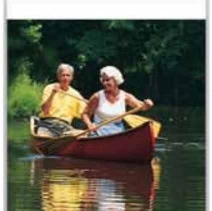
Gain from an independent perspective.



K&S

Krosnowski & Scott LLC

Investment & Retirement Planning Specialists

ABOUT US

Andrew J. Krosnowski, K&S Senior Partner

Hometown: Mechanicsburg, PA

College: Lehigh University, Degree in Business & Economics

Designations: Certified Wealth Strategist (CWS)

Career Highlights: Andy has been in the investment industry since 1985. He has taught investment classes for Montgomery Community College. He has had articles published in Physician's Assets and Dental Economics magazines and the Washington Business Journal. He provided investment management consulting commentary on the public television show "Money Matters." Prior to joining his current investment firm, First Allied Securities, Inc., Andy worked at Dean Witter (which later merged and became Morgan Stanley) for over 13 years and attained the title "Senior Vice President, Investments." From 1987 through 1998, he was honored by being selected into Dean Witter's Director's & President's Clubs (in recognition of outstanding achievement). Andy works very closely with his investment team (his partner Melissa and their support staff; Sue, Suzi, Larry and Sidney). Outside of the office he enjoys participating in numerous outdoor activities (running, bird watching, fishing, tennis, cycling, swimming, hiking, and scuba diving). Over the past few years he hiked Mount St. Helens and Kilimanjaro. Andy completed his first Olympic Distance Triathlon in 2002. He also enjoys traveling, reading, and spending time with family, especially his nieces and nephew and their dogs.

Melissa Scott Paine, K&S Partner

Hometown: Westchester City, New York

College: American University, Degree in Business & Economics

Designations: CFP, K&S branch manager

Career Highlights: Melissa began her professional career in 1996 with Dean Witter (now Morgan Stanley) where she initially began working with Andy. In 1999, Melissa accepted a position at independent firm DE Frey, where she worked, prior to the firm's acquisition by First Allied Securities, Inc. In 2003, Melissa teamed with Andy as they became partners at Krosnowski & Scott, their shared private practice. She works with Verizon, ExxonMobil and AT&T employees as a retirement and investment specialist. During her career Melissa has been active in the Jaycees having held officer positions within the VA organization. She enjoys golf, running, skiing and volleyball, spending time with her husband Rob and caring for her infant son Chris.

K&S
Krosnowski & Scott LLC
Investment & Retirement Planning Specialists

Office Location:
123 Rowell Court
Falls Church, VA 22046
Phone: 703-506-8310, 703-506-8312
Toll Free: 888-901-8310
Fax: 703-506-9556
Email: Akrosnowski@1stallied.com
Mscott@1stallied.com
Website: www.krosnowskiandscott.com

Our Approach

Communication Plan – We emphasize frequent communication with our clients on multiple levels. We provide direct contact with our customers through periodic phone conversations, face-to-face meetings and client appreciation events. We also keep our clients informed with financial market updates through email messages and our quarterly newsletter *"Financial Fitness"*.

Risk Management Plan – We employ a process that employs the following strategy to potentially manage investment risk:

- Educate clients on asset allocation strategy.
- Select a target asset allocation and trigger re-balancing mechanism based on the client's investment objectives, risk tolerance and comfort level.
- Coordinate a group of "best of category" investments, taking into consideration such factors as correlation of returns and portfolio overlap.
- Periodically monitor and re-balance client portfolios when they move out of alignment with their stated target asset allocation.

There is no certainty that any investment strategy will be profitable or successful in achieving your financial objectives.

Investment Efficiency – We seek to select money managers for our clients that we believe:

- Have achieved highly competitive performance records and who are highly rated by industry rating organizations.
- Seek to utilize a lower risk value oriented approach while placing a particular emphasis on the importance of dividends.
- Operate in a low cost environment and whose total annual fees for all services are less than 1.0% to the customer.*
- Execute a tax efficient style of management that emphasizes low portfolio turnover.

**Applies to portfolios with investment balances of $250,000 or more.*

First Allied Securities, Inc., an Advanced Equities Company, offers comprehensive financial and investment solutions.

Stocks
- NYSE-listed stocks
- NASDAQ over-the-counter
- All other major exchanges
- Foreign stocks
- Private equity investments
- Initial public offerings
- Margin accounts
- Corporate finance
- Investment banking
- 144 and other restricted securities sales
- Employee stock-option plans

Cash Management
- Daily sweep accounts
- Money markets
- Insured CDs
- Online account access

Bonds
- CMOs
- Covertible
- Corporate
- Municipal
- Zero coupon

Government Securities
- Ginnie Maes
- Treasury bills
- Treasury bonds
- Treasury notes

Options
- All major exchanges

Unit Investment Trusts

Alternative Investments
- REITs
- Equipment leasing
- Managed futures
- Equity-linked notes

Retirement Accounts
- IRAs
- SEP/IRAs
- Roth IRAs
- Education IRAs
- Simple IRAs
- Defined contribution
- Money-purchase pension plan
- Profit-sharing plan
- 403(b)
- 401(k)

Asset Management
- Independent manager search
- Performance monitoring and reporting
- Wrap-fee accounts
- Asset allocation
- Fee-in-lieu accounts
- Outside managed accounts

Insurance
- Fixed annuities
- Variable annuities
- Term life
- Variable life
- Universal life
- Whole life
- Disability
- Long-term care

Mutual Funds
- Open-end funds
- Closed-end funds
- Networking

And More
- Education and 529 plans

K&S

Krosnowski & Scott LLC

Investment & Retirement Planning Specialists

“Comprehensive Wealth Management”

For over twenty years Krosnowski & Scott, LLC has been comprehensively serving the wealth management needs of corporate employees of Verizon and ExxonMobil Corporation. We provide these specialized services by emphasizing an educational approach that addresses all aspects of the financing planning process including such issues as: tax, insurance, college funding, debt management, investment, retirement and estate planning.

About our Corporate Partners:

Broker/Dealer-First Allied Securities, Inc. (FASI)

Founded in 1994, FASI supports financial advisers who are located at close to 370 branch offices throughout the United States. There are close to 185 FASI employees who work at the home office. FASI offers a full range of products and services, including full-service equity and fixed income trading desks, investment advisory products, alternative investments, mutual funds, cash management, retirement and education savings programs. FASI is owned by Chicago, Illinois based Advanced Equities Financial Corporation (AEFC). Founded in 1999, Advanced Equities Financial Corporation is a privately held financial services company that owns and operates companies that specialize in two sectors of the industry: investment banking and retail brokerage.

Advanced Equities Financial Corp. is a leading provider of investment management, securities brokerage and venture capital investment banking services through it subsidiaries: Advanced Equities, Inc., First Allied Securities, Inc. and Greenbook Financial Services, Inc. Combined, AEFC’s business units represent one of the nation’s top independent retail brokerage operations with over 1,000 financial consultants administering over $13 billion in client assets.

Trustee /Custodian /Clearing House Partner: Pershing

Through our affiliation with FASI, we have a clearing arrangement with Pershing. A wholly owned subsidiary of Bank of New York Mellon Corporation, Pershing is a leading global provider of financial business solutions to more than 1,100 broker-dealers who collectively represent over 100,000 investment professionals and five million active investors. With over 40,000 employees located in 19 offices worldwide, Pershing is a global leader in asset management and securities servicing and committed to service excellence and providing dependable operational support, robust trading services, flexible technology, an expansive array of investment solutions and practical management support. As of March 2008, Pershing’s total client assets represented over $18 Trillion.