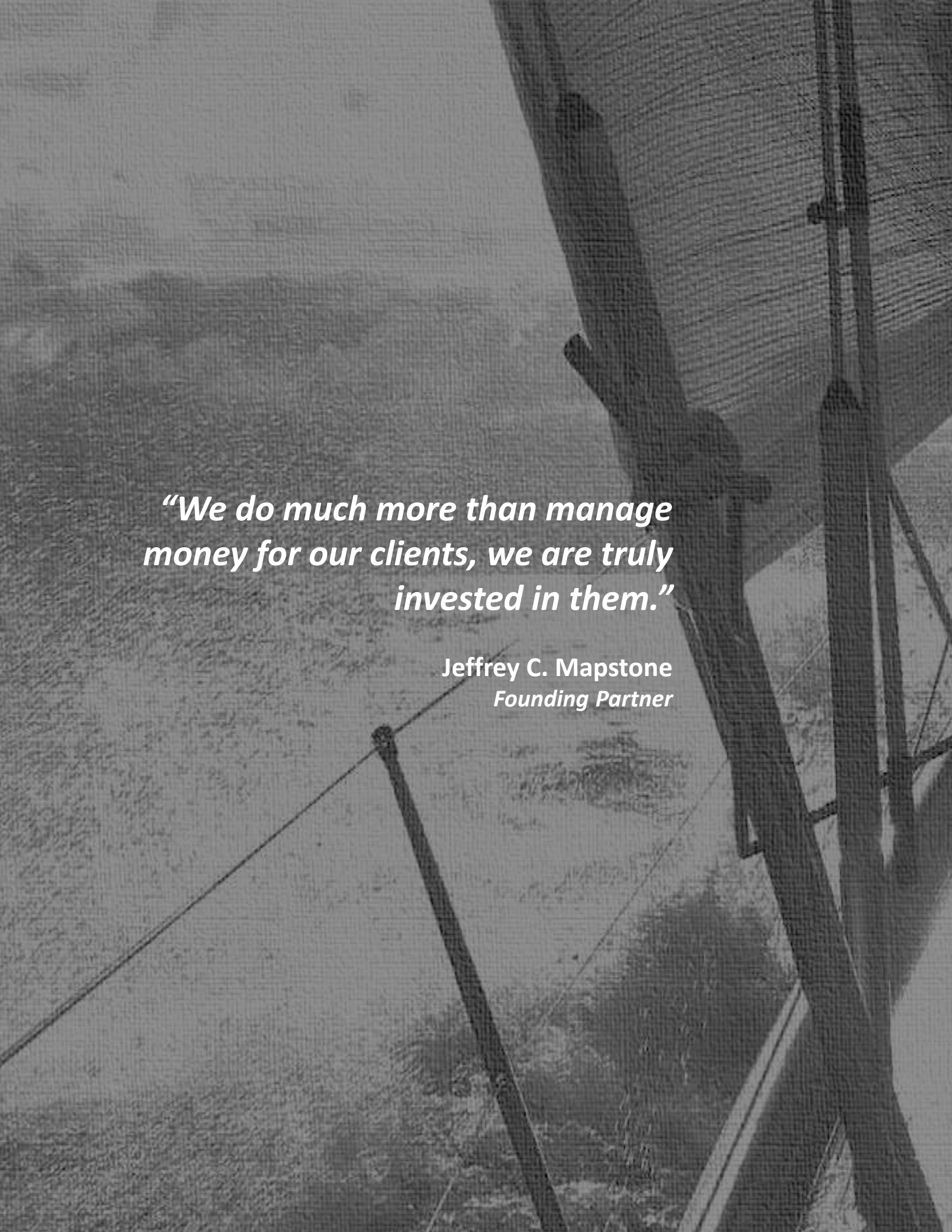
MV
SINCE 1970

MAPSTONE | VERITAS

COMPREHENSIVE WEALTH MANAGEMENT

ADVICE | EXPERIENCE | RESULTS | *SINCE 1970*



"We do much more than manage money for our clients, we are truly invested in them."

Jeffrey C. Mapstone
Founding Partner

OUR FIRM

Since 1970, Mapstone | Veritas has been providing asset management and wealth planning strategies for successful individuals, their businesses, and families. We have built our firm with the idea of being viewed as the reliable resource and the trusted advisor for our clients as they navigate through life.

We would welcome the opportunity to discuss how our capabilities and experience could meet the needs of you or your organization.

COMPREHENSIVE WEALTH MANAGEMENT

We know there are many qualified professionals to whom you can turn to for advice. You may turn to some for investment management, others for insurance related matters, and still others for financial planning strategies.
It has been our experience over the last forty-five years that few are capable of meeting the overall financial needs of a successful client.

New clients consistently express their frustration that even though they have received sound advice in a specific area, this advice is often without regard to their overall financial plan.
They indicate that they want someone who can take the lead. They want someone who commits to their overall financial goals and who will develop and coordinate a fully comprehensive plan. At Mapstone | Veritas we have built our firm to do exactly that.

EXTENSIVE RESOURCES

In addition to the distinguished professionals within our firm, our clients benefit from our resources through Equitable Advisors, LLC.

Our advisors have access to a wide array of professionals, including those with backgrounds as CPAs and attorneys, in order to help our clients achieve holistic financial success.

Our advanced markets team has professionals in all areas of financial planning, including but not limited to business planning, estate and charitable planning strategies, distribution planning, executive benefits, and investment allocation.

Affiliation with Equitable Advisors, LLC

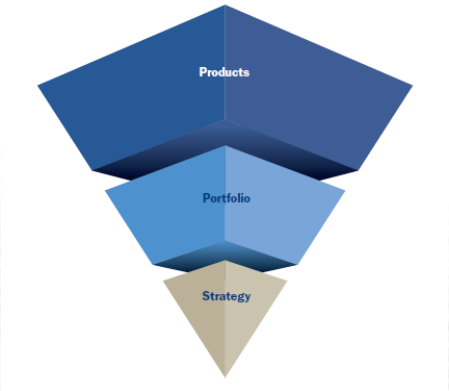
Mapstone Veritas Financial Group (MVFG) is a Platinum member firm of the Equitable Advisors, LLC Elite Producer Group. The Elite Producer Group (EPG) comprises the most distinguished, innovative and respected financial professionals affiliated with Equitable Advisors, LLC. Many of us hold advanced degrees, such as MBAs, and other professional designations, for example, Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC) and CERTIFIED FINANCIAL PLANNER™ (CFP®) professional. Our members are highly experienced at meeting the specific needs of affluent individuals, corporate executives and business owners.
As Equitable Advisors' foremost group of financial professionals, we at the Elite Producer Group recognize and understand the complex financial issues that face affluent individuals and challenge even the best of their financial advisors.
We are proficient at dealing with complicated situations. Through a collaborative relationship, we'll help assess your dreams and aspirations, and identify and prioritize your short and long-term goals. Then we'll provide you with the information you need to help you make important decisions and address your financial concerns.

Advanced Trading Platform

As financial professionals with Equitable Advisors, we utilize the trading platform and advanced trading technologies of LPL Financial, one of the largest clearing houses in the industry. This enables us to take advantage of economies of scale, which helps provide competitive pricing to our clients. LPL Financial, member FINRA, SIPC, is the clearing broker-dealer for Equitable Advisors, LLC and they are not affiliated.

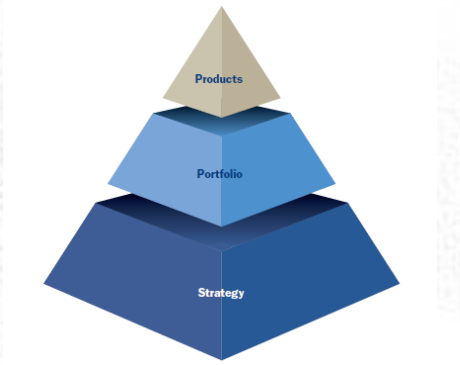
FINANCIAL PLANNING APPROACHES |

THE COMMON APPROACH



Many people build their financial house by purchasing products without professional assistance. Often what they end up with is a collection of unrelated products, and a focused, long-term strategy is often ignored.

THE PROFESSIONAL APPROACH



Mapstone | Veritas offers a thorough analysis of your goals, priorities, and resources to develop your personalized strategy. The result is a portfolio of products that has the potential to start you on your way toward achieving financial success.

Confidentiality

Your trust in us is of utmost importance. Accordingly, we have a strict client-advisor privacy policy. Everything we discuss now and in the future will be held in confidence.

Customized Strategies

We recognize that your financial goals reflect your unique circumstances, and those of your family and/or business. Our team will work with you to help develop an effective financial strategy by carefully assessing your situation, including:

- Gathering your financial information
- Analyzing your financial data
- Assessing your risk tolerance
- Identifying your short and long-term goals
- Reviewing your strategies as changes occur

Our experience and knowledge will help to ensure that your plan is tailor-made to meet your financial needs.

Compensation

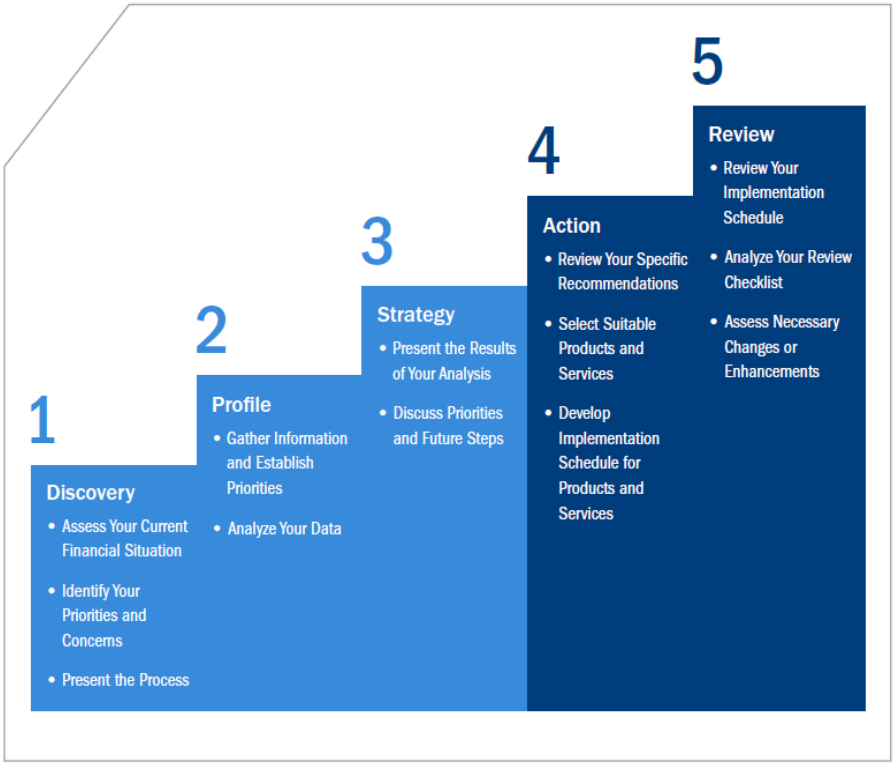
Our compensation depends on the services provided and may include fees and/or commissions. We ensure product neutrality by providing an equalized cost structure amongst all companies and products in our network.

Referrals

Our goal is to provide you with exceptional service. As a result of that service, we aim to earn your recommendation and hope to gain introductions to people you know who may also benefit from our services.

DETERMINING YOUR NEEDS |

5 We use a five step approach to determine your needs and develop a plan to ensure financial success.



1. We'll first **discover** how we may be of benefit to you by assessing your current situation and identifying your concerns.

2. Next, we'll develop your client **profile**, by gathering relevant data and establishing a priority for the financial concerns you wish to address.

3. Third, we will develop a **strategy** for you based on the data we've gathered. We will present that strategy to you and make sure you are comfortable with the plan we've outlined.

4. Once you are comfortable with the strategy we have put together for you, we'll then take **action** by presenting suitable products and services for the recommendations we've made, and by developing a schedule for implementation.

5. Last, but certainly not least, is the ongoing **review** of your financial plan to address any necessary changes or enhancements. This is the most important step in the financial planning process, but is quite often overlooked.

M|V in action

strategy implementation

Life Insurance

- Annual Renewable Term
- Equity-Indexed Universal Life
- Level Term — 10-, 15-, and 20-Year
- Whole Life
- Universal Life
- Variable Universal Life
- Survivorship Variable Universal Life
- Survivorship Universal Life

Fixed-Income Investments

- Mutual Funds (income-oriented)
- Unit Investment Trusts (income-oriented)
- Corporate, Municipal and Government Bonds
- Money Markets
- Certificates of Deposit

Equity Investments

- Alternative Investments
- Mutual Funds (growth-oriented)
  - Large Cap Growth/Value Funds
  - Small/Mid Cap Growth/Value Funds
  - International Equity Funds
  - Asset Allocation Funds
  - Sector Funds
- Unit Investment Trusts (growth-oriented)
- Publicly Traded Stocks

Individual Retirement/Education Planning

- Traditional and Roth IRA
- Coverdell Education Savings Account
- 529 Plans

Investment Accounts (Traditional Brokerage)

Investment Advisory Programs

Strategy Development for Individuals

Annuities

- Fixed (single flexible & immediate)
- Variable Annuities (immediate & flexible payment)
- Group Annuities (qualified retirement plans)
- Equity-Indexed Annuities

Disability & Long-Term Care Insurance

- Individual Disability Income
- Individual Long-Term Care

Financial Planning*

- Fee-Based Financial Planning
- Equity Compensation (Stock Option) Analysis
- Non-Fee Needs Analysis
- Personal Financial Plans
- Focused Needs Plans
- Personal Financial Plans with Estate Planning

Strategy Development for Businesses

Executive Benefits

- Bonus Plans
- Deferred Compensation Plans
- Split-Dollar Plans

Business Continuation Programs

- Key Person Coverage
- Buy-Sell Agreements
- Succession Planning
- Business Overhead Expense
- Disability Buyout
- Employee Stock Ownership Plans (ESOP)

Retirement Plans

- Simplified Employee Pension Plans
- SIMPLE Plans
- IRA
- 401(a)
- 457(b)
- 401(k): Owner 401(k), Roth 401(k)
- 403(b)(7)
- 403(b)
- Pension/Profit-Sharing
- Roth 403(b) and Roth 457
- 412(e) Plan

Group Insurance

- Health Insurance
- Long-Term Care Insurance
- Disability Income Insurance
- Life Insurance

Financial Planning*

- Employee Financial Planning
- Educational Seminars

Business Planning and Estate Planning Strategies

- Buy-Sell Plans
- Non-Qualified Retirement Plans
- 401(k) Retirement Plans

Employee Benefits

- Dental
- Vision
- Life
- Short-Term Disability
- Long-Term Disability

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