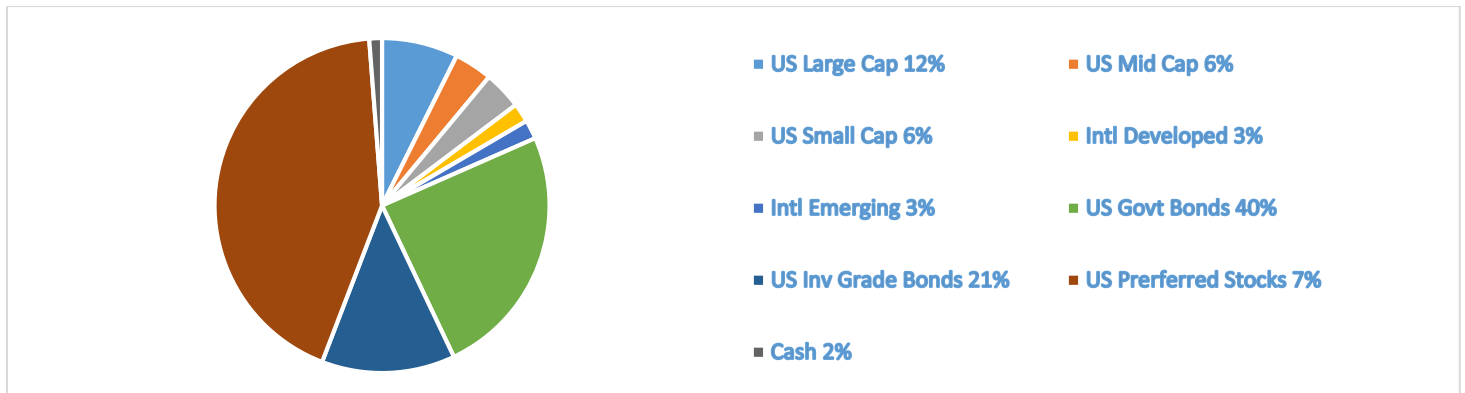


Investment Objectives

These investment objectives are a starting point in the conversation. To achieve a heightened level of customization for each client in a cost efficient manner, we create diversified portfolios using individual stocks and bonds combined with exchange traded funds (ETFs). When appropriate, we will utilize mutual funds and options. Our portfolios are tax-optimized with a focus on maximizing after-tax returns on a risk-adjusted basis.

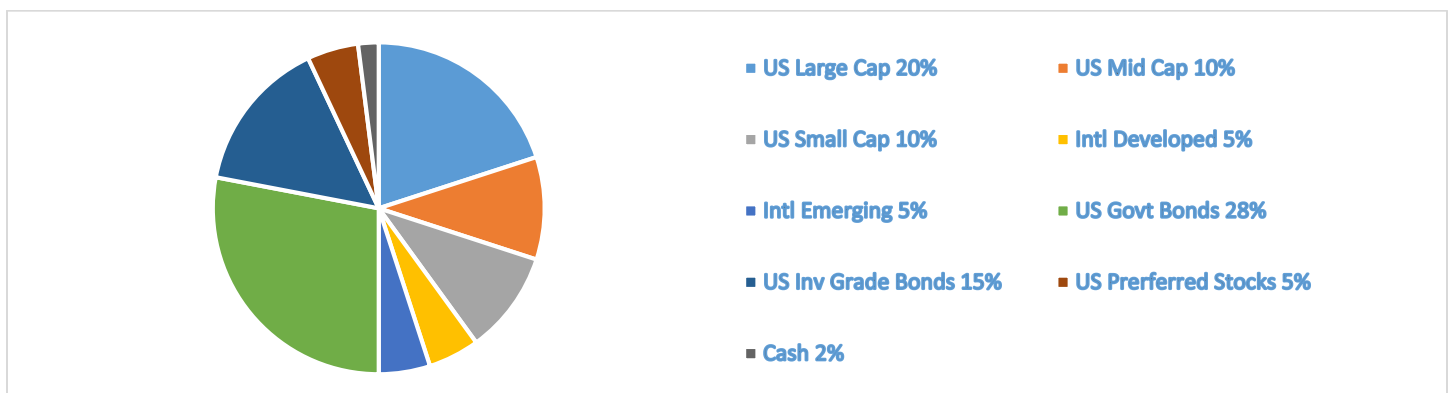
Income

For the investor who seeks both modest capital appreciation and income from their portfolio. The main objective of an individual within this range is to achieve steady portfolio income. This objective is designed to preserve investor's capital while fluctuations in the values of portfolios may occur over a market cycle.



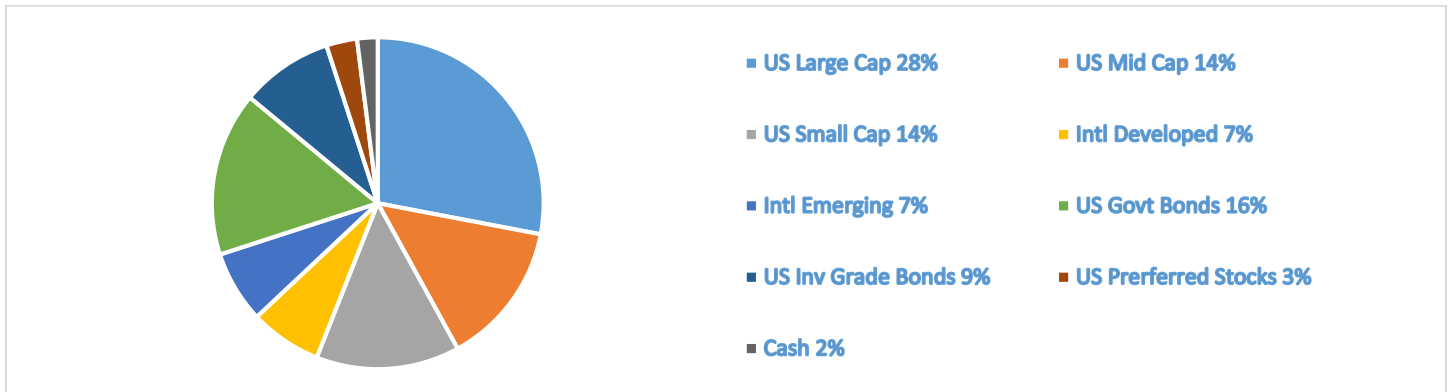
Moderate

You are seeking stable growth and income from your investable assets. The main objective of an individual within this range is to achieve portfolio growth while managing fluctuations to less than those of the overall stock markets over a market cycle.



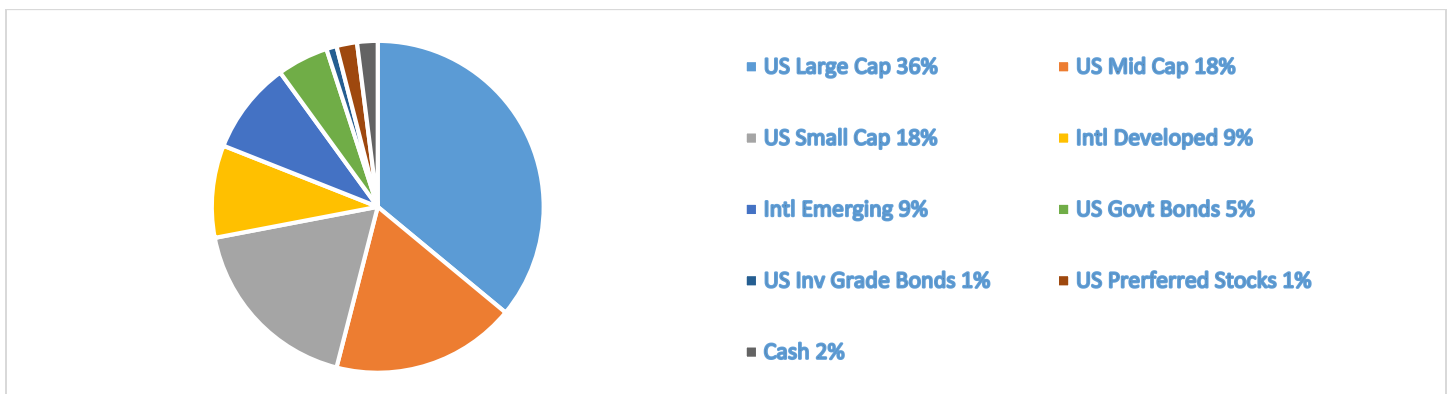
Growth

If you have a relatively high tolerance for risk and a longer time horizon. The main objective of an individual within this range is to achieve capital appreciation with little need for the current income. The investor should be able to tolerate fluctuations in portfolio values over a market cycle.



Aggressive Growth

This range will best suit the investor with a high tolerance for risk and longer time horizon. The main objective of an individual within this range is to achieve high growth with little need for the current income. The investor should be able to tolerate substantial fluctuations in portfolio values over a market cycle.



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Information presented is based upon good faith assumptions of rates of return, tax rates, portfolio composition and size, time horizon, required minimum distributions, and related criteria. Please be advised that such assumptions may be materially different than actual results and that there can be no assurance that such assumptions will remain valid given the dynamics of a client's individual circumstances and changes in the equity and fixed income portions of the portfolio as well as turnover and tax basis. Also, please note that even small variances in assumptions can have a profound impact on actual results. This information is provided for informational purposes only and is not intended as personalized investment advice. Please consult with your Virtue Asset Management representative concerning your specific circumstances.

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