EXCEL Financial

THE POWER *of* INDEPENDENCE

FOCUSED

GROUNDED

KNOWLEDGEABLE

DEDICATED

PRINCIPLED

EXCEL Financial

AN INDEPENDENT, FEE-ONLY INVESTMENT ADVISORY FIRM *serving both* INDIVIDUAL *and* BUSINESS CLIENTS

Focused: A deep-rooted commitment to place *our clients' best interests first* is always foremost at Excel Financial. Consequently, we don't sell products or accept any form of pay or commissions from third parties. Instead, our compensation comes only from our clients, and is established in accordance with an easy-to-understand and fully transparent fee structure. This allows us to act solely as advocates for our clients and make recommendations uninfluenced by third-party bias and free of conflicts of interest.

Grounded: We believe in a rational, academic approach to investing that is designed to *harness the power of markets, not outguess them*. We build powerful portfolio strategies that match our clients' goals and then utilize a disciplined ongoing process to manage them. Our proven strategies are designed to maximize returns and improve our clients' ability to achieve their financial goals, all the while allowing us to respect each client's individual risk preferences.

Knowledgeable: We invest heavily in training, education, and industry-leading software solutions to help insure *the services we provide are effective and our advice is sound and well-researched*. In addition, our team of professionals offers real-world experience along with financial planning, accounting and legal credentials to work cohesively to provide continuity and outstanding support.

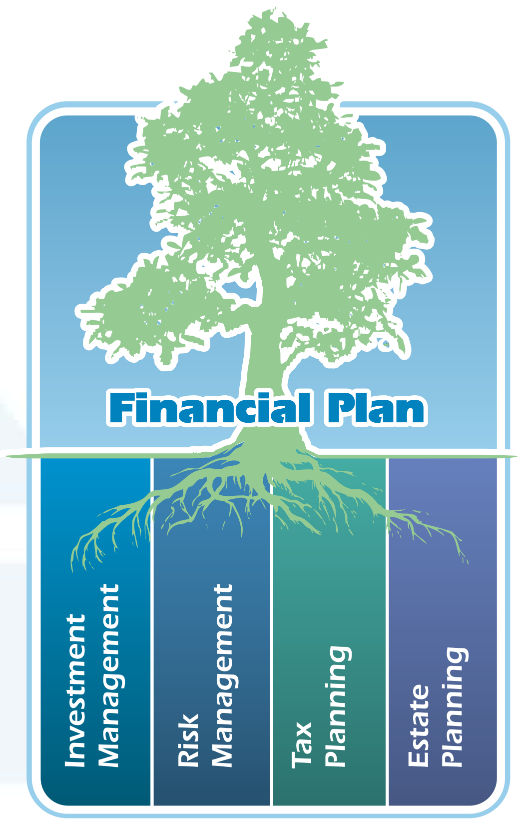
Dedicated: We are committed to providing our clients with the information and services that they need in pursuing their economic well-being. We take pride in always being accessible to our clients and we are passionate about *developing genuine connections and building ongoing relationships* that enable us to provide both the right solutions and follow-through necessary for sustained growth.

Principled: Our independence allows us to remain true to our *core values of integrity, honesty, and hard work*. We strive to honor the trust and confidence that our clients have placed in us by maintaining an active, ongoing role in their financial lives and ensuring that they always receive our best efforts.

CULTIVATE *the* POWER *of* INDEPENDENCE

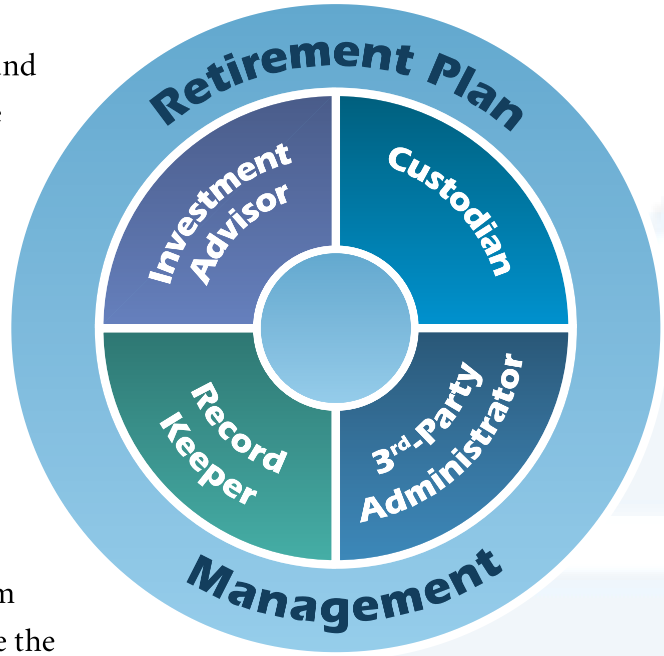
Financial Planning and Wealth Management

For most, financial independence is a status that has to be earned, and we believe that the best way to achieve that state is through comprehensive financial planning. The foundation of individual client relationships is a detailed financial plan. Developed in concert, as appropriate, with a client's other professional advisors, such as attorneys, tax preparers, and insurance specialists, each customized plan addresses the client's current state of affairs, anticipated earnings, and objectives for the future. The plan, which encompasses such matters as tax and estate planning, risk management, and investment management, is intended to be a realistic guide to achieving the client's short and long-term financial goals.



In assisting clients as they implement their financial plans, we apply disciplined investment strategies that take the guesswork and emotion out of investing and help our clients' assets grow. We also emphasize careful wealth management and income distribution, taking into account such factors as market volatility, tax ramifications, and regulatory requirements to protect against unnecessary costs and unintended depletion of investments. As clients approach the time to tap into their investment nest eggs, we offer tailored solutions designed to meet their needs while protecting their financial futures. Having a plan that handles their financial concerns gives our clients the confidence and comfort to enjoy the other aspects of their lives.

Retirement Plans



Having witnessed that both the sponsors of and participants in employee retirement plans were being short-changed by the programs and packages being offered by the vast majority of plan providers, we decided to do something about it. We developed a better approach: instead of expecting our clients to adapt to an existing plan, we assist them in building customized retirement plan solutions that meet their needs by integrating the products and services of leading independent service providers and implementing the necessary program management infrastructure to monitor and manage the resulting plans on an ongoing basis.

In servicing our clients' retirement plans, our focus is on the things that matter:

- Managing plan sponsor liability
- Assisting the participants in effectively preparing for retirement
- Operating the plan utilizing measures designed to insure the sponsor's goals are met

Our involvement begins with the initial plan implementation. We then become a part of the team, working closely with our clients as a co-fiduciary advisor providing ongoing participant and sponsor support, including quarterly "report card" plan reviews and periodic employee surveys. As a result, our approach culminates in a superior value for both the plan sponsor and the plan participants.