

Item 1 – COVER PAGE

**ADV Part 2A Appendix 1
March 15, 2012**

**CAPITAL INSIGHT PARTNERS, LLC
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WRAP FEE PROGRAM BROCHURE

This wrap fee program brochure provides information about the qualifications and business practices of Capital Insight Partners' portfolio management, financial planning and consulting advisory services. If you have any questions about the contents of this brochure, please contact us at (480) 295-7070. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about Capital Insight Partners is also available on the SEC's website www.adviserinfo.sec.gov. Although a Registered Investment Advisor with the Securities and Exchange Commission, such registration does not imply a certain level of skill or training.

Item 2 – MATERIAL CHANGES SINCE LAST ANNUAL UPDATE

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Item 4 – SERVICES, FEES, AND COMPENSATION

- A. Capital Insight Partners, LLC (“**Capital Insight**”), sponsors the following services where appropriate to individuals, families, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities. While providing these services, Capital Insight charges advisory fees which include the cost of transaction commissions. The firm also offers a “non-wrap” account management service program, described in a separate brochure, where the advisory fee does not cover certain transaction commissions. Capital Insight has been in business since August 15, 2008. Principal owners are Steven T. Nelson, CFA and Susan C. Anastasiadis. The firm is not affiliated with any other firm.

PORTFOLIO MANAGEMENT

Capital Insight provides discretionary and non-discretionary Portfolio Management services which involve giving continuous advice to a client and making investments for a client based on the individual needs of that client. Through personal discussions in which goals and objectives based on a client’s particular circumstances are established, Capital Insight develops a client’s personal investment policy and then creates and manages a portfolio based on that policy. Capital Insight manages advisory accounts on a discretionary or non-discretionary basis based upon the level of authority granted by the client. Account supervision is guided by the stated objectives of the client.

Capital Insight will create a portfolio consisting of the various following investments as appropriate for the client: individual stocks, bonds, annuities, mutual funds, exchange traded funds, alternative investments and other investment products, including private placement securities. Capital Insight will allocate the client’s assets among various investments taking into consideration the overall management style selected by the client and a client’s investment restrictions. The mutual funds and annuities will be selected on the basis of any or all of the following criteria: the fund/annuities performance history; the industry sector in which the fund/annuities invests; the track record of the fund/annuities’ manager; the fund/annuities’ investment objectives; the fund/annuities management style and philosophy; and the fund/annuities management fee structure. Portfolio weighting between funds/annuities and market sectors will be determined by each client’s individual needs and circumstances. Capital Insight may also hire and terminate third-party managers to manage all or a portion of a client’s account. Clients are free to contact their Capital Insight advisor at any time.

When appropriate to the needs of the client, Capital Insight may recommend the use of trading (securities sold within 30 days), short sales, margin transactions or option trading. Because these investment strategies involve certain additional degrees of risk, they will only be recommended when consistent with the client’s stated tolerance for risk.

The firm tailor’s advisory services to the individual needs of clients. For example, if a client has a concentrated position in one industry, that may limit our adding to that sector even though other clients own a particular stock. We never forget it is the client’s money and so clients may impose restrictions on investing in certain securities or types of securities. Clients may also direct us to retain concentrated or other risky positions even though it may not be prudent. Clients have the opportunity to place reasonable restrictions on the types of investments which will be made on the client’s behalf. Clients will retain individual ownership of all securities.

There is no difference in the management approach regarding wrap fee accounts versus those which do not participate in the wrap fee program. Capital Insight receives a portion of the wrap fee for our services.

Capital Insight does not have the discretionary authority to determine the broker-dealer to be used, thus clients must direct Capital Insight as to the broker-dealer to be used, except in those instances where a

transaction is placed with a third-party brokerage firm and settled through the client's selected brokerage firm. In most cases, Capital Insight will recommend the services of Schwab when Capital Insight will provide management services. In directing the use of a particular broker-dealer, it should be understood that Capital Insight will not have authority to negotiate commissions or obtain volume discounts, and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to other clients.

Capital Insight Managers may "block" (combine) similar client orders in the same security to obtain an average price. The Capital Insight manager may include the manager's or other employee's own transaction in the block. When doing so, a conflict of interest exists because the manager, the originator of the block, or another employee, will also obtain an average price if the block trade is executed.

Some representatives of the firm are separately licensed as registered representatives of Foothill Securities, Inc., a FINRA registered broker-dealer. As such, they will be able to effect securities transactions for Capital Insight clients, in their capacity as registered representatives of Foothill. For doing so, they will be able to receive customary brokerage compensation, which is separate and distinct from Capital Insight's advisory fees.

Foothill is required to supervise the securities trading activities of its representatives. Clients may request that brokerage transactions be directed to a particular broker-dealer, other than Foothill or Schwab. However, if Foothill or Schwab believes that the use of that broker-dealer would hinder Foothill or Schwab in meeting its supervisory obligations, Capital Insight will not be able to accept the account. Also, the designation of a specific broker-dealer may limit Capital Insight's ability to receive research, negotiate commissions and to batch client orders with those of other clients to obtain an average price on investments purchased or sold. Thus, by designating a specific broker, these and other benefits may be lost.

For some clients, Capital Insight portfolio managers may open "omnibus" accounts at certain broker-dealers when they believe such firms can better facilitate certain transactions for the clients. The brokerage firms opening such accounts do not name the client on the account but instead use the account to facilitate purchase and sale transactions for Capital Insight and then send transaction information to the client's brokerage firm which does have custody of the client's account. Capital Insight portfolio managers review the confirmations after such transactions occur to be sure proper execution and delivery of securities and funds are made to the client's account custodian.

Capital Insight may recommend the use of one of several broker-dealers (including, but not limited to Foothill), provided that such recommendation is consistent with Capital Insight's fiduciary duty to the client. The factors considered by Capital Insight when making this recommendation are the broker's ability to provide professional services, including research, Capital Insight's experience with the broker, the broker's reputation, and the broker's quality of execution services and costs of such services, among other factors. Considering these and other factors, clients may pay more in commissions than if another firm not recommended by Capital Insight were selected. Clients are not under any obligation to affect trades through any recommended broker. Capital Insight has a custody relationship with Charles Schwab Institutional ("Schwab"), a FINRA broker dealer. Capital Insight recommends Schwab for custody and does not receive any direct or indirect compensation from Schwab.

1. Research and Other Soft Dollar Benefits: Capital Insight receives research, products and services like admission to conferences, calls with analysts or company management. These services are in addition to execution from broker-dealers and other third parties in connection with client securities transactions. This is referred to as "Soft Dollar Benefits". We believe this research, products and services allow us to be effective on our client's behalf.
 - A. When Capital Insight uses client brokerage commissions, including markups or markdowns) to obtain research or other products and services, the firm receives a benefit. This benefit

derives from the fact that we do not have to produce or pay for the research, products or services.

- B. Capital Insight may have an incentive to select or recommend a broker-dealer based on our interest in receiving the research, other products or services, rather than on our clients' interest in receiving the most favorable execution.
 - C. In obtaining these soft dollar benefits, clients of Capital Insight may pay commissions or markups and markdowns higher than those charged by other broker-dealers.
 - D. We believe soft dollar benefits accrue to all clients of the firm as investment strategy and decisions which flow from the benefits are part of our work for all clients. We do not allocate soft dollar benefits to client accounts proportionately to the soft dollar credits the accounts generate.
 - E. All soft dollar benefits received in the last fiscal year were for research and conference calls. As such, they all aided investment decision-making or trade execution.
 - F. Our investment committee determines the value of the soft dollar benefits received in proportion to what they cost our clients. From that analysis, trades may be placed with one or another of several broker-dealers to obtain execution. Spot checks are also made to insure best execution practices by the broker-dealers.
- 2. Brokerage for Client Referrals – in selecting or recommending broker-dealers we do not consider whether we or a related person receives client referrals.
 - 3. Directed Brokerage
 - A. For clients in need of brokerage or custodial services, and depending on client circumstances and needs, Capital Insight may recommend the use of one of several broker-dealers (including, but not limited to Foothill and Schwab), provided that such recommendation is consistent with Capital Insight's fiduciary duty to the client. The factors considered by Capital Insight when making this recommendation are the broker's ability to provide professional services, including research, Capital Insight's experience with the broker, the broker's reputation, and the broker's quality of execution services and costs of such services, among other factors. Considering these and other factors, clients may pay more in commissions than if another firm not recommended by Capital Insight were selected. Clients are not under any obligation to affect trades through any recommended broker.
 - B. Clients are permitted to direct brokerage. If they choose this option, Capital Insight may not be able to achieve the most favorable execution of client transactions. Directing brokerage may cost clients more money. For example, we may not be able to "block trade" or aggregate accounts resulting in higher brokerage commissions.

Capital Insight Managers may "block" (combine) similar client orders in the same security to obtain an average price. The Capital Insight manager may include the manager's or other employee's own transaction in the block. When doing so, a conflict of interest exists because the manager, the originator of the block, or another employee, will also obtain an average price if the block trade is executed.

Fee Schedule: The annual fee for Portfolio Management services is charged as a percentage of assets under management, paid quarterly in advance. Capital Insight's fee generally follows the following schedule:

<u>Assets Under Management</u>	<u>Annual Percentage</u>
First \$1,000,000	2.50%
\$1,000,001 to \$10,000,000	2.25%
\$10,000,001 to \$20,000,000	2.00%
Over \$20,000,000	1.75%

All fees are negotiable, this may vary depending on the nature of the client's individual needs, account dollar size and the particular management services requested by the client. There is a minimum annual fee of \$20,000, with the prorate portion payable quarterly. Fees are based upon the quarter-end value of the client's account. The value of related accounts may, at the firm's discretion, be combined for fee calculation purposes. The firm may amend its fee upon written notice to the client.

The fee includes all fees and charges for services, as applicable, of Capital Insight, third-party managers and certain brokerage commissions. The fee does not include the following: (a) charges for services provided by Capital Insight, its affiliates or third parties which are outside the scope of the agreement (e.g., retirement plan administration fees, trustee fees, wire transfer fees, account fees and charges incidental to brokerage and custodial services, etc.); (b) any taxes for fees imposed by exchanges or regulatory bodies; (c) mark-ups and mark downs charged on principal trades; (d) brokerage commissions and other fees and charges imposed because Capital Insight or a third-party manager chooses to effect securities transactions for the account with or through a broker-dealer other than a custodian recommended by Capital Insight; (e) commissions on transactions occurring after notice of agreement termination is given by one party to the other; and (f) unless accepted by Capital Insight, commissions on transactions ordered by the Client. Clients agree that each of these additional commissions and charges may be separately charged to the account or reflected in the price paid or received for a given security transaction.

Clients typically authorize Capital Insight to withdraw Capital Insight's advisory fees directly from their accounts as the fees become due. However, fees can be paid by invoice if requested. If the relationship is terminated before quarter end, advisory fees will be rebated to the client on a per day pro-rata basis.

- B. Capital Insight's "wrap" fee may be more or less than that charged by Capital Insight to another client for similar services, and by other advisers for similar services. Also, Capital Insight's "wrap" fee, i.e., the fee covering both advisory services and certain transaction commissions, may be more or less than two fees charged separately for management and transaction brokerage services. The factors that bear upon the cost of services are the size of the account, number of transactions, strategies employed, type of securities within an account, and whether trades are placed through a brokerage firm other than the custodian resulting in per trade commissions being charged to the account.
- C. Not all transaction-related expenses are covered by the "wrap" fee schedule shown above. In the event that exchange-traded funds or mutual funds are part of a client's portfolio, the mutual funds charge additional and separate internal fees as described in the fund's prospectus. Thus, when these funds are in a client's account, two advisory fees are imposed: one internally by the fund, the other by Capital Insight. There may also be costs to the client from mark-ups and mark-downs or spreads paid to market makers. Certain account charges by the custodian, commissions and costs for transactions not placed through the custodian, commissions on transactions occurring after termination of Capital

Insight's services agreement, and client-ordered trading commissions are not covered. See the "Fees" section above.

- D. Because Capital Insight absorbs transaction costs, its representatives giving advice have a financial incentive not to place transaction orders frequently since doing so increases the transaction costs to Capital Insight and thereby reducing its revenue which the Representative shares. Thus, an incentive exists in a wrap services program to place trades less frequently. Some of our supervised persons are paid on a percentage of assets under management. Since wrap fee percentages are higher for the same account value, our employees may have incentive to favor wrap programs.

Capital Insight Managers may "block" (combine) similar client orders in the same security to obtain an average price. The Capital Insight manager may include the manager's or other employee's own transaction in the block. When doing so, a conflict of interest exists because the manager, the originator of the block, or another employee, will also obtain an average price if the block trade is executed.

Order Errors: Should an error occur in any Client's account as a result of Capital Insight's actions, the Client is made whole. Any losses or gains are assumed by Capital Insight.

No Guarantee. Capital Insight does not guarantee the results of 1) investment management or consulting advice it gives, including the performance of any investment model, or 2) the advice given and actions taken by any third-party manager. Thus, losses can occur by using Capital Insight's services.

All fees are negotiable, depending on the nature of the client's individual needs, account dollar size and the particular management services requested by the client. There is a minimum annual fee of \$20,000, with the pro-rata portion payable quarterly in advance.

Item 5 – ACCOUNT REQUIREMENTS AND TYPES OF CLIENTS

Capital Insight offers advisory services, where appropriate, to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities. Capital Insight generally accepts discretionary relationships over \$2 million minimum.

Item 6 – PORTFOLIO MANAGER SELECTION AND EVALUATION

A & B. Capital Insight Partners is one manager available through our wrap fee program. When Capital Insight provides the advice, it does so through its investment adviser representatives who earn compensation from the advice they provide. Therefore, when recommending this service, representatives have a conflict of interest. When selecting a third-party manager, Capital Insight itself will not conduct a broad search for such managers and may only use managers it is familiar with. Therefore, managers having better or worse performance may not be considered as candidates to recommend to Clients. Clients should be aware that when a third-party manager is used, Capital Insight will not evaluate the method by which the manager calculates its account management performance results. Capital Insight will provide third-party managers investment objective and background information about the client at account inception, and thereafter as changes to such information is provided to Capital Insight by a client. Capital Insight monitors third-party manager performance on a regular basis, receives quarterly account statements, and has access to each manager at will to discuss issues about a client's account deemed appropriate by Capital Insight. Clients may contact the third-party manager directly if they wish to do so as often as needed.

Also, the performance results of managers, including Capital Insight, are not audited by a third party. The results may also not be prepared on a uniform basis.

The firm tailor's advisory services to the individual needs of clients. For example, if a client has a concentrated position in one industry, that may limit our adding to that sector even though other clients

own a particular stock. We never forget it is the client's money and so clients may impose restrictions on investing in certain securities or types of securities. Clients may also direct us to retain concentrated or other risky positions even though it may not be prudent. Clients have the opportunity to place reasonable restrictions on the types of investments which will be made on the client's behalf. Clients will retain individual ownership of all securities.

Capital Insight also offers management service under a non-wrap fee program. There is no difference in the management approach regarding wrap fee accounts versus those which do not participate in the wrap fee program. Capital Insight receives a portion of the wrap fee for our services.

The firm has the ability to, but in its history has not had any performance based fee arrangements. If we manage accounts with a performance based fee in the future, that would represent a conflict of interest with accounts paying fees under different arrangements *e.g.*, hourly or flat fees and percentage of asset methods. Capital Insight will seek to be equitable in its work on behalf of clients, but our firm and supervised persons would have an incentive to favor accounts for which we receive performance based fees.

RISK

Investing in securities involves **RISK OF LOSS**. **CLIENTS** should be prepared to bear such loss. Capital Insight does not guarantee the results of any service and losses can occur from receiving any of the firm's services.

STRATEGIES

Capital Insight uses both technical and fundamental analysis in managing assets. The company uses financial newspapers and magazines, inspections of corporate activities, third party research materials, corporate rating services, annual filings with the Securities and Exchange Commission as well as company press releases. Again, *clients* should understand that *investing involves risk* and the **client must bear that risk**.

Capital Insight uses a number of investment strategies. Where appropriate, they utilize long term purchasing (securities held at least a year). Short term purchasing (securities sold within a year) also is used but the short term tax issues are considered before sales. Trading is used where appropriate. Short sales, margin transactions, and option writing is used but only where suitable in a client by client basis.

INVESTMENTS

Investment advice may be provided on investments such as limited partnerships, private placement partnerships, and hedge funds.

Investment advice may be offered on any investments held by a client at the start of the advisory relationship. Recommendations for new investments will typically be equity securities, warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities, US Government securities, options contracts, futures contracts, and interests in partnerships involving real estate.

PROXY VOTING

Guiding Principles. The Capital Insight's Policy and Procedures relating to voting proxies are designed to ensure that proxies are voted in the best interests of the clients. The Policies and Procedures do not apply to those situations where the client has retained voting discretion. In those situations, Capital Insight will cooperate with the client to ensure proxies are voted as directed by the client. In addition, Capital Insight will abide by specific voting guidelines on certain policy issues as requested by particular clients on a case-by-case basis.

Primary Objective. In general, proxies will be voted in a manner designed to maximize the value of client investments. In evaluating a particular proxy proposal, Capital Insight will take into consideration, among other things, the period of time over which the voting shares of the company are expected to be held, the size of the position, the costs involved in the proxy proposal and the existing governance documents of the affected company, as well as its management and operations. Proxy proposals that change the existing status of a company will be reviewed to evaluate the desirability of the change, and to determine the benefits to the company and its shareholders, but Capital Insight's primary objective is always to protect and enhance the economic interests of its clients.

Generally, it is Capital Insight's policy to vote in accordance with management's recommendations on most issues since the capability of management is one of the criteria used by Capital Insight in selecting stocks.

Exceptions. When Capital Insight believes management is acting on its own behalf, instead of on behalf of the well-being of the company and its shareholders, or when Capital Insight believes that management is acting in a manner that is adverse to the rights of the company's shareholders, Capital Insight will take steps to represent the interests of its clients and, as a result, may elect to vote against management's recommendations.

In situations where Capital Insight is extremely displeased with management's performance, it may withhold votes or vote against management's slate of directors and other management proposals as a means of communicating its dissatisfaction. This occasion most often develops when Capital Insight believes that management has displayed a consistent inability or lack of interest in moving the company toward achieving its potential and that a message needs to be sent that the company's shareholders are not satisfied with the status quo.

Other Factors Capital Insight Considers. Capital Insight recognizes that the activity or inactivity of a company with respect to matters of social, political or environmental concern may have an effect upon the economic success of the company and the value of its securities. However, Capital Insight does not consider it appropriate, or in the interests of its clients, to impose its own moral standards on others. Therefore, it normally supports management's position on matters of social, political or environmental concern, except where it believes that a different position would be in the economic interests of company shareholders.

Conflicts. In evaluating a proxy proposal, the Chief Compliance Officer is ultimately responsible for considering whether there are any circumstances that may give rise to a conflict of interest in connection with voting client proxies either because of a business relationship between Capital Insight and the company or otherwise.

Voting Procedures. All proxy proposals are voted on an individual basis. In general, when a conflict exists, the Chief Compliance Officer determines whether the proxy may be voted by Capital Insight or whether it should be referred to the client (or another fiduciary of the client) for voting purposes. Alternatively, Capital Insight may consult directly with a client to obtain the client's consent before voting the proxies. Capital Insight will not refrain from voting proxies just because a conflict exists because Capital Insight has a fiduciary duty to take action on all proxies.

How To Obtain More Information. For additional information regarding Capital Insight's proxy voting policies and procedures and history, clients should contact us by writing to 7328 East Deer Valley Road, Ste. 105, Scottsdale, Arizona 85255, or calling (480) 295-7020.

In cases where clients retain proxy voting authority for themselves, the custodian or transfer agent will provide them with the proxy material. Clients may contact us at (480) 295-7070 if they have questions about a proxy solicitation.

Item 7 – CLIENT INFORMATION PROVIDED TO PORTFOLIO MANAGERS

Information regarding such client receiving third party manager services is provided to the manager as requested. It is the client's responsibility to alert our firm to changes as they occur.

Item 8 – CLIENT CONTACT WITH PORTFOLIO MANAGERS

There are no restrictions on client's ability to contact and consult with portfolio managers from Capital Insight Partners. Clients are not able to contact or consult with portfolio managers from other firms within our wrap fee program.

Item 9 – ADDITIONAL INFORMATION

A. Disciplinary Information

Neither the firm, nor any management person has a disciplinary disclosure to report.

B. Other Financial Industry Activities and Affiliations

Steven T. Nelson and Susan C. Anastasiadis are both registered representatives with broker dealer Foothill Securities Inc. ("**Foothill**"). The same relationship with Foothill exists for other supervised people in our firm.

Steven T. Nelson holds a Series 31 license and recommends futures investments to clients through Foothill. Such investments may be made outside of Capital Insight Partners and compensation is received through Foothill. Other people in our firm may also hold a Series 31 license and have the same disclosure.

Other potential conflicts of interest with our clients are as follows:

Mr. Nelson is an equity owner of Sunrise Bank. Clients of Capital Insight may also be equity owners of the Bank. Because of this common financial investment interest, a potential incentive exists for Capital Insight to favor such clients over others receiving services. However, it is Capital Insight's goal to always treat all clients equally.

Mr. Nelson serves on the Board of Directors of the Catholic Community Foundation. He therefore has an incentive to benefit his standing in that organization by referring clients to the Foundation. This conflict is disclosed and Mr. Nelson and our firm seek to act in the client's best interest.

Clients should also be aware that an individual client of Capital Insight is a principal in a firm which controls the distribution of various "Walton" limited partnership interests. Because such interests are recommended for investment to other clients by Capital Insight, a conflict of interest exists since a client's purchase of such interests could benefit that principal.

Capital Insight has relationships with many other entities and firms that we believe are helpful to serving our clients. Examples include broker-dealers including Foothill Securities but others as well, banks, accountants, attorneys, insurance companies, consultants on pensions and other matters, real estate brokers and dealers and the sponsors and syndicators of limited partnerships. These relationships can give rise to conflicts of interest where our firm or supervised persons would benefit in addition to the client's benefit. We disclose this to the client and work to act in the client's best interest.

Capital Insight may also have relationships with other investment advisers who manage money or advise on our client's funds, or support our firm in other ways. This can create a direct or indirect material conflict of interest. We disclose this to the client and work to act in the client's best interest.

C. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Capital Insight has established a Code of Ethics applicable to all persons at the firm who have access to confidential client records or to recommendations being made for client accounts. It is designed to prevent conflicts of interest between the financial interests of clients and the interests of the firm's staff. The Code requires such "access persons" to obtain preapproval of certain securities transactions, to report transactions quarterly and to report all securities positions in which they have a beneficial interest at least annually. These reporting requirements allow supervisors at the firm to determine whether to allow or prohibit certain employee securities purchases and sales based on transactions made, or anticipated to be made, in the same securities for client accounts. The Code also establishes certain bookkeeping requirements relating to the new federal reporting rules. The Code is required to be reviewed annually and updated as necessary. A complete copy of the firm's Code is available upon request.

Capital Insight may recommend securities that an employee or related party has a material financial interest. As conflicts like this arise, Capital Insight fully discloses to the client that conflict.

Capital Insight or individuals associated with Capital Insight may buy or sell securities identical to, or different from, those recommended to clients for their personal accounts. To eliminate the conflict of interest, employees may not trade within 24 hours of a client block trade unless included in that block. Additionally, all trading done by employees must be preapproved by the Chief Compliance Officer.

Our staff or related parties may own the same securities as clients. To eliminate the conflict of interest, employees may not trade within 24 hours of a client block trade unless included in that block. Additionally, all trading done by employees must be preapproved by the Chief Compliance Officer.

Our staff or related parties may trade securities with an exception to the 24 hour rule cited above. This exception is when our staff's accounts participate in a "block trade" along with other clients at the same time.

REVIEW OF ACCOUNTS

Portfolio Management: While the underlying securities within Portfolio Management Service accounts are continuously monitored, these accounts are reviewed at least quarterly by a portfolio manager of Capital Insight. Accounts are reviewed in the context of each client's stated investment objectives and guidelines.

Financial Planning and Consulting: Capital Insight will provide reviews as contracted for at the inception of the advisory relationship.

More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

Portfolio Management: Clients may receive monthly and/or quarterly statements and confirmations of transactions from their respective broker-dealer and/or custodian. Clients should carefully review those reports. Capital Insight will not provide any additional regular reports.

Financial Planning and Consulting: Capital Insight will provide reports as contracted for at the inception of the advisory relationship.

CLIENT REFERRALS AND OTHER COMPENSATION

Representatives of Capital Insight may be separately licensed as registered representatives of Foothill, a FINRA registered broker-dealer. As such, they will be able to effect securities transactions for Capital Insight clients, in their capacity as registered representatives of Foothill. For doing so, they will be able to receive customary brokerage compensation (including 12b-1 distribution fees) in connection with the placement of clients' funds into investment companies, which is separate and distinct from Capital Insight's advisory fees.

Capital Insight has entered into an agreement with West Valley National Bank. Under the terms of the agreement, Capital Insight has agreed to market Capital Insight's services to Bank customers and to provide investment advice to customers of the Bank. As Capital Insight does so, it will share with the Bank a portion of the advisory fees it receives from business derived from the Bank. This arrangement does not result in a higher fee being charged to the client's account.

Capital Insight and West Valley Bank are not affiliated. In addition, investments recommended by Capital Insight are not Bank deposits, are not insured by the Bank or FDIC, and are subject to risk of loss of the principal amount invested.

Support services provided by Schwab constitute a form of indirect compensation.

Neither Capital Insight nor a related person directly or indirectly compensates any person who is not our supervised person for client referrals.

FINANCIAL INFORMATION

Capital Insight does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

Again, Capital Insight does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

We have never been the subject of a bankruptcy petition.