

DOW WEALTH MANAGEMENT High-Quality Growth Portfolio

Peace of mind from ownership of high-quality securities during challenging times.

Performance from experienced professional management.

	Dow Wealth Management Composite Results ¹	S&P 500 Index ²
2013 Return	+37.7%	+32.4%
2008-2013 Annual Avg.	+11.0%	+9.2%
Portfolio Quality Index³	80% and higher	50% ("average")

* DWM figures are net of all transaction and portfolio management costs.

** S&P 500 Index figures are theoretical and assume no management or operational costs.

1. Important Disclosure on Composite Performance: The return information presented reflects the "Composite" (aggregate) return of all non-tax managed portfolios overseen by us for each respective full calendar year (including single account portfolios and multiple accounts managed as one portfolio) managed according to the Dow Wealth Management equity strategy. Non-tax managed portfolios are generally all retirement and qualified assets we manage. We believe our handling of these assets provides the best measure of our investment program in a relative comparison to the Benchmark. This strategy generally invests in a diversified portfolio of common stocks of companies we view as having strong balance sheets and income statements and with growth potential and/or investment income potential. Composite performance is calculated on an IRR money-weighted basis and uses a value-weighted average of all portfolios employing the strategy.

We believe this Composite offers a reasonable assessment of our general investment performance. The Composite is net of all fees and brokerage expenses, and includes the reinvestment of dividends, interest and capital gains as well as no reduction for taxes. Client performance will deviate from Composite performance due to, among other reasons, tax considerations, the timing of investments; client guidelines, circumstances and directives; the size of a portfolio and its relative costs; additions and withdrawals of funds; and the account type and its ability to participate in certain investments. During this period there were no strategies employed to obtain the results portrayed in the Composite other than those implemented for clients pursuant to this strategy. We strongly recommend that you discuss with us the application, correlation and significance of this Composite performance to individual client's historical returns.

2. Important Disclosure on Benchmark Comparison: Standard & Poor's 500 Composite Total Return Index ("Index") is an unmanaged market capitalization weighted price index composed of 500 widely held companies in leading industries of the U.S. economy. Although the S&P 500 focuses on the large-cap segment of the equity market, we believe it serves as a reasonable proxy for the general U.S. equity markets and a reasonable benchmark for our equity strategy. Nonetheless, the use of the Index as a comparison may not be appropriate for a variety of reasons including, but not limited to, our Composite and client accounts being more concentrated; volatile; holding cash, fixed income investments,; or the average capitalization of companies comprising the Index not correlating with the capitalization of the companies comprising our Composite.

3. Portfolio Quality Index ("PQI") is a proprietary metric used to assess the quality of a common stock portfolio. The PQI is based upon Standard & Poor's Stock Quality rankings (A+, A, A-, B+, "average", B, B-, C, and D). By our methodology, a portfolio with score of 50% would be of average quality -- the equivalent of all stocks being rated S&P B+ or 50% of the portfolio value being invested in stocks of above-average quality and 50% of its value in below average quality issues.

Important General Investing Disclosure: Inherent in any investment is the potential for loss of capital, past performance is not indicative of future results, and the value of investments and the income derived from investments may increase or decrease. It is not our intention to state, indicate or imply that future investment results will be profitable or equal past results. The information presented is meant to form the basis of a discussion with us and is subject to further clarification and explanation during discussions with us. This information may not be duplicated, redistributed or communicated to others without our consent. This is not an offer or solicitation to any person in any jurisdiction in which such action is not authorized or to any person to whom it would be unlawful to make such offer or solicitation. We do not provide tax or legal advice to our clients and you are strongly urged to consult a tax or legal advisor regarding any potential investment strategy.

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