

Notes & Definitions

1. The Strategy Allocation slide refers to asset allocation changes over the past 7 years for the Brightworth Balanced Portfolio strategy, not the Brightworth Representative Balanced Account. Future allocations will differ from the historical data shown.
2. 2008/2009 Strategy Changes slide refers to the changes made over the last 2 years in the Brightworth investment strategy. Not all changes were made for all client accounts based on the specific goals, objectives and risk tolerances for each particular client.

3. Representative Accounts

Each Brightworth Representative Account's return is based on an actual single, fully discretionary client account. These accounts are invested with the following objectives:

The Brightworth Representative Equity Account is invested with the objective of providing long-term capital appreciation. It is primarily comprised of stocks, real estate and alternative investments.

The Brightworth Representative Capital Growth Account is invested with the objective of providing long-term capital appreciation. It is primarily comprised of stocks, real estate and alternative investments. It also contains a relatively small portion of bonds to help generate income and lower the volatility of the account.

The Brightworth Representative Growth & Income Account is invested with the objective of providing long-term capital growth with a moderate level of current income. It is primarily comprised of stocks, real estate, alternative investments and bonds.

The Brightworth Representative Balanced Account is also invested with the objective of providing long-term capital growth with a moderate level of current income. It is primarily comprised of stocks, real estate, and alternative investments and more bonds than the Brightworth Growth and Income portfolio.

The Brightworth Representative Moderate Growth & Income Account is invested with the objective of providing current income with long-term capital appreciation as a secondary goal. It is primarily comprised of stocks, real estate, and alternative investments and a larger bond allocation than the other portfolios.

Each of the Brightworth Representative Accounts also contains a small allocation to cash. These amounts will vary depending on the objective of the accounts, as well as the clients' individual cash flow needs.

The Brightworth Representative Accounts shown contain taxable bonds. Brightworth also manages similar strategies with portfolios which contain municipal bonds. The representative account portfolios with municipal bonds will normally have lower returns than the taxable portfolio strategies due to the federal tax-free nature of most of the municipal bonds.

Each of the Representative Account strategies are based on client accounts that use mutual funds in seeking their investment objectives, however, Brightworth also has client portfolios which utilize individual securities, limited partnerships and separate accounts. The fees and expenses of the underlying mutual funds and all trading and custody costs have been deducted from the performance results shown. The results also reflect the deduction of the highest possible Brightworth asset management fee, which may be a higher fee than the actual Representative Account(s) paid. This could cause the Representative Account(s) performance to be understated compared to actual. The fee depends on the size of the client's assets managed by Brightworth. Fees decline as assets exceed the contractually established breakpoints. See the fee schedule in Brightworth's ADV II for additional information. Dividends, interest and capital gains for the representative accounts have been reinvested either into the individual mutual funds or the portfolio's money market fund. The amount and frequency of client withdrawals from their portfolios can affect their overall returns within the account during these time periods. The portfolios are representative of accounts that were invested in these strategies. However, these are the results of only one account per strategy. The selection of the Brightworth Representative Accounts was not based on performance and therefore is not the highest performing accounts. The general criteria for choosing an account to be a Brightworth Representative Account include: (1) The account has been invested with Brightworth in this same strategy for at least a 5-year time period (generally longer). (2) The account is a "typical" account without significant restrictions from the standard model. and (3) The choice is not based on the size or performance of the actual Brightworth account. The firm managed other accounts with different performance results during these time periods. Brightworth manages its actual client portfolios according to each client's specific investment needs and circumstances. Notwithstanding the foregoing, Brightworth believes that the representative client accounts shown are reasonably representative of its management style and is sufficiently relevant for consideration.

4. The benchmarks shown and discussed are provided in this presentation so that the representative account and asset class performance can be compared with the performance of well-known and widely recognized indices. The volatility of an index may

be materially different from that of the representative account. Index results assume the reinvestment of all dividends, interest and capital gains. In addition, the representative account's holdings will differ significantly from the securities that comprise the index. The index figures do not reflect any deduction for fees, expenses or taxes. It is not possible to invest directly in an unmanaged index. The benchmark information provided is obtained from sources deemed reliable, but is not guaranteed as to accuracy or completeness. Past performance is no guarantee of future results.

5. Brightworth Portfolios refers to the Brightworth Representative Accounts. Slide 7 discusses the asset class components that make up the holdings in the Brightworth Representative Accounts. These asset class components include: U.S. Stock, Global/International Stock; Alternatives; and Bonds. Brightworth Representative Accounts are shown net of all fees and expenses. Individual asset class performance is shown gross of fees.

6. The term U.S. Stock Strategy refers to the U.S. equity component (all of the U.S. equity funds) managed in the Brightworth Representative Accounts.

S&P 500 Index is an index which is representative of the U.S. equity market. It is a market capitalization weighted index that includes 500 leading companies in leading industries of the U.S economy.

7. Growth stocks refers to the Russell 3000 Growth Index® and value stocks is measured by the Russell 3000 Value Index®. Russell 3000® Index measures the performance of the 3,000 largest US companies based on total market capitalization, which represent approximately 98% of the investable US equity market.

Russell 3000® Growth index measures the performance of those Russell 3000 Index® companies with higher price-to-book ratios and higher forecasted growth values.

Russell 3000® Value index measures the performance of those Russell 3000 Index® companies with lower price-to-book ratios and lower forecasted growth values.

8. Global/International Strategy refers to the Global International Equity asset class component of the Brightworth Representative Account portfolios. It represents all of the Global and International equity funds held in the Brightworth Representative Accounts.

MSCI World is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of the developed market countries in North America, Europe, and the Asia/Pacific Region.

MSCI EAFE is an unmanaged market capitalization weighted index which is designed to represent the performance of developed stock markets outside the US and Canada. It serves as a benchmark of the performance in major international equity markets as represented by 21 major MSCI indexes from Europe, Australia and Southeast Asia.

Foreign stocks refers to the MSCI EAFE Index and US stock refers to the S&P 500 Index.

9. The Brightworth Alternatives Strategy refers to the alternative asset class components of the Brightworth Representative Accounts. It represents all of the alternative funds held in the Brightworth Representative Accounts. Alternatives may include non-traditional asset classes and strategies including, but not limited to flexible asset allocation, long-short equity, hedged equity, real estate, hedge funds, private equity, venture capital, commodities, oil and gas, timber, master-limited partnerships, and managed futures.

10. The term Tax Deferred Bond Strategy refers to the bond asset class component of the tax-deferred Brightworth Representative Accounts. Barclays Aggregate Bond Index covers the USD-denominated, investment-grade, fixed-rate, taxable bond market of SEC-registered securities. It is composed of the Barclays Asset-Backed Securities Index, the Government/Corporate Index, and the Mortgage-Backed Securities Index. It is a widely accepted benchmark for the total investment grade U.S. Bond Market.

The term Taxable Deferred Bond Strategy refers to the taxable bond asset class component of the taxable Brightworth Representative Accounts. The Lipper Intermediate Debt Fund Index is an index based on the total returns of a number of the largest mutual funds in the Intermediate Municipal Debt Funds category determined by Lipper, Inc. These funds normally invest in municipal debt issues with dollar-weighted average weighted maturities of five to ten years. The performance of this index includes expenses associated with mutual funds, such as investment management fees. Investors cannot invest directly in an index.

The performance of individual securities that comprise each index may differ from the overall performance of the index.

11. The performance returns shown on this slide (net of fees) do not represent an actual account of a Brightworth client. This information is provided for illustrative purposes and is the actual return data achieved by the Brightworth Growth and Income Representative Account for an actual Brightworth client, but this slide uses a hypothetical account value of \$5 million. While the allocations that comprise this Representative Account were utilized for a client account for the time period shown, the actual returns

achieved may have been different as the amount invested was not the same as the amount shown in this example. See footnote 3 and slide 8 for additional details about the historical returns of the various Brightworth Representative Accounts. Past performance is not a guarantee of future results. The firm managed other accounts with different performance results during these time periods. You should not view this material as representative of any particular client's experience or assume that your future investment experience will be similar to the returns shown.

The term "Permanent capital loss" refers not to an actual loss, but to the lost opportunity for portfolio gains that could have been experienced by an account managed using the strategy of the Brightworth Growth & Income Representative Account during the time periods indicated. There is a market risk associated with being invested in equities as opposed to being in cash or risk-free t-bills. Such differences in performance may not be representative of the performance of these two strategies in different time periods either historically or in the future.

Additional Information

Investment return and principal value of securities held in a portfolio will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the original cost. Mutual funds, separate accounts and hedge funds are not FDIC-insured nor guaranteed by a bank or any other financial institution. For more information on fees, expenses, and risk considerations on any mutual fund, separate account or hedge fund, please refer to the prospectus, ADV Part II or private placement offering memorandum. For additional information on Brightworth's fees, please refer to our form ADV Part II. Your investment results will reflect the time period of your investment, as well as the performance of the securities, managers and/or funds you hold over that time period.

Again, please note that the information provided herein in some cases is the current opinion of Brightworth and is subject to change. Past performance is not a guarantee of future results. Please consult a tax or financial adviser with questions about your specific situation.

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