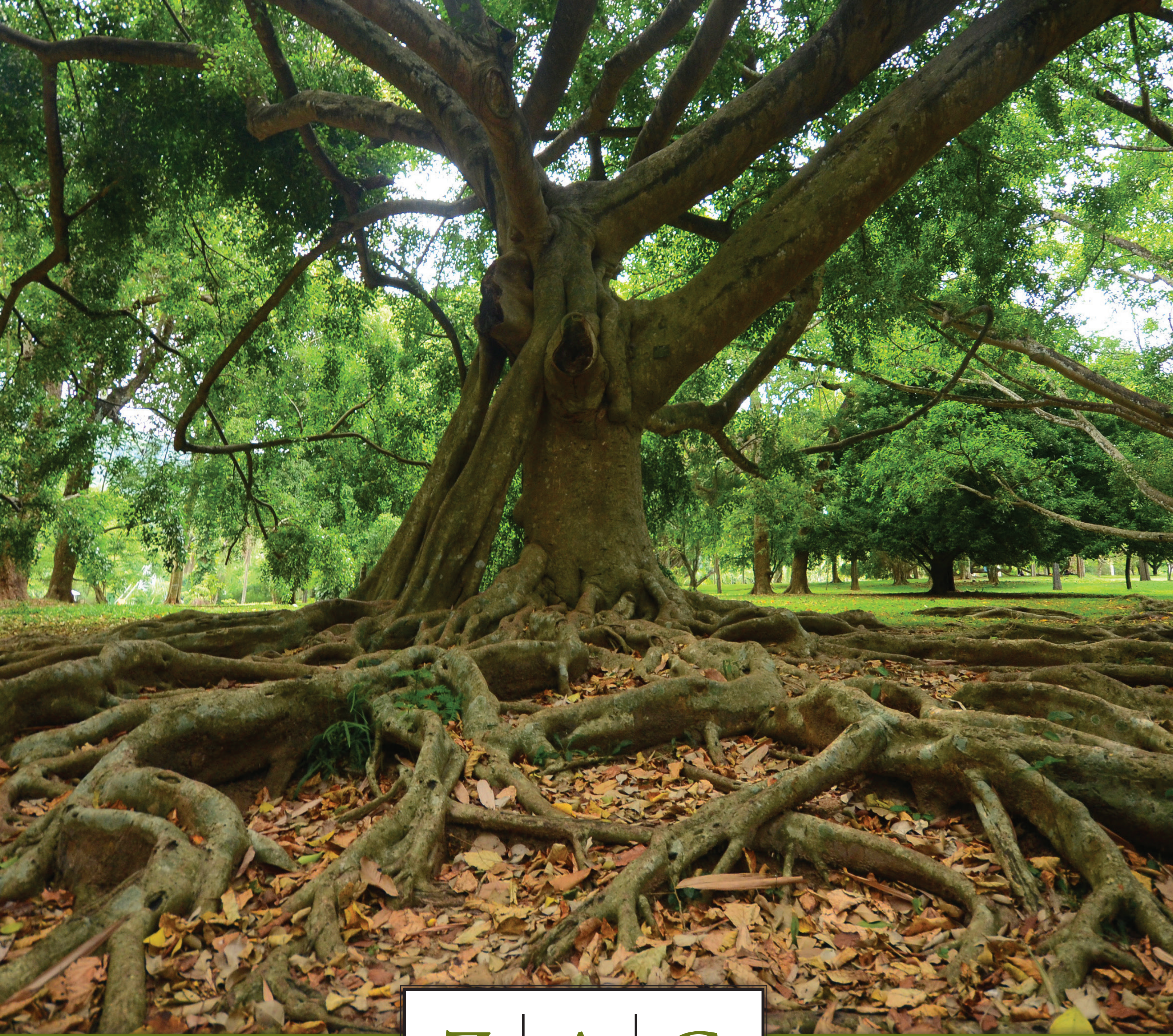

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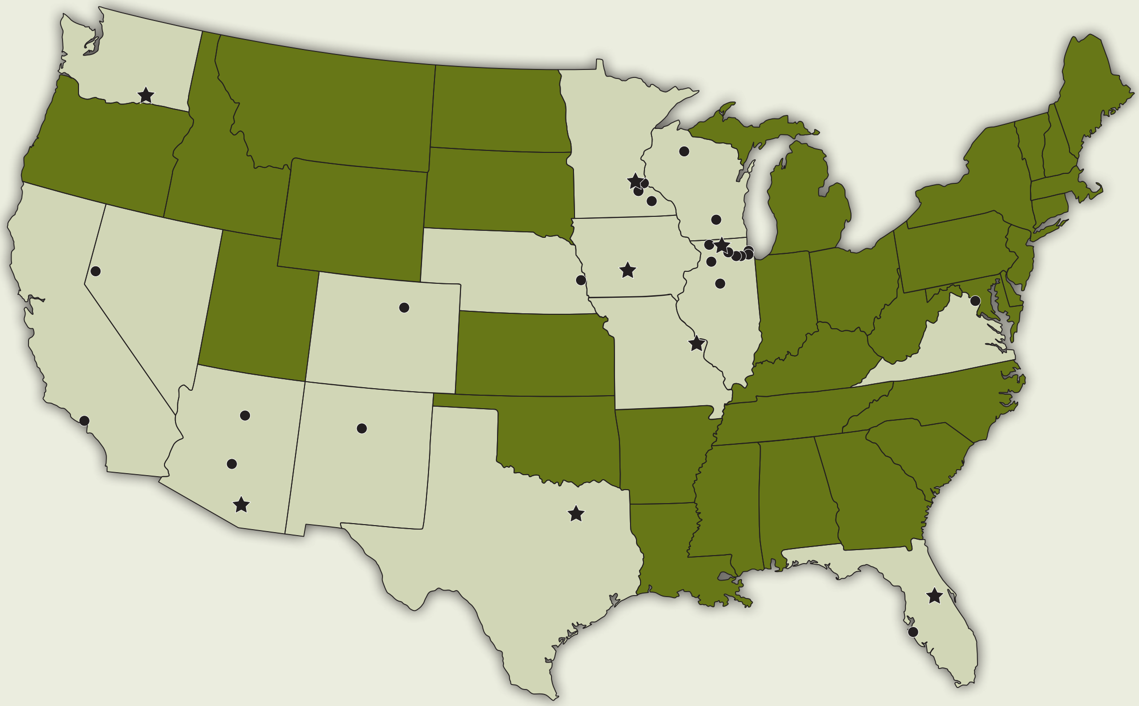
ACTIVE OVERSIGHT / PROACTIVE ADVICE

Founded in 1995, Zero Alpha Group (ZAG) is a national network of independent wealth management firms, serving clients in a fiduciary capacity.

ZAG
ACTIVE OVERSIGHT / PROACTIVE ADVICE

The Zero Alpha Group Membership



Beaird Harris
Dallas, TX (Headquarters)

Carlson Capital Management
Northfield, MN, (Headquarters)
Hastings, MN
Bloomington, MN
Rochester, MN

Foster Group
W. Des Moines, IA (Headquarters)
Omaha, NE

Petersen Hastings
Kennewick, WA (Headquarters)

Plancorp
St. Louis, MO (Headquarters)
Sarasota, FL

Resource Consulting Group
Orlando, FL (Headquarters)

Savant Capital Management
Rockford, IL (Headquarters)
Chicago, IL
Freeport, IL
Geneva, IL
Hoffman Estates, IL
Madison, WI
McLean, VA
Naperville, IL
Park Falls, WI
Peoria, IL
Sterling IL
Wilmette, IL

TCI Wealth Advisors
Tucson, AZ (Headquarters)
Scottsdale, AZ
Flagstaff, AZ
Reno/Tahoe, NV
Santa Fe, NM
Denver, CO
Santa Monica, CA

ZAG

Who we are

Founded in 1995, Zero Alpha Group (ZAG) is a national network of wealth management firms, serving clients in a fiduciary capacity. We are committed to providing objective, long-term private wealth management solutions, focusing on broad global diversification and an evidence-based approach to investing. We share a common investment and client service philosophy - a commitment to structured, tax efficient investment strategies while providing independent fiduciary-based financial planning solutions.

ACTIVE OVERSIGHT / PROACTIVE ADVICE

Shared Core Principles and Beliefs

ZAG firms share a commitment to core principles and beliefs:

- Avoid conflicts of interest
- A financial plan is crucial
- Markets are efficient
- Past performance has little predictive value
- Risk and return are related
- Diversification is key
- Academic research adds value
- Portfolios should be tax efficient
- Costs and taxes matter
- Personal wealth should support lifetime goals

Our Common Approach

Integrated Wealth Management is a holistic approach that takes into account the entirety of a client's financial plan, estate plan, vision and investment assets and is customized by applying a client's individual situation, tolerance for risk and most importantly, their future goals.

We embrace Integrated Wealth Management to help that you make the most of your personal wealth to enhance the quality of your life by pursuing personal and financial goals. We mentor and provide you with guidance to integrate and optimize your financial, social, and intellectual capital to affect your family and society in a manner consistent with your values.

What does Integrated Wealth Management mean to you?

To effectively deliver Integrated Wealth Management solutions, we serve you as a fiduciary.

A FIDUCIARY:

fi·du·cia·ry: a person who is responsible for managing the assets of another person and stands in a special relationship of trust, confidence, and/or legal responsibility (The Center for Fiduciary Studies).

How Clients Benefit

You benefit from our collective efforts, size and influence

- Substantial industry impact
- Access to shared intellectual capital
- More cost-effective solutions
- Shared wisdom gained through collaborative efforts
- Enhanced economies of scale
- Shared resources and capabilities

You benefit from our core principles and beliefs

- Our vision of investing originates in the halls of academia not the world of Wall Street.
- Over time, a well-grounded, structured investment approach combines practical investment strategies with robust academic research. This clarity adds more value than one based on instinct and speculation.
- We help to bring clarity and direction to an otherwise chaotic investment process. Our frame of reference helps you navigate tough market conditions, set and maintain your expectations, apply logic and rigorously hold to a strategy that does not change with the wind.
- Our investment strategies are scientifically structured, based on Modern Portfolio Theory, incorporating the most current academic thinking and research and grounded by common sense.
- We subscribe to an investment philosophy, not to selling a product.
- We challenge you to think beyond money.

Our Vision for the Future

How are the members of ZAG affecting change, nation-wide, for investors and the industry?

- We provide objective investment solutions only found in fiduciary advisors who are both independent and fee-based.
- We use real world results to validate the academic theory: long term performance results cannot be consistently attained through short term stock selection, timing and other speculative means.
- We recognize that wealth is not limited to investment portfolios; rather, wealth is multi-faceted: financial, social, and intellectual capital.
- We know that personal and wealth goals are inter-connected and are more likely to be achieved through careful planning and purposeful attention to all things that influence success.
- We believe that Integrated Wealth Management refocuses the emphasis to define a plan and nurture investors’ life goals, using our wisdom, experience, and skill.
- We consistently apply an evidence-based approach influence to debunk myths and to point investors to transparent solutions.
- We’ll help our clients focus on the larger things in life, giving back to the community and the world; providing leadership for family, business, civic, and artistic ventures; and discovering the joy and impact of living a life of positive influence.

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ZAG MEMBER FIRMS

BEAIRD HARRIS

CARLSON CAPITAL MANAGEMENT

FOSTER GROUP

PETERSEN HASTINGS

PLANCORP

RESOURCE CONSULTING GROUP

SAVANT CAPITAL MANAGEMENT

TCI WEALTH ADVISORS

www.zeroalphagroup.com