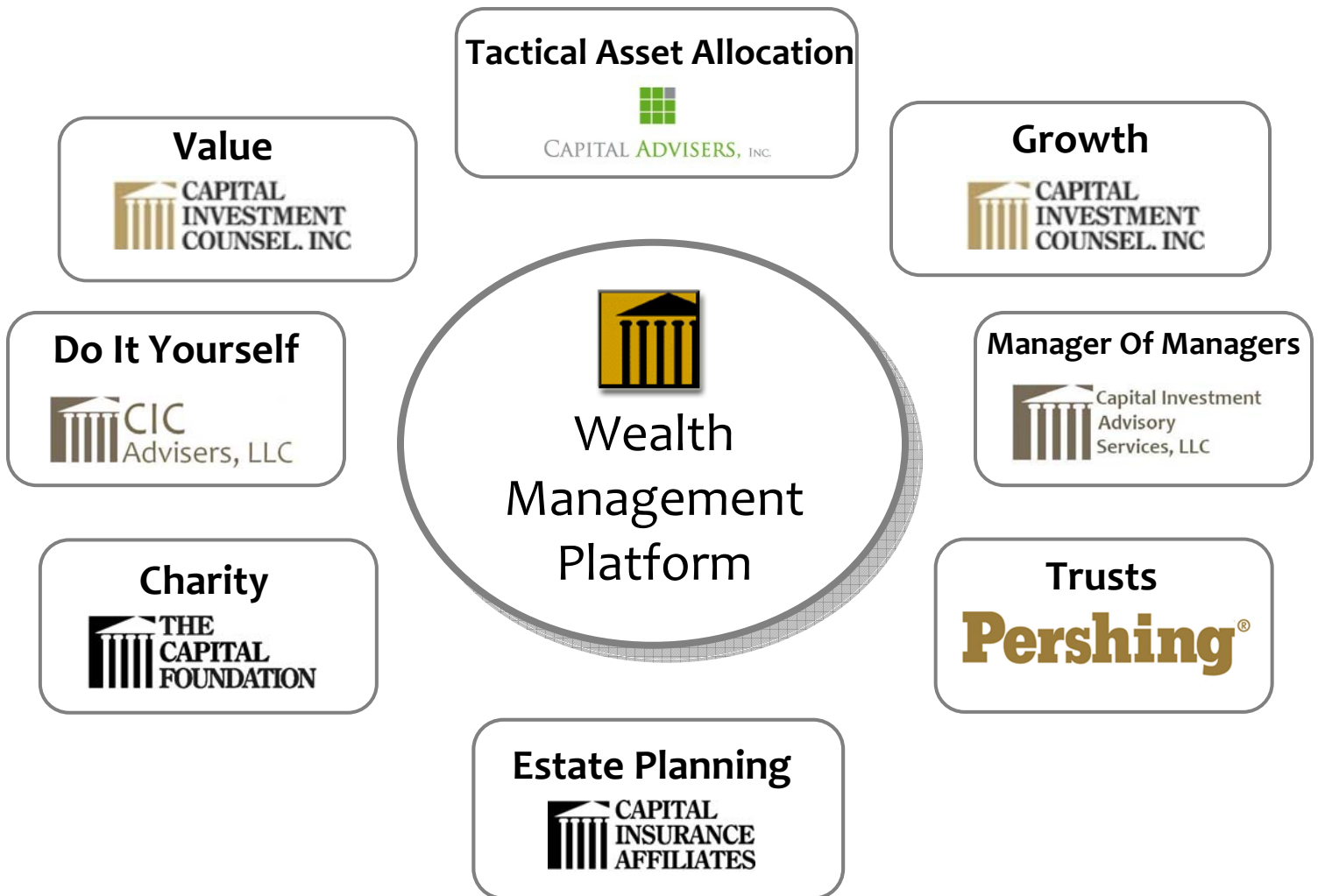




CAPITAL INVESTMENT COMPANIES®

INTEGRITY • INDEPENDENCE • INNOVATION

Wealth Management Platform



Capital's Wealth Management Services – A service designed to provide wealth management solutions to our clients utilizing Capital's vast product and service offerings.

Contact: Steven Blair Wilson 919.831.2370 extension 167



Capital Investment Counsel, Inc. Capital's own in-house money manager utilizes a contrarian philosophy, coupled with the principles of knowledge, integrity, and experience. Our investment program, listed below, seeks to invest in financially strong, undervalued securities selling at or near annual or historical lows. Capital Investment Counsel offers both equity and balanced accounts. SAL serves as the custodian for these accounts.

Bargain Priced Stocks. We buy stock in good quality, financially strong companies selling at or near their historical lows. Stocks that are currently out-of-favor can protect the downside while increasing the upside potential of the investment.

Reinvestment of Dividends. Consistent reinvestment of dividends to make additional purchases has provided maximum performance for our clients, although this strategy can be altered to meet individual needs.

Tax Considerations . Generally, all taxes on market gains are paid separately by the client, not from his portfolio. The result is unimpeded growth.

Savings and Premiums. Flexibility is designed into the program permitting additional deposits on either a random (savings) or systematic (premiums) basis allowing additional growth.

Multiplication of Stocks and Dividends. *This is the most fascinating part of the program and is a result of following the first four program steps.* In cases where current holdings have increased in value, we may select to sell the position and multiply the proceeds into two, three or four positions at lower prices. This practice also helps to further diversify the portfolio. In some cases the dividend may even be increased.

Pyramiding Bonds and Interest. High quality bonds may be purchased to complement our stock program. The interest can be utilized to buy additional securities depending upon client objectives.

Fee Schedule - Wrap Account**

<u>Market Value</u>	<u>Annual Fee</u>
Up to \$500,000	2.50%
\$500,000 - \$1,500,000	1.75%
\$1,500,000 - \$3,000,000	1.50%
Above \$3,000,000	negotiable

Rep Payout: 45% of the annual fee paid quarterly. (Ex: \$500,000 account: 1.75% x .45 = .7875% to rep)

**Includes all fees and commissions.

Licenses'required: 6 or 7&65 or 66.

Account'minimum: \$100,000.

For more about Counsel,please visit <http://www.capital-invest.com/counsel.php>

Contact:[Kurt.Dressler](mailto:Kurt.Dressler@capital-invest.com)919.831.2370



Capital Advisers, Inc. Capital Advisers provides an asset allocation program using no-load mutual funds, and employing strategic asset and style allocation to develop an investment program specifically suited to your client's needs. Charles Schwab is the custodian for these accounts.

Rep Payout: Capital Advisers takes 50 basis points for its services and the reps add their fee (usually an additional .75-1.00%) on top of Capital Adviser's fee to be paid at the rep's commission payout grid, paid quarterly. (Ex: \$500,000 account: 1.50% - .50% = 1.00% x rep payout grid.)

Licenses Required: 6 or 7 & 65 or 66.

Account minimum: \$50,000.

For more about Capital Advisers, please visit <http://www.capital-invest.com/advisers.php>

Contact: [Roland Jones](mailto:Roland.Jones@capital-invest.com) 919.831.2370 extension 165



CIC Advisers, LLC is a state registered investment advisory firm established for those advisory representatives who wish to manage their own client accounts. This advisory firm offers several platforms in which to custody client funds. Each platform offers various advantages depending on the asset types used in the portfolios. CIC Advisers, LLC offers a Wrap Program.

Rep Payout: Each representative determines the management fee to be charged on each account, not to exceed 2%. Advisory accounts are billed by the firm quarterly in advance. Representatives are paid at the individual rep's commission payout grid.

Licenses Required: 6 or 7 & 65 or 66.

No Account minimum:

For more about CIC Advisers, please visit <http://www.capital-invest.com/protected/CICAwrapfeeprogram.php>

Contact: [Tess Ramby](mailto:Tess.Ramby@capital-invest.com) 919.831.2370 extension 134



Capital Investment Advisory Services, LLC is an SEC registered investment advisory firm established as a Manager of Managers. CIAS offers the expertise of multiple Money Managers in which to place your client assets. Each money manager offers different investment styles and account features. Remain the primary advisor on your client accounts yet offer them expertise of professional money managers.

Rep Payout: The management fee varies with each money manager. Please see the [Fee-Based Advisory Accounts Services](#) brochure for each specific fee. Representatives are paid at the individual rep's commission payout grid.

Licenses Required: 6 or 7 & 65 or 66.

Varying Account Minimum:

Contact: [Tess Ramby](#)



Capital Trust Services - *Selecting an appropriate trust company or trustee is not an easy task. At Capital Investment Companies (CIC), we understand the importance of providing complete fiduciary services from a single source, while not compromising the service or investment advice we offer our clients. We use Pershing's Trust Network to service our client's Trust needs.*

Contact Bill Nicholson 919.831.2370 extension 131



The Capital Foundation - *The Capital Foundation, Inc. began in 2001 to provide a means by which concerned charitable donors could develop a responsible plan for giving. If you are a thoughtful donor who is looking for a way to give more to causes that are important to you, you will want to consider the advantages of establishing a donor-advised family fund with the Capital Foundation, Inc.(CF)*

Contact Bill Nicholson 919.831.2370 extension 131