! For immediate results: Call Now: 800 315-5635

Listen to what some of our customers have to say.

"I started with \$2,500 in a margin account Sept. 8, 1998 with the Growth4. On Dec. 15 1998, added another \$2,500 to my account and started using Internet3. Because of my concern with the internet stocks being overvalued, I transferred to Growth7. The following are my transactions to date (Jan. 20, 1999). Total equity after 4 1/2 months is \$12,575 on a \$5,000 investment. Great Program!"

P. Lowry, KS



"I began trading with about \$30,000. I have made about \$210,000 using the program in the past 5 months. Since 1/19/1999, I have made a 200% profit in about 80 days!!!! On occasion, I try to improve on the program by buying a stock earlier or later than the program would signal - this is almost always a bad decision. If you can just follow what the program tells you to do, you will make money."

D. Heacock, VA

"As an investor for ten years, I wish Indigo was around when I started. The Model and Portfolio test functions are easy to use and helped me pick 4 winning portfolio's in no time. It is an excellent program and paid for itself in a short time.

*I think it's underpriced!"
J. Pettiti, NY*



Indigo will quickly update your stock and mutual fund data, automatically analyze the markets with scientifically tested investment methods, and get you into winning stocks and mutual funds... all in less than 10 minutes a day!



"I began using the program in October 98, and as of the end of January 99, I am \$3,000 short of my SECOND DOUBLE (Making 300% return on initial investment). Your program (Indigo) has paid for itself over "twenty" times in three months, and it couldn't be easier to use. It is uncanny how it "knows" when to get in and out."

J. Spann, CA

"I made \$2,100 with Indigo in the last 5 weeks. The Technical support is excellent. Easy portfolio management. Research and testing is easy and complete. The staff is helpful and friendly, especially for beginners to Indigo."

G. Brennan, FL



C. Brennan, F.L.



"I have several other programs. I still have to decide which stock to trade among many signals. Indigo is more powerful and accurate. The ease of use and fast operation gives me the confidence to hold stocks longer than I might ordinarily do. I recently did my first trade from the Internet2. I purchased 135 shares of Excite. Initial investment size \$6,428.94 on 12/29/98. Sold on 1/11/99 at \$10.019.85. A profit of \$3,590.91 in 13 days!"
J. Cantant, NY

Don't wait! Be on the right side of the market tomorrow!

Call Now: 800 315-5635

Indigo
Investment Software

"We'll change the way you invest forever."



Download a free demo: www.microstar-research.com

Headquarters: 8302 South Tamiami Trail, Sarasota Florida 34238

phone: 941 918-8268 fax: 941 918-8168

PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS.



MicroStar Market Report

Volume 5 Issue 37

July 7, 1999

INDIGO ONLINE (Which is representative of Indigo Investment Software) IS NOW UP 193% ANNUALIZED IN 1999 !!!!! THAT IS BEATING THE S&P 500 INDEX WHICH IS UP ONLY 26% ANNUALIZED IN 1999 !!!!!

**** io_athm_msx1.mod (Excite@Home) 724% Average Annual Return since 1997 !!! 624% Annual Return in 1998 !!! 362% Annualized Return in 1999 vs. "only" 86% for buy/hold !!! LONG on 6/28/99 @ 52.750 TAKES PROFIT @ 56.938 on 7/06/99 and goes SHORT !!!!!

**** io_icos_msx1.mod (Lycos) 461% Average Annual Return since 1996 !!! 232% Annual Return in 1998 !!! 1,354% Annualized Return in 1999 vs. "only" 181% for B/H !!! LONG @ 92.500 on 6/28/99... now 103.812 !!!!!

Afraid to Trade Internets ??? Indigo's MSX method makes money in VOLATILE MARKETS in other sectors too...

**** io_dg_oe2.mod (Dollar General) 90% Average Annual Return since 1990 !!! 81 Trades... 77% WINNING TRADES !!! Uses the "Over-Extended" method... for investors seeking High Returns with less trades than the active MSX method. 114% Annualized Return in 1999... 4 trades... all winners !!! LONG @ 26.000 on 6/01/99... now 30.813 !!!!!

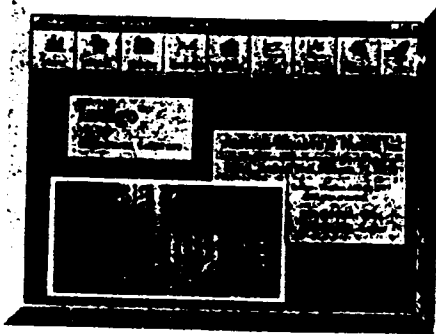
**** msx_bby4.mod (Best Buy) 162% Average Annual Return since 1990 !!! 278% Annual Return in 1998 !!! 640% Annualized Return in 1999 vs. "only" 281% for Buy/Hold ! SHORT on 6/24 @ 64.00...takes PROFIT @ on 6/28/99 and goes LONG @ 62.688... now 77.250 !!!!!

THE MARKET IS ON A "BULL RUN" RIGHT NOW... WHEN EVERYONE WAS WORRIED ABOUT THE MARKET 3 WEEKS AGO... INDIGO WAS PRODUCING PROFITABLE BUY SIGNALS !!!!!

DON'T MISS THIS MOVE... GET INDIGO TODAY !!!!!

PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS

\$10,000 to over \$10,000,000 with... Indigo's RSX Model



Indigo

Investment Software

Imagine earning over 10 million dollars in profits since 1990 on only a \$10,000 original investment. That's what Indigo's 10-Stock Relative Strength Model RSX could have produced for you... an average annual return of over 115% per year!

Indigo... an easy-to-use, fully researched computer trading program designed to provide individual investors profitable 100% objective trading signals each day.

Indigo's easy-to-use software will quickly update your stock/fund data, automatically analyze the markets with the scientifically tested trading models provided, and get you into winning stocks and funds... right now!

THE INDIGO ADVANTAGE

10-Stock RSX Model Performance
\$10,000 INITIAL INVESTMENT 1/2/90

YEAR	TOTAL NET PROFIT	ANNUAL RATE OF RETURN	YEARS TO RECOVER INITIAL INVESTMENT	WINNING STOCKS	LOSING STOCKS
1990	\$2,001	20.07%	-8.22%	5	60.00%
1991	\$17,575	133.52%	27.84%	4	50.00%
1992	\$8,038	25.86%	4.42%	6	83.33%
1993	\$43,835	105.84%	7.16%	5	80.00%
1994	\$31,947	38.20%	-1.36%	5	80.00%
1995	\$298,873	258.84%	35.34%	4	100.00%
1996	\$305,910	73.73%	19.13%	5	60.00%
1997	\$1,090,125	168.62%	31.76%	5	80.00%
1998	\$5,725,757	319.79%	26.14%	3	66.67%
1999	\$3,099,625	271.16%	24.16%	1	100.00%

RECENT RSX TRADES

DATE	BUY DATE	SELL DATE	SYMBOL	TYPE	BUY PRICE	SELL PRICE	PROFIT
97/05/07	97/07/14		VLSI	Long	22.375	29.700	\$1,485
97/07/14	97/10/31		XCIT	Long	8.063	16.625	\$5,820
97/10/31	98/01/15		WMB	Long	25.531	27.063	\$570
98/01/15	98/05/08		YHOO	Long	32.625	57.375	\$7,558
98/05/22	98/08/03		VLSI	Long	16.875	16.125	(\$474)
98/08/03	98/02/05		YHOO	Long	45.000	172.063	\$28,200

rs_divcree21.mod Open Position
 STOCKS: VLSI Technology Inc, Vermeer Semiconductor, WorldCom, Inc., Western Union, Williams Cos., Wal-Mart Stores, Excite Inc, Emco Corp., Sunco Corp., Yahoo Inc.

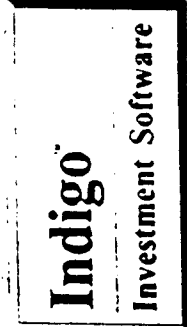
**HIGH
ANNUAL
RETURNS**
LOW RISK

CALL NOW:
1-800-315-5635
www.microstar-research.com



PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS

If you were using INDIGO'S RSX - TECH5 PORTFOLIO you could now have \$539,329 IN PROFITS!!!



Imagine your \$10,000 account growing to over \$539,329! That's what Indigo produced since 1994 trading 3 High Tech industry stocks... Cisco Systems, Dell Computer and Microsoft Corp.

A powerful, but easy to use financial software program, Indigo will tell you exactly when to buy and when to sell... in less than 10 minutes a day!

YEAR	ANNUAL RATE OF RETURN		TECH5 PORTFOLIO	
	INDIGO	S&P500	MAX	RISK
1994	84.48%	1.36%	3.97%	
1995	84.16%	35.30%	3.60%	
1996	124.40%	19.33%	0.00%	
1997	153.25%	31.76%	0.00%	
1998	146.44%	26.14%	4.99%	
*1999	67.13%	32.23%	0.00%	

What our customers have to say...
"I have used the program since my purchase on December 9, 1988. The results have been nothing short of phenomenal. In account where I use High Growth it is up about 65%. Internet is up about 55% and Tech 5 is up about 45%. I have had complete confidence in the signals generated by the program, which are paying the road to success."
S. J. Maryland

*An individual with very limited computer skills will be up and running from day one. The reduced to apply-to-date portfolio allows the novice to invest immediately.
S. E. Virginia

1-800-315-5635

www.microstar-research.com

- EASY TO USE
- HIGH RETURNS
- LOWER RISK



PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS.

UP 67% ANNUALIZED IN 1999
INVESTING IN HOT HIGH TECH STOCKS
WITH ONLY 5% MAXIMUM RISK!!!
to Tech5

ENTRY DATE	EXIT DATE	SYMBOL	PRICE	EXIT PRICE	PROFIT
94/01/03	94/03/25	CSCO	7.194	7.880	\$ 932
94/03/25	94/07/08	DELL	0.867	0.840	\$ (375)
94/07/08	94/07/27	MSFT	12.625	12.594	\$ (666)
94/07/27	95/02/16	CSCO	4.361	7.997	\$ 8,498
95/02/16	95/04/04	DELL	1.422	1.352	\$ (846)
95/04/04	95/06/30	MSFT	17.500	22.406	\$ 4,890
95/06/30	96/04/01	CSCO	11.333	20.722	\$ 18,569
96/04/01	96/07/05	DELL	2.133	2.992	\$ 16,595
96/07/05	96/08/27	MSFT	30.031	30.781	\$ 1,407
96/08/27	96/11/01	DELL	3.969	5.094	\$ 16,673
96/11/01	96/12/17	CSCO	27.778	28.000	\$ 575
96/12/17	97/04/25	DELL	6.703	9.953	\$ 36,302
97/04/25	97/09/11	CSCO	21.278	31.389	\$ 53,709
97/09/11	97/10/27	DELL	21.969	22.908	\$ 7,088
97/10/27	98/01/29	CSCO	35.111	41.333	\$ 30,782
98/01/29	98/04/14	DELL	24.188	33.563	\$ 79,294
98/04/14	98/05/06	MSFT	88.688	87.500	\$ (3,832)
98/05/06	98/06/19	DELL	44.531	42.750	\$ (11,235)
98/06/19	98/09/21	CSCO	55.083	59.825	\$ 22,139
98/09/21	98/11/09	DELL	55.734	65.938	\$ 53,246
98/11/09	99/02/17	CSCO	67.750	96.688	\$ 147,015
99/02/17	99/03/15	DELL	39.125	43.750	\$ 58,050
					\$ 539,329



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Stock Test

Stock Performance Test

Put Us To The Test!

This stock performance test will show you the past results trading with Indigo Investment Software. Please enter the stock of your choice or call Indigo Investment Systems at 1-800-315-5635.

Here are a few dynamic performances from Indigo for 1999:

- 77.19% trading AOL (America Online)
- 71.99% trading BGEN (Biogen)
- 62.48% trading HD (Home Depot)

(All fields are required.)

Stock Symbol:

Mr. Mrs. Ms.

First Name:

Last Name:

Country: ▼

Telephone:

Email:

SUBMIT STOCK TEST

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8320 S. Tamiami Trail, Sarasota, FL 34238; call toll-free: 1-800-315-5635



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Stock Test

Stock Performance Test Results for Lucent Technology - LU

The results shown below are based upon an initial investment size of \$10,000. The trading period is indicated by the dates below in the blue bar. The net profit includes interest and compounded equity.

Performance Summary

April 01, 1996 - December 31, 1999

Total Net Profit: \$82,235
 Total Trades: 19
 % Winning Trades: 78.95%
 Annual % Return: 80.83%
 Maximum Risk: 7.68%

Yearly Performance

Year	Indigo Annual Return	Market Annual Return	Number of Trades	Percentage of Wins	Maximum Risk
1996	62.72 %	13.27 %	4	100.00 %	.00 %
1997	59.60 %	31.01 %	3	66.67 %	5.64 %
1998	202.75 %	26.67 %	5	80.00 %	4.27 %
1999	17.16 %	19.37 %	7	71.43 %	6.66 %

To find out how you can start making PROFITS like this...

CALL INDIGO INVESTMENT SYSTEMS NOW!!!

1 - 800 - 315 - 5635

Performance results listed above and in all marketing materials represent simulated computer results over past historical data, and not the results of an actual account. Hypothetical or simulated performance results have certain limitations. Unlike an actual performance record, simulated results do not represent actual trading. Also, since the trades have not actually been executed, the results may have under-or-over compensated for the impact, if any, of certain market factors, such as lack of liquidity. Simulated programs in general are also subject to the fact that they are designed with the benefit of hindsight. No representation is being made that any account will or is likely to achieve profits or losses similar to those shown. Testimonial or actual account results presented do not necessarily reflect the results of all users of the program. Past performance does not guarantee future results. Trading some indigo models represents a high risk speculative investment. Please read customer disclosure document before purchasing.

