



VERUS
CAPITAL PARTNERS, LLC

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

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January 14th, 2015

The Brochure Supplement provides information about Supervised Persons: G Gregory Biggs, Stephen Black, Marty Block, Stephen Bull, Michael Crowe, Roger Desai, Jeffrey Geiser, Damon George, Fred Goodman, Alexander Hackley, Philip Howerton, Hilary Jones-Rojo, Fred Kling III, Robyn Kreuer, Karen Longo, Zachary Mason, Philip McNulty, Frank Molinar, Pamela More, Travis Morrow, Colleen O'Shaughnessy, Karl Owens, Christopher Oxenham, George Pace, Kirk Parker, Timothy Ray, James Rosebrough, Robert Sandberg, Kishore Shah, Frank Stock, Mark Tang, Dwight Vilhauer, Erik Walker, Barry Waxler, and Dongwook Yi.

Please contact Steve Bull, Chief Compliance Officer, if you did not receive Verus Capital Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about the supervised persons is available on the SEC's website at www.adviserinfo.sec.gov

ITEM 2 – MATERIAL CHANGES

The following changes have been made to our ADV Part 2B Supplement since the most recent filing on December 31, 2014:

- Dr. George Olander has been removed as an IAR of Verus Capital Partners, LLC
- Colleen M. O'Shaughnessy has been added as an IAR of Verus Capital Partners, LLC
- Dwight Vilhauer has been added as an IAR of Verus Capital Partners, LLC

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EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

G Gregory Biggs

Year of birth: 1954

G Gregory Biggs graduated from the University of Central Oklahoma with a Bachelor of Arts in Communications.

Securities Industry Licenses:

Mr. Biggs has the following securities industry licenses:

Series 7: General Securities Representative

Series 66: Uniform Combined State Law

Additional Licenses:

Mr. Biggs holds his life, accident, and health insurance licenses in Oklahoma.

Mr. Biggs was with MML from 10/1999 to 06/2003. After leaving MML he was subsequently employed with Wilbanks Securities, Inc. in Oklahoma City, OK from 05/2003 to 01/2007. After leaving Wilbanks Securities, Inc. Mr. Biggs was employed at Sagepoint Financial, Inc. from 01/2007 to 08/2009. Most recently he was employed at Purshe Kaplan Sterling Investments as a Registered Representative and with Accredited Investment Fiduciary (AIF). Currently Mr. Biggs is employed as a Registered Representative of Securities America Inc. and an Investment Advisor Representative of Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

G Gregory Biggs is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Biggs could receive fees and commissions if you choose to implement recommendations of Mr. Biggs in his capacity as registered representative. Because Mr. Biggs is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Biggs could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions, or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Biggs in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Mr. Biggs' time and income.

Mr. Biggs also has a relationship with SAA, an SEC registered Investment Advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Biggs holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Biggs may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Biggs an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Biggs may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. G Gregory Biggs is a Registered Representative of Securities America and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. G Gregory Biggs may be reached at (405) 842-8087

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Stephen Black

Date of Birth: 03/10/1943

Stephen Black graduated from the College for Financial Planning Accredited Asset Management Specialist program in 1998 and the Certified Financial Planner Professional Education Program in 2006

Securities Industry Licenses:

Mr. Black has the following Securities Industry Licenses:

Series 7: General Securities Representative
Series 24: General Securities Principal
Series 63: Uniform Securities Agent State Law
Series 66: Uniform Combined State Law

Additional Licenses:

Mr. Black holds Health and Life insurance licenses.

Additional Professional Designations:

AAMS – Accredited Asset Management Specialist

Stephen came into the financial services industry in 1991. Stephen was hired by Liberty Securities Corporation, where he worked from 1991 to 1994.

Between the years of 1994 and 1997 Stephen worked for Piper Jaffray in Minneapolis, MN. Following Piper Jaffray, Stephen worked at Calton & Associated. Stephen worked at Calton & Associated, Inc. between 1997 and 2000.

In 2000 Stephen moved to Securities America where he remains today as a Registered Representative, and in 2011 he became an Investment Advisor Representative with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Stephen Black is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Black could receive fees and commissions if you choose to implement recommendations of Mr. Black in his capacity as registered representative. Because Mr. Black is a dually registered agent of SAI and Verus,

SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Black could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Black in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Black's time and income.

Mr. Black also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Black holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Black may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Black an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Black may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Stephen Black is a Registered Representative of Securities America and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Stephen Black may be reached at 623-738-0964.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Marty K. Block

Date of Birth: 07/31/1957

Marty K. Block graduated from the University of Arizona in 1979 with a Bachelor of Science Degree in Business Administration.

Securities Industry Licenses:

Mr. Block has the following Securities Industry Licenses:

Series 3: National Commodities Futures Examination
Series 7: General Securities Representative Examination
Series 66: Uniform Combined State Law Examination

Upon graduation from the University of Arizona Marty was an independent trader on the Chicago Mercantile Exchange until 1997. After leaving the Mercantile Exchange, Mr. Block worked out of a Real Estate office in Arizona for 2 years. He then registered as a Financial Advisor with Merrill Lynch and remained in that position until 2013. In 2013 Marty joined Securities America, INC. Currently Marty is a Registered Representative with Securities America, Inc. and an Independent Investment Advisor with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Marty Block is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Block could receive fees and commissions if you choose to implement recommendations of Mr. Block in his capacity as registered representative. Because Mr. Block is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Block could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Block in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Mr. Block's time and income.

Mr. Block also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Block holds an insurance license to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Block may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Block an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Block may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Marty Block is a Registered Representative of Securities America and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Marty Block may be reached at 480-990-3719.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Stephen D. Bull

Date of Birth: 09/14/1968

Stephen D. Bull graduated from the University of Wisconsin - Milwaukee in 1992. He graduated with a Pre-Law Political Science degree.

Securities Industry Licenses:

Mr. Bull has the following Securities Industry Licenses:

Series 6: Investment Company and Variable Products Representative
Series 7: General Securities Representative
Series 24: General Securities Principal
Series 26: Investment Company/Variable Products Principal
Series 51: Municipal Fund Securities Principal
Series 63: Uniform Securities Agent State Law
Series 65: Uniform Investment Adviser Law

Additional Licenses:

Mr. Bull holds Health and Life insurance licenses.

Additional Professional Designations:

ChFC- Chartered Financial Consultant
CLU- Chartered Life Underwriter

To receive the ChFC® designation, one must successfully complete all courses in their selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.

To receive the CLU® designation, one must successfully complete all courses in their selected program, meet experience requirements and ethics standards, and agree to comply with the American College Code of Ethics and Procedures.

Visit <http://www.theamericancollege.edu/> to learn more about the ChFC and CLU designations.

Stephen came into the financial services industry in 1993. He was hired by AXA Advisors. He began his career in Madison, WI and then in 1999 moved to Phoenix, AZ. In his time with AXA, Steve held positions as District Manager, Regional Vice President (RVP), Divisional Vice President (DVP), and was recognized numerous times for outstanding performance.

In 2003 Stephen decided to leave AXA and form his own firm, Bull Capital Management, LLC with a focus on asset management. At that time he also had a relationship with NEXT Financial, a Broker Dealer.

In 2009 Stephen decided to form a Registered Investment Advisor firm, Verus Capital Partners, LLC. The focus of the firm being wealth management and portfolio management. Bull Capital Management, LLC was merged into Verus Capital Partners, LLC.

In 2010 Stephen changed his Broker Dealer relationship and has engaged Securities America, Inc. for that role since that time. Currently Stephen Bull is the Managing Partner of Verus Capital Partners, LLC, a Registered Representative of Securities America, Inc., and an Investment Advisor Representative of Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Stephen Bull is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Bull could receive fees and commissions if you choose to implement recommendations of Mr. Bull in his capacity as registered representative. Because Mr. Bull is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Bull could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Bull in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Mr. Bull's time and income.

Mr. Bull also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Bull holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Bull may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Bull an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Bull may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors.

Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Stephen Bull is the Managing Partner and Chief Compliance Officer of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Stephen Bull may be reached at 480-990-3719.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael A. Crowe

Born: 1946

Michael received a Bachelor's Degree from Arizona State University and entered the financial services industry several years later.

Securities Industry Licenses:

Mr. Crowe hold the following Securities:

Series 7: General Securities Representative
Series 24: General Securities Principal
Series 63: Uniform Securities Agent State Law
Series 66: Uniform Combined State Law

Additional Licenses:

Mr. Crowe holds health and life insurance licenses

Additional Professional Designations:

Mike served three years in the Air Force, including a year in Viet Nam. He was stationed at Luke AFB, in Glendale, AZ. Several years later he entered the Financial Services Industry, as a stockbroker for Prudential Securities in Phoenix. He became an Independent Advisor in 1988. He currently is a Registered Representative of Securities America, Inc., and an Investment Advisor Representative of Verus Capital Partners, LLC.

He has been a trusted consultant to three Fortune 500 companies:
Allied Signal (now Honeywell), Motorola, and General Dynamics

He specializes in College Funding and Retirement Planning. He also utilizes stocks, bonds, mutual funds, annuities, life, and long term care insurance.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Michael Crowe is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Crowe could receive fees and commissions if you choose to implement recommendations of Mr. Crowe in his capacity as registered representative. Because Mr. Crowe is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Crowe could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Crowe in his separate capacities as registered representative will be received to the extent permitted by applicable law.

Mr. Crowe also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Crowe holds an insurance license to sell limited insurance products. Mr. Crowe may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Crowe an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Crowe may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Michael Crowe is a Registered Representative of Securities America and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Michael Crowe can be reached at 602-952-0505

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Roger Desai

Date of Birth: 06/10/1965

Roger Desai graduated from Towson University in Towson, Maryland. He graduated with a Bachelor of Science in Business Management

Securities Industry Licenses:

Mr. Desai has the following Securities Industry Licenses:

Series 7: General Securities Representative
Series 63: Uniform Securities Agent State Law
Series 66: Uniform Combined State Law

Additional Licenses:

Mr. Desai holds Variable Annuity and Variable Life Insurance licenses

Additional Professional Designations:

LUTCF – Life Underwriter Training Council Fellow
CFEd – Certified Financial Educator

Mr. Desai has experience both as a registered representative of a broker dealer and an investment advisor representative of a registered investment advisory firm. He has additional experience as adjunct faculty at local community colleges and a board member of condo associations. He is currently a Registered Representative of Securities America, Inc. and an Investment Advisor Representative of Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Roger Desai is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Desai could receive fees and commissions if you choose to implement recommendations of Mr. Desai in his capacity as registered representative. Because Mr. Desai is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Desai could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other

compensation received by Mr. Desai in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents no more than 10% of Mr. Desai's time and income.

Mr. Desai also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Desai holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Desai may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Desai an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Desai may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Roger Desai is a Registered Representative of Securities America and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

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Mr. Roger Desai may be reached at (410)-992-4904

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jeffrey Geiser

Date of Birth: 08/30/1964

Jeffery Geiser graduated from Northern Arizona University with a degree in Finance in 1988.

Securities Industry Licenses:

Mr. Geiser has the following Securities Industry Licenses:

Series 4: Registered Options Principle Series
7: General Securities Representative Series
63: Uniform Securities State Law Series 65:
Uniform Investment Advisor Law

Addition Licenses:

Mr. Geiser holds Health and Life insurance licenses.

Jeffery entered into the financial services industry in 1990. He was hired by Titan Equities in 1990. Later in 1990 he was hired by Advantage Capital, where he would work as a registered representative until 2008.

In 2008 Jeff switched his Broker Dealer affiliation to NEXT Financial, where he worked as a registered representative. Jeff worked for NEXT Financial up until 2010 when he changed Broker Dealer affiliation to Securities America, Inc. In addition to his affiliation with Securities America Inc., Jeff is an investment advisor representative with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Jeff Geiser is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Geiser could receive fees and commissions if you choose to implement recommendations of Mr. Geiser in his capacity as registered representative. Because Mr. Geiser is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Geiser could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other

compensation received by Mr. Geiser in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Mr. Geiser's time and income.

Mr. Geiser also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Geiser holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Geiser may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Geiser an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Geiser may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

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Mr. Jeffrey Geiser may be reached at 480-990-3719.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Damon David George

Date of Birth: 06/1973

Damon George attended Washington State University and studied Business Management from 1994-1999.

Securities Industry Licenses:

Mr. George has the following Securities Industry Licenses:

Series 6: Investment Company and Variable Products Representative

Series 7: General Securities Representative

Series 26: Investment Company and Variable Products Registered Principal

Series 63: Uniform Securities State Law

Series 65: Uniform Investment Advisor Law

Professional Designations:

In 2013, Mr. George completed the coursework for the RICP (Retirement Income Certified Professional) designation program. This training program was offered through The American College. The program required the completion of three courses of study, HS 353, HS 354, and HS 355. Mr. George was required to complete a monitored final exam at an accredited testing center to achieve this designation.

Addition Licenses:

Mr. Damon George also holds his Variable Annuity and Variable Life Insurance designations.

Mr. George was a Registered Representative with TFA from 2004 and an Investment Advisor Representative from 2011. Mr. George has successfully passed 5 securities registration examinations: Series 6, 7, 26, 63 and 65. To maintain these registrations, Mr. George completes a FINRA Continuing Education Course every three years and TFA's continuing education courses each year. Before his time with TFA Mr. George was a Registered Representative with Woodbury Financial Services from 02/2000 to 05/2002. In 2014, Mr. George joined Securities America, Inc. as a Registered Representative and Verus Capital Partners, LLC as an Investment Advisor Representative.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

In addition to offering investment advisory services as an Investment Advisor Representative of Verus Capital Partners, Mr. George is a Registered Representative of Securities America, Inc. As a Registered Representative of Securities America, INC. Mr. George may recommend transactions in securities products such as mutual funds, variable annuities, stocks and bonds, REITs and CBOs. When clients

purchase or sell securities through Securities America at Mr. George's recommendation, Securities America, Inc., Mr. George may be paid a commission. As an independent insurance agent, Mr. George may recommend fixed insurance contracts to clients such as fixed annuities or life insurance. When clients purchase fixed insurance contracts at Mr. George's recommendation, he may be paid a commission. Mr. George conducts these investment-related activities under the assumed or trade names of Retirement Strategies. Retirement Strategies is not affiliated with Securities America, INC or Verus Capital Partners, LLC.

Mr. George receives commissions, distributions or service ("trail") fees, and other compensation based on the sale of securities (including mutual funds, variable annuities, stocks and bonds, REITs and CBOs) and other insurance products. Mr. George also receives incentive-based, non-cash compensation in connection with his attendance at conferences, seminars, sales or training programs, and other trips (such as reimbursement for travel, lodging and meal expenses) and/or in the form of entertainment, merchandise and other benefits. Such payments and benefits may provide Mr. George the incentive to recommend certain products based on the compensation received, rather than on the client's need.

A conflict of interest may exist between Mr. George and his clients related to the compensation he receives for advisory services offered as an Investment Advisor Representative, and the compensation Mr. George receives for services offered as a Registered Representative of Securities America, Inc. and an independent insurance agent. Mr. George may offer investment advice related to the purchase or sale of securities and/or insurance products. In some cases, when such investment advice is offered outside of a managed account arrangement, Mr. George may receive a fee for the investment advice, and if the client purchases or sells a security or purchases fixed insurance contract, Mr. George may also be paid a commission.

ADDITIONAL COMPENSATION

From time to time, Mr. George may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Damon George is a Registered Representative of Securities America and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Damon George may be reached at (360) 577-7888

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Fred Goodman

Fred Goodman was born in 1951

Fred Goodman holds a Bachelor of Science Degree in Accounting from Arizona State University in Tempe, Arizona.

Securities Industry Licenses:

Mr. Goodman has the following industry licenses:

Series 6: Investment Company and Variable Products Representative

Series 7: General Securities Representative

Series 63: Uniform Securities Agent State Law

Series 65: Uniform Investment Adviser Law

Professional Designations:

Mr. Goodman is a Certified Public Accountant (CPA). He has been a CPA since 1981. His license number is 3108 E.

Additional Licenses:

Mr. Goodman holds his fixed products, variable products, and life insurance licenses

From 1996 to 2004 Mr. Goodman worked at Money Concepts Capital Corporation. He then moved to Chandler, Arizona and took a position with Genworth Financial Securities Services where he remained from 2004 through 2009. Between 2009 and 2013 he was employed at LPL Financial LLC. In 2013 he became a Registered Representative with Securities America, Inc. and in 2014 an IAR with Verus Capital Partners, LLC. Additionally Mr. Goodman is the owner of Fred A Goodman CPA – Accounting and Tax Practice.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Goodman is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Goodman could receive fees and commissions if you choose to implement recommendations of Mr. Goodman in his capacity as registered representative. Because Mr. Goodman is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Goodman could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Goodman in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Mr. Goodman's time and income.

Mr. Goodman also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Goodman holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Goodman may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Goodman an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

Mr. Goodman spends the majority of his time and receives the majority of his income by providing tax and tax related services. He is the owner of Fred A Goodman CPA – Account and Tax Practice. It is estimated that he spends 80% of his time doing this activity.

ADDITIONAL COMPENSATION

From time to time, Mr. Goodman may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Fred Goodman is a Registered Representative of Securities America, Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Fred Goodman can be reached at (480) 961-1404

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alexander Hackley

Date of Birth: 11/01/1960

Alexander Hackley graduated High School. After High School, Mr. Hackley completed some credit hours at University.

Securities Industry Licenses:

Mr. Hackley has the following Securities Industry Licenses:

Series 7: General Securities Representative
Series 66: Uniform Combined State Law

Addition Licenses:

Mr. Hackley holds his Life and Health insurance licenses.

Mr. Hackley has spent the last 10 years as an independent financial consultant. From 01/2005 to 09/2012 he was employed with Woodbury Financial Services, Inc. as a Registered Representative. From 10/2012 to 04/2013 he worked at Pruco Securities. In 2013 Mr. Hackley joined Securities America Inc. as a registered representative and Verus Capital Partners, LLC as an Independent Investment Advisor. He currently holds these professional positions to this day.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Alexander Hackley is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Hackley could receive fees and commissions if you choose to implement recommendations of Mr. Hackley in his capacity as registered representative. Because Mr. Hackley is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Hackley could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Hackley in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Hackley's time and income.

Mr. Hackley also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Hackley holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Hackley may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Hackley an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Hackley may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Alexander Hackley is a Registered Representative of Securities America, Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Alexander Hackley be reached at 720-201-4341

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Philip Howerton

Date of Birth: 06/19/1959

Philip Howerton graduated from Davidson College in Davidson, North Carolina in 1981. He graduated with a Bachelor of Arts in Economics.

Securities Industry Licenses:

Mr. Howerton has the following Securities Industry Licenses:

Series 7: General Securities Representative
Series 31: Managed Futures Funds Representative
Series 63: Uniform Securities Agent State Law
Series 65: Uniform Investment Advisor Law

Addition Licenses:

Mr. Howerton holds Health and Life insurance licenses.

Philip came into the financial services industry in 1990. He was hired by Wheat First, where we remained until 1993. He was then hired by Interstate Johnson/Wachovia Securities, where he worked from 1993 until 1999.

In 1999, he decided to work for First Union Securities, where he remained until 2001. In 2001 he was hired by Quest Capital Strategies, working from 2002 until 2004. Philip's next securities industry position was held at US Allianz from 2004 until 2006.

In 2006 he was hired by Questar Capital Corporation, where he worked from 2006 until 2010. In 2010 Philip took a position as Registered Representative with Securities America, Inc. where he remains today. In addition to his affiliation with Securities America Inc., Philip is an Investment Advisor Representative with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Philip Howerton is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Howerton could receive fees and commissions if you choose to implement recommendations of Mr. Howerton in his capacity as registered representative. Because Mr. Howerton is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Howerton could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Howerton in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Howerton's time and income.

Mr. Howerton also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Howerton holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Howerton may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Howerton an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Howerton may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Philip Howerton is a Registered Representative of Securities America Inc., and an Investment Advisor Representative of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Philip Howerton may be reached at 828-584-0563.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Hilary Jones-Rojo

Age: 55

Hilary Jones-Rojo graduated from the University of Redlands with a Bachelor of Science in Business and Management. She later went on to receive her Master's in Business Administration from the University of Redlands.

Additionally, Hilary holds an Associate's degree in Arts from Penn State University.

Ms. Jones-Rojo also holds an MBA

Securities Industry Licenses:

Ms. Jones-Rojo has the following industry licenses:

Series 7: General Securities Representative

Series 66: Uniform Combined State Law

Additional Licenses:

Ms. Jones-Rojo holds Health and Life insurance licenses.

In the previous 5 years Hilary has had business experience as a Vice President Financial Advisor for Wells Fargo Advisors, Chase Bank, Foresters, and American Express. She is also the author of Close Encounters of the Heavenly Kind, the owner of The Catholic Perspective Radio Show, and CEO of Guardian Wealth Builders and Investors Capital. She is also currently affiliated with Securities America, Inc. as a registered representative and Verus Capital Partners, LLC as an Investment Advisor Representative.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Hilary Jones-Rojo is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, she may earn commissions. This presents a conflict of interest since Ms. Jones-Rojo could receive fees and commissions if you choose to implement recommendations of Ms. Jones-Rojo in her capacity as registered representative. Because Ms. Jones-Rojo is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Ms. Jones-Rojo could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The

12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Ms. Jones-Rojo in her separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Ms. Jones-Rojo's time and income.

Ms. Jones-Rojo also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Ms. Jones-Rojo holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of her time will be spent providing these insurance products. Ms. Jones-Rojo may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Ms. Jones-Rojo an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of her time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Ms. Jones-Rojo may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Ms. Hilary Jones-Rojo is a Registered Representative of Securities America Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. Her advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Ms. Hilary Jones-Rojo can be reached at (951) 660-3042

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Fred Kling III

Fred Kling III was born in 1954 and is 59 years old

Fred Kling III has a high school degree and an Associate's Degree in Accounting.

Securities Industry Licenses:

Mr. King III has the following industry licenses:

Series 7: General Securities Representative
Series 63: Uniform Securities Agent State Law
Series 65: Uniform Investment Adviser Law

Professional Designations:

Mr. Kling III is an EA (Enrolled Agent). His license number is #45667

Additional Licenses:

Mr. Kling III holds variable products and life insurance licenses.

From 1992-1993 Mr. Kling III worked at West America Investment Group. From 1993 to 1994 Mr. Kling III worked at Triple Check Financial Services, INC. in Burbank, CA. From May 1994 to June 1999 he worked for Royal Alliance Associates in New York, NY. From 1999 to 2001 he worked for the National Planning Corporation, and from 2000 to 2009 he worked for Terra Sec. Corp. From 2001 to 2009 he worked for Genworth Financial Services Corporation, and from 2008 to 2009 he worked for Total Home Maintenance. From 2009 to 2013 he worked for LPL Financial Corporation. From 2010 to present day Mr. Kling III has worked for BAS Financial LLC. From 2013 to present day he has worked for Securities America, Inc. as a Registered Representative, and from 2014 to present day he has been an Investment Advisor Representative with Verus Capital Partners, LLC. During those periods of employment he has served as both a tax accountant and financial adviser.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Kling III is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Kling III could receive fees and commissions if you choose to implement recommendations of Mr. Kling III in his capacity as registered representative. Because Mr. Kling III is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Kling III could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Kling III in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Mr. Kling’s time and income.

Mr. Kling III also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Kling III holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Kling III may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Kling III an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

Mr. Kling III also engages in several other outside business activities. He spends 1% of his time as a member of AJs Development LLC, which engages in the business of commercial rental. He spends another 1% of his time as a member of Investment Property Management LLC, which engages in the business of Commercial Executive Rental Suites. The majority of Mr. Kling II’s time, 60%, is spent preparing income tax returns as a tax accountant for Business Accounting Solutions LLC. Less than 1% of his time is spent as Secretary/Treasurer of a medical non-profit called Children’s Benefit Foundation, LLC.

ADDITIONAL COMPENSATION

From time to time, Mr. Kling III may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Fred Kling III is a Registered Representative of Securities America, Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm’s compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Kling III can be reached at 480-718-5603

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robyn Kreuer

Date of Birth: 11/12/1956

Robyn Kreuer graduated from Iowa State University in 1978 with a Bachelor of Science in Textiles and Clothing.

Securities Industry Licenses:

Ms. Kreuer has the following Securities Industry Licenses:

Series 7: General Securities Representative
Series 66: Uniform Combined State Law

Additional Licenses:

Ms. Kreuer holds Health, Life, and Variable Products insurance licenses

Between the years of 1987 and 2011 Robyn was an appraiser and owner of a property appraisal business called Kreuer Appraisal. On August of 2011 Robyn became a Financial Advisor affiliated with Merrill Lynch, Pierce, Fenner, and Smith Incorporated. She remained with the firm until February of 2013. Presently Robyn is dually registered as an Investment Advisor Representative with Verus Capital Partners, LLC and a Registered Representative with Securities America, Inc.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Robyn Kreuer is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in her capacity as a registered representative, she may earn commissions. This presents a conflict of interest since Ms. Kreuer could receive fees and commissions if you choose to implement recommendations of Ms. Kreuer in her capacity as registered representative. Because Ms. Kreuer is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Ms. Kreuer could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Ms. Kreuer in her separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Ms. Kreuer's time and income.

Ms. Kreuer also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Ms. Kreuer holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of her time will be spent providing these insurance products. Ms. Kreuer may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Ms. Kreuer an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of her time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Ms. Kreuer may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Ms. Robyn Kreuer is a Registered Representative of Securities America Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. Her advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Ms. Robyn Kreuer may be reached at 480-990-3719.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Karen Denise Longo

Year of Birth: 1963

Thunderbird, School of Global; Masters of International Management
08/01/1987 – 12/15/1988

University of Arizona; Bachelor of Science, Math
08/01/1982 – 12/15/1986

University of Arizona; Bachelor of Arts, Italian
08/01/1982 – 12/15/1986

Securities Industry Licenses:

Ms. Longo has the following Securities Industry Licenses:

Series 7: General Securities Representative
Series 24: General Securities Principal
Series 66: Uniform Combined State Law

Additional Licenses:

Ms. Longo holds Health, Life, and Variable Products insurance licenses

Ms. Longo was a financial consultant at LPL Financial LLC from 02/2000 through November 2014. In December 2014 she affiliated with Securities America Inc. as a Registered Representative and Verus Capital Partners, LLC as an Investment Advisor Representative.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Karen Longo is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in her capacity as a registered representative, she may earn commissions. This presents a conflict of interest since Ms. Longo could receive fees and commissions if you choose to implement recommendations of Ms. Longo in her capacity as registered representative. Because Ms. Longo is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Ms. Longo could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request

and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Ms. Longo in her separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Ms. Longo's time and income.

Ms. Longo also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Ms. Longo holds insurance licenses to sell limited insurance products. Ms. Longo may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Ms. Longo an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Ms. Longo may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Ms. Karen Longo is a Registered Representative of Securities America, Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. Her advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Ms. Karen Longo may be reached at 480-947-7170

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Zachary Mason

Date of Birth: 03/31/1989

Zachary Mason graduated from Arizona State University in 2011 with a Bachelor of Science degree in Business Management and a Certificate of International Business.

Securities Industry Licenses:

Mr. Mason has the following Securities Industry Licenses:

Series 7: General Securities Representative
Series 24: General Securities Principal
Series 63: Uniform Securities Agent State Law
Series 65: Uniform Registered Investment Advisor Law

Additional Licenses:

Mr. Mason also holds Health Insurance and Variable Insurance Products licenses.

Mr. Mason began his career in 2011 with Vanguard. While at Vanguard he passed his tests to receive his Series 7 and 63 licenses, and remained employed as a Client Relationship Associate until October of 2011. It was in October 2011 that he became affiliated with Securities America, Inc. as a Registered Representative and later became affiliated with Verus Capital Partners, LLC as an Investment Advisor Representative. He presently remains dually registered with these firms.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Zachary Mason is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Mason could receive fees and commissions if you choose to implement recommendations of Mr. Mason in his capacity as registered representative. Because Mr. Mason is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Mason could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Mason in his separate capacities as registered representative will be

received to the extent permitted by applicable law. This activity represents less than 10% of Mr. Mason's time and income.

Mr. Mason also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Mason holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Mason may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Mason an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Mason may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Zachary Mason is a Registered Representative of Securities America, Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Zachary Mason may be reached at 480-990-3719.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Philip McNulty

Year of Birth: 1974

Mr. McNulty graduated High School. In 2005, Mr. McNulty received his undergraduate degree in International Terrorism and Balkan Studies from the University of Memphis.

Securities Industry Licenses:

Mr. McNulty has the following Securities Industry Licenses:

Series 6: Investment Company and Variable Products Representative
Series 7: General Securities Representative
Series 63: Uniform Securities Agent State Law
Series 65: Inform Investment Advisor Law

During the past 5 years, Mr. McNulty was a Counterintelligence Agent at Camp Ramadi, Iraq ManTech International from May 2009 to October 2009. From October 2009 to November 2011 Mr. McNulty was an Intelligence Instructor at Ft. Huachuca in AZ Cyber Technology Services. Mr. McNulty has been a Registered Representative with Securities America, Inc. since November 2011 and an Investment Advisor Representative with Verus Capital Partners, LLC since 2014.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Philip McNulty is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. McNulty could receive fees and commissions if you choose to implement recommendations of Mr. McNulty in his capacity as registered representative. Because Mr. McNulty is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. McNulty could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. McNulty in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. McNulty's business.

Mr. McNulty also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. McNulty holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. McNulty may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. McNulty an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. McNulty may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Philip McNulty is a Registered Representative of Securities America, Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Philip McNulty may be reached at (520) 220-6701.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Frank Molinar

Date of Birth: 06/28/1961

Securities Industry Licenses:

Mr. Molinar has the following Securities Industry Licenses:

Series 6: Investment Company and Variable Products Representative

Series 7: General Securities Representative

Series 63: Uniform Securities Agent State Law

Series 65: Inform Investment Advisor Law

Additional Professional Designations:

Mr. Molinar holds Health and Life insurance licenses.

Additional Professional Designations:

Certified Financial Planner – CFP – 2004

Frank came into the financial services industry in 1987. He was hired by Washington National Equity Company in Evanston, IL. After spending two years with Washington National Equity Company, Frank changed affiliations to Guardian Investor Services Corporation. Frank was with Guardian until 1991.

In 1991 Frank began working for Sentra Securities Corporation, where he would remain until the year's end, when in 1992 he became affiliated with Walnut Street Securities, Inc. in New York City, New York.

Frank's next affiliation was with Phoenix Equity Planning Corporation for several months in 1993, until he began working for W.S. Griffith & CO., Inc. Frank would remain with W.S. Griffith & CO. until 2000 when he became a registered representative with Ameritas Investment Group. Frank was a registered representative with Ameritas until 2002.

In 2002 Frank moved his affiliation to USA Financial Securities Corporation until 2004 when he began working for NEXT Financial Group, Inc. Frank was a registered representative with NEXT until 2010. In 2010 Frank became affiliated with Securities America, Inc. In addition to his affiliation with Securities America, Frank is also an investment advisor representative with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Frank Molinar is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as

a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Molinar could receive fees and commissions if you choose to implement recommendations of Mr. Molinar in his capacity as registered representative. Because Mr. Molinar is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Molinar could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Molinar in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Molinar's time and income.

Mr. Molinar also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Molinar holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Molinar may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Molinar an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Molinar may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Frank Molinar is a Registered Representative of Securities America, Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Frank Molinar may be reached at 480-990-3719.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Pamela More

Date of Birth: 10/09/1952

Pamela More graduated from the University of Michigan, Ann Arbor in 1975.

Pamela also received her Master of Divinity in June of 1982 from Pacific School of Religion in Berkeley, CA .

Securities Industry Licenses:

Ms. More has the following Securities Industry Licenses:

Series 7: General Securities Representative

Series 63: Uniform Securities Agent State Law

Series 65: Uniform Registered Investment Advisor Law

Additional Licenses:

Ms. More holds Health and Life insurance licenses.

Pamela has made the DC area her home since 1982. Before that, she was the first female Member Representative of the US Chamber of Commerce in Washington, DC from 1976-1979.

In 1984 she began her career in the securities industry as a registered representative with Legg Mason Wood Walker. Pamela was a representative with Legg Mason until 1988 when she became a Second Vice-President of Investments with Smith Barney.

She remained with Smith-Barney Inc. until 1992. In 1992 she became the Vice-President, Investments with Paine-Webber, Inc. where she remained until 1995.

Between the years of 1995 and 2010 Pamela was the Vice President, Director of Equity Investments, for Carter More Financial Group/LPL Financial.

Ms. More served as Director of Business Development with LPL Financial from 2010 until 2011, and in 2011 she joined Securities America, Inc. as Registered Representative. Pamela is also an Investment Advisor Representative with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Pamela More is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered

representative she may earn commissions. This presents a conflict of interest since Ms. More could receive fees and commissions if you choose to implement recommendations of Ms. More in her capacity as registered representative. Because Ms. More is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Ms. More could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Ms. More in her separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Ms. More's time and income.

Ms. More also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Ms. More holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of her time will be spent providing these insurance products. Ms. More may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Ms. More an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of her time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Ms. More may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Ms. Pamela More is a Registered Representative of Securities America, Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. Her advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Ms. Pamela More can be reached at 301-769-6980

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Travis Morrow

Travis Morrow is 41 years old

Travis Morrow graduated from high school, and moved into a general studies program with a focus on obtaining a Criminal Justice Degree at Columbia Basin College. After a year and a half in the program he left the college to enter into the financial services industry.

Securities Industry Licenses:

Mr. Morrow has the following industry licenses:

Series 6: Investment Company and Variable Products Representative

Series 63: Uniform Securities Agent State Law

Series 65: Uniform Investment Adviser Law

Additional Licenses:

Mr. Morrow Holds his Life, Health, Property and Casualty, and Variable Products Insurance Licenses

In the preceding 5 years, Mr. Morrow has been the Owner/President of 3 Rivers Financial Group in Washington. He is currently a Registered Representative of Securities America, Inc., and Investment Advisor Representative of Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Morrow is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Morrow could receive fees and commissions if you choose to implement recommendations of Mr. Morrow in his capacity as registered representative. Because Mr. Morrow is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Morrow could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Morrow in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Morrow's time and income.

Mr. Morrow also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Morrow holds insurance licenses to sell limited insurance products. Mr. Morrow may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Morrow an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Morrow may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Travis Morrow is a Registered Representative of Securities America, Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Travis Morrow can be reached at (509) 783-2040

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Colleen M O'Shaughnessy

Year of birth: 1963

Colleen O'Shaughnessy graduated high school from the American School in London, London England NW8

Colleen received her Bachelor of Science from Arizona State University

Securities Industry Licenses:

Ms. O'Shaughnessy has the following Securities Industry Licenses:

Series 6: Investment Company and Variable Products Representative

Series 7: General Securities Representative

Series 63: Uniform Securities Agent State Law

Series 65: Uniform Investment Adviser Law

Additional Licenses:

Ms. O'Shaughnessy holds her Health, Life, Variable Life, and Variable Annuity insurance licenses.

Business Experience

Verus Capital Partners, LLC; Investment Advisor Representative, 01/2015 - Present

Securities America, Inc.; Registered Representative, 12/2014 - Present

Metlife Securities, Inc.; Financial Services Representative, 2009 - 12/2014

AXA Advisors LLC; Registered Representative, 1998 - 2009

Chapman BMW; Finance Director, 1997 - 1998

Bell Dodge; Finance Director, 1995 - 1997

Kachina Cadillac; Finance Director, 1989 - 1995

Saks Fifth Avenue; Assistant Manager 1987 - 1989

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Colleen O'Shaughnessy is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in her capacity as a registered representative, she may earn commissions. This presents a conflict of interest since Ms. O'Shaughnessy could receive fees and commissions if you choose to implement recommendations of Ms. O'Shaughnessy in her capacity as registered representative. Because Ms. O'Shaughnessy is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Ms. O'Shaughnessy could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Ms. O'Shaughnessy in her separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Ms. O'Shaughnessy's time and income.

Ms. O'Shaughnessy also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Ms. O'Shaughnessy holds an insurance license to sell limited insurance products. It is anticipated that a small portion, less than 10% of her time, will be spent providing these insurance products. Ms. O'Shaughnessy may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Ms. O'Shaughnessy an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Ms. O'Shaughnessy may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing, and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Ms. Colleen O'Shaughnessy is a Registered Representative of Securities America and an Independent Investment Advisor of Verus Capital Partners, LLC. Her advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Ms. Colleen O'Shaughnessy may be reached at 602-810-1003.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Karl Owens:

Date of Birth: 02/27/1956

Karl S. Owens graduated from the Brigham Young University in 1981 with a Bachelor of Science in Finance. He then proceeded to get an MBA in Finance from Arizona State University in 1983.

Securities Industry Licenses:

Mr. Owens has the following Securities Industry Licenses:

Series 7: General Securities Representative
Series 63: Uniform Investment Advisor Law
Series 65: Uniform Securities State Law

Additional Licenses:

Mr. Owens holds Health and Life insurance licenses.

Karl began his career in the securities industry with Advantage Capital Corporation as a Registered Representative in 2003, where he remained until 2007. In 2007 he decided to change his Broker Dealer affiliation to NEXT Financial Group, where he was a Registered Representative until 2010. His Broker Dealer affiliation changed once more to Securities America, Inc. in 2010, where he is currently a registered representative.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Karl Owens is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Owens could receive fees and commissions if you choose to implement recommendations of Mr. Owens in his capacity as registered representative. Because Mr. Owens is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Owens could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Owens in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Owens' time and income.

Mr. Owens also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Owens holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Owens may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Owens an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Owens may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Karl Owens is a Registered Representative of Securities America Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Karl Owens may be reached at 602-265-0707.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Christopher Oxenham:

Date of Birth: 03/30/1985

Christopher Oxenham graduated from the University of Maryland College Park in 2007.

Securities Industry Licenses:

Mr. Oxenham has the following Securities Industry Licenses:

Series 7: General Securities Representative

Series 66: Uniform Combined State Law

Additional Licenses:

Mr. Oxenham holds Health and Life insurance licenses.

Christopher came into the industry in 2007. He was hired by The Washington Group Mass Mutual, where he worked from May of 2007 until October of 2011.

In October of 2011 Christopher changed his Broker Dealer affiliation to Securities America Inc., where he is a Registered Representative. In addition to his affiliation with Securities America Inc., Christopher Oxenham is an Investment Advisor Representative with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Christopher Oxenham is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Oxenham could receive fees and commissions if you choose to implement recommendations of Mr. Oxenham in his capacity as registered representative. Because Mr. Oxenham is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Oxenham could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Oxenham in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Oxenham's time and income.

Mr. Oxenham also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Oxenham holds an insurance license to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Oxenham may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Oxenham an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Oxenham may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Christopher Oxenham is a Registered Representative of Securities America and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Christopher Oxenham may be reached at 410-423-4482.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

George Pace:

Date of Birth: 12/13/1965

Securities Industry Licenses:

Mr. Pace has the following Securities Industry Licenses:

Series 7: General Securities Representative

Series 66: Uniform Combined State Law

Additional Licenses:

Mr. Pace holds Health and Life insurance licenses.

After attending Northern Illinois University, with a focus in Business Studies, George co-founded a printing/communications business in 1987 and successfully sold his stake in the company after 14 years. After gaining valuable business experience, and having financial success as an entrepreneur, George has committed himself with great passion to provide advice to individuals and families regarding their investments.

George began his career in the securities industry as a Registered Representative with Newbridge Securities from April 2004 until December of 2004. Then he moved to Next Financial where he was a Registered Representative from January 2005 until March of 2010.

In 2010 George affiliated himself as a Registered Representative with Securities America Inc., where he remains. In addition to his affiliation with Securities America Inc. George is an Investment Advisor Representative with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

George Pace is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Pace could receive fees and commissions if you choose to implement recommendations of Mr. Pace in his capacity as registered representative. Because Mr. Pace is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Pace could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other

compensation received by Mr. Pace in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Pace's time and income.

Mr. Pace also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Pace holds an insurance license to sell limited insurance products. Mr. Pace may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Pace an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Pace may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. George Pace is a Registered Representative of Securities America Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. George Pace may be reached at 480-990-3719.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kirk Parker:

Date of Birth: 10/01/1963

Kirk A. Parker graduated from Indiana University – Bloomington in 1986. He graduated with a Bachelor of Science degree in Marketing.

Securities Industry Licenses:

Mr. Parker holds the following Securities Industry Licenses:

Series 7: General Securities Representative
Series 66: Inform Combined State Law

Additional Licenses:

Mr. Parker holds Health and Life insurance licenses.

Kirk came into the financial services industry in 2002. He was hired by AXA Advisors as an associate, where he remained until 2004.

In 2004 Kirk joined NEXT Financial as a Registered Representative. From 2004 to 2010 Kirk stayed with NEXT until he changed his Broker Dealer affiliation to Securities America, Inc. in 2010. Kirk is currently affiliated with Securities America, Inc., and he is an Investment Advisor Representative of Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Kirk Parker is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Parker could receive fees and commissions if you choose to implement recommendations of Mr. Parker in his capacity as registered representative. Because Mr. Parker is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Parker could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Parker in his separate capacities as registered representative will be

received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Parker's time and income.

Mr. Parker also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Parker holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Parker may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Parker an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Parker may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Kirk Parker is a Registered Representative of Securities America, Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Kirk Parker may be reached at 480-513-3996.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Timothy Ray:

Date of Birth: 02/22/1981

Timothy Ray holds a Bachelor of Science in Exercise and Sports Science

Securities Industry Licenses:

Mr. Ray hold the following securities licenses:

Series 7: General Securities Representative

Series 66: Inform Combined State Law

Additional Licenses:

Mr. Ray holds Health and Life insurance licenses

Tim began his career in financial advisory with Edward Jones. He was an advisor for Edward Jones from 2008-2012. After leaving Edward Jones he affiliated with Waddell and Reed from 2012-2013 as a financial advisor. Presently he is a Registered Representative with Securities America, Inc., and an Investment Advisor Representative with Verus Capital Partners, LLC.

Additional Professional Designations:

Accredited Asset Management Specialist AAMS

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Timothy Ray is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Ray could receive fees and commissions if you choose to implement recommendations of Mr. Ray in his capacity as registered representative. Because Mr. Ray is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Ray could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Ray in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Ray's time and income.

Mr. Ray also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Ray holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Ray may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Ray an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Ray may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Timothy Ray is a Registered Representative of Securities America Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Timothy Ray may be reached at (480) 251-7976

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

James Rosebrough:

James holds a Master's degree in Financial Services (MSFS).

Securities Industry Licenses:

Mr. Rosebrough holds the following securities licenses:

Series 7: General Securities Representative
Series 24: General Securities Principal
Series 63: Uniform Securities Agent State Law
Series 65: Uniform Investment Adviser

Additional Licenses:

Mr. Rosebrough holds Life and Health Insurance licenses. He also holds Arizona Property and Casualty Licenses.

Mr. Rosebrough has 13 years of experience in the insurance industry and 12 years as a financial advisor. He has managed bank branches and over 40 million dollars in client assets. During his career he spent 2 years with Edward Jones investments, 4 years with Liberty Investments, 2 years with National City Investments, 1 year with Credit Union Financial Network, and 4 years with LPL Financial

Additional Professional Designations:

CFS – Certified Fund Specialist
CAS – Certified Annuity Specialist
CES – Certified Estate and Trust Specialist
CTS – Certified Tax Specialist
CIS – Certified Income Specialist

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

James Rosebrough is a Registered Representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Rosebrough could receive fees and commissions if you choose to implement recommendations of Mr. Rosebrough in his capacity as registered representative. Because Mr. Rosebrough is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Rosebrough could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Rosebrough in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Rosebrough's time and income.

Mr. Rosebrough also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Rosebrough holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Rosebrough may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Rosebrough an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Rosebrough may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. James Rosebrough is a Registered Representative of Securities America and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. James Rosebrough may be reached at (480) 471-6417

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robert I. Sandberg

Date of Birth: 09/30/1971

Mr. Sandberg graduated from Brigham Young University in 1997 with a Bachelor of Arts Degree in Economics and a Minor Degree in Mathematics. He then completed his Master of Science Degree in Financial Planning with the College for Financial Planning in 2009.

Securities Industry Licenses:

Mr. Sandberg has the following Securities Industry Licenses:

Series 7: General Securities Representative
Series 63: Uniform Securities Agent State Law
Series 65: Inform Investment Advisor Law

Additional Professional Designations:

Mr. Sandberg holds Health, Life, and Disability insurance licenses.

Additional Professional Designations:

CERTIFIED FINANCIAL PLANNER™ – CFP® – 2005
ChFEBCSM – Chartered Federal Employee Benefits Consultant - 2009

Mr. Sandberg entered the financial services industry in 1997 after he completed his BA degree in Economics at BYU. Initially he worked as an investment analyst for a firm called Keeler Thomas, Inc. in Orem, UT. In 1998 he became a licensed Registered Representative with SunAmerica Securities, and an Investment Advisor Representative with Keeler Thomas, Inc. Between 1998 and 2009 SunAmerica Securities changed its' name to AIG Financial Advisors and then to SagePoint Financial.

During his years with Keeler Thomas, Inc., he advanced to be the lead analyst for the research department and the investment committee. Then he advanced to become the company portfolio manager. He was then promoted to be director of the financial planning department and he supervised the training of financial advisors seeking their CFP® designations.

In 2009 he left Keeler Thomas, Inc. and joined Evergreen Financial in Highland, UT. At the same time he also joined QA3 Financial Corp as a Registered Representative and QA3 Financial LLC as an Investment Advisor Representative, and remained with them until early 2010.

In 2010, Mr. Sandberg, started Freedom Point Financial and joined Securities America as a Registered Representative and Verus Capital Partners LLC as an Investment Advisor Representative. He presently serves as President of Freedom Point Financial.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Robert Sandberg is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Sandberg could receive fees and commissions if you choose to implement recommendations of Mr. Sandberg in his capacity as registered representative. Because Mr. Sandberg is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Sandberg could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Sandberg in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Sandberg's time and income.

Mr. Sandberg also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Sandberg holds insurance licenses to sell life, health, and disability insurance products. It is anticipated that less than 30% of his time will be spent providing these insurance products. Mr. Sandberg may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Sandberg an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 30% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Sandberg may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Robert Sandberg is a Registered Representative of Securities America and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email

monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Robert Sandberg may be reached at 801-984-8066.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kishore Shah:

Year of Birth: 1943

Kishore Shah has graduated from the following institutions:

Institution Name: University of Indore, Indore, India

Date Completed: 04/01/1966

Degree Earned: BS

Area of Study: Electrical Engineering

Institution Name: American College

Date Completed: 01/10/1988

Degree Earned: MS

Area of Study: Financial Services

Securities Industry Licenses:

Mr. Shah holds the following Securities Industry Licenses:

Series 6: Investment Company and Variable Products Representative

Series 7: General Securities Representative General Securities Principal Examination

Series 63: Uniform Securities Agent State Law

Series 65: Inform Investment Advisor Law

Additional Licenses:

Mr. Shah holds Health and Life insurance licenses.

Business/Employment Experience:

Mr. Shah has the following employment background:

Employer Name: Verus Capital Partners, LLC.

Start Date: 10/1/2014

End Date: Present

Title: Investment Advisor Representative

Address: 14256 North Northsight Blvd., Suite 110, Scottsdale, Arizona 85260

Type of Business: Registered Investment Advisor

Employer Name: Securities America Advisors, Inc.

Start Date: 05/01/2009

End Date: Present

Title: Investment Advisor Representative

Address: 12325 Port Grace Blvd., La Vista, NE 68128

Type of Business: Registered Investment Advisor

Employer Name: Securities America, Inc.
Start Date: 05/01/2009
End Date: Present
Title: Invest Advisor Representative
Address: 12325 Port Grave Blvd., La Vista, NE 68128
Type of Business: Broker/Dealer

Employer Name: Indus Financial Group
Start Date: 02/01/2000
End Date: 05/01/2009
Title: Insurance Agent
Address: Rocky River, OH
Type of Business: Insurance

Professional Designations:

Chartered Financial Consultant (ChFC): To be a ChFC, one must:

- Have three years of full time business experience within the five years preceding the awarding of the designation
- Six core and two elective courses
- Successfully complete the final proctored exam for each course
- Complete 30 continuing education credits every two years

Chartered Life Underwriter (CLU): To be a CLU, one must:

- Have three years of full time business experience within the five years preceding the awarding of the designation
- Successfully complete five core and three elective courses
- Successfully complete the final proctored exam for each course
- Complete 30 hours of continuing education every two years

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Kishore Shah is a Registered Representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Shah could receive fees and commissions if you choose to implement recommendations of Mr. Shah in his capacity as registered representative. Because Mr. Shah is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Shah could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request

and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Shah in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents less than 10% of Mr. Shah's time and income.

Mr. Shah also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Shah holds an insurance license to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Shah may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Shah an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Shah may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Kishore Shah is a Registered Representative of Securities America, Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Kishore Shah can be reached 703-543-8972

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Frank Stock:

Date of Birth: 10/30/1946

Frank Stock graduated from Fairleigh Dickinson University in 1968. He received a Bachelor of Science in Industrial Management.

In addition to his undergraduate degree, Frank also completed his MBA from St. Mary's College in Moraga California in 1982

Securities Industry Licenses:

Mr. Stock holds the following Securities Industry Licenses:

Series 6: Investment Company and Variable Products Representative

Series 7: General Securities Representative

Series 63: Uniform Securities Agent State Law

Series 65: Inform Investment Advisor Law

Additional Licenses:

Mr. Stock holds Health and Life insurance licenses.

Frank came into the securities industry in 1995 when he began working as a Registered Representative for AXA Advisors, LLC. Frank was at AXA between the years of 1995 and 2011. In 2011 Frank made a change in his Broker Dealer affiliation to Securities America Inc. At the same time Frank became an Independent Investment Advisor with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Frank Stock is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Stock could receive fees and commissions if you choose to implement recommendations of Mr. Stock in his capacity as registered representative. Because Mr. Stock is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Stock could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Stock in his separate capacities as registered representative will be

received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Stock's time and income.

Mr. Stock also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Stock holds insurance licenses to sell limited insurance products. It is anticipated that a small portion, less than 10% of his time will be spent providing these insurance products. Mr. Stock may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Stock an incentive to recommend investment products based on the compensation received. However, since this activity represents less than 10% of his time and income, it is presumed not to be substantial.

ADDITIONAL COMPENSATION

From time to time, Mr. Stock may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Frank Stock is a Registered Representative of Securities America, Inc., and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Frank Stock may be reached at 480-990-3719.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mark Tang

Mark Tang is 43 years old

After graduating high school, Mark Tang received a Bachelor in Science in Computer Information Systems from Kennedy-Western.

Securities Industry Licenses:

Mr. Tang has the following industry licenses:

Series 6: Investment Company and Variable Products Representative

Series 7: General Securities Representative Examination

Series 63: Uniform Securities Agent State Law

Series 65: Uniform Investment Adviser Law

Additional Licenses:

Mr. Tang holds his Life, Heath, and Variable product insurance licenses

From 2007 to present day Mr. Tang has worked as a financial advisor. He worked for AXA Advisors, LLC from 2007 to 2009. For a brief 3 months in 2009 he worked as a financial advisor with O.N. Equity Sales Company. From 2009 to 2010 Mr. Tang worked at MetLife Securities, Inc. From 2010 to 2012 he worked for Princor Financial Services Corporation. From 2012 to 2014 Mr. Tang worked for the National Planning Corporation. In 2014 Mr. Tang joined Securities America, Inc. as a Registered Representative and Verus Capital Partners, LLC as an Investment Advisor Representative.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Tang is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Tang could receive fees and commissions if you choose to implement recommendations of Mr. Tang in his capacity as registered representative. Because Mr. Tang is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Tang could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Tang in his separate capacities as registered representative will be received to the extent permitted by applicable law.

Mr. Tang also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Tang holds insurance licenses to sell limited insurance products. Mr. Tang may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Tang an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Tang may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Mark Tang is a Registered Representative of Securities America, Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Mark Tang can be reached at (480) 990-3719

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Dwight Emil Vilhauer

Mr. Vilhauer was born in 1952

Educational Background:

College for Financial Planning; CFP Professional Educational Program
07/05/1993 – 07/15/1994

Wisconsin Lutheran Seminary; Master of Divinity
09/10/1975 – 05/30/1979

Bethany Lutheran College; Seminary Entrance Certificate
09/12/1972 – 05/22/1975

Bethany Lutheran College; Associate in Arts
09/12/1972 – 05/21/1974

University of Wisconsin;
09/05/1970 – 05/20/1971

Securities Industry Licenses:

Mr. Vilhauer has the following industry licenses:

Series 7: General Securities Representative Examination
Series 24: General Securities Principal
Series 63: Uniform Securities Agent State Law

Additional Licenses:

Mr. Vilhauer holds his Life, Health, and Variable product insurance licenses

Securities America INC.; Registered Representative
10/2014 – Present

Verus Capital Partners LLC; Investment Advisor Representative
10/2014 – Present

LPL Financial LLC; Branch Manager
02/1996 – 10/2014

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Vilhauer is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Vilhauer could receive fees and commissions if you choose to implement recommendations of Mr. Vilhauer in his capacity as registered representative. Because Mr. Vilhauer is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Vilhauer could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions, or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Vilhauer in his separate capacities as registered representative will be received to the extent permitted by applicable law.

Mr. Vilhauer also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Vilhauer holds insurance licenses to sell limited insurance products. Mr. Vilhauer may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Vilhauer an incentive to recommend insurance products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Vilhauer may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Dwight Vilhauer is a Registered Representative of Securities America, Inc. and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Dwight Vilhauer may be reached at 480-507-5740

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Erik Walker:

Erik Walker is 43 years old

After graduating high school Mr. Walker received a Bachelor's Degree in Marketing from Washington State University.

Securities Industry Licenses:

Mr. Walker has the following industry licenses:

Series 7: General Securities Representative Examination
Series 66: Inform Combined State Law

Additional Licenses:

Mr. Walker holds his Life and Health insurance licenses

Mr. Walker began his career in the financial services industry at Woodbury Financial Services, Inc. He was a Registered Representative at Woodbury from 01/2005 until 09/2012. Mr. Walker was a Registered Representative for a brief period of time at Pruco Securities, LLC from 10/2012 until 04/2013. Mr. Walker joined Securities America, Inc in 2014 as a Registered Representative and Verus Capital Partners, LLC as an Investment Advisor Representative.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Walker is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Walker could receive fees and commissions if you choose to implement recommendations of Mr. Walker in his capacity as registered representative. Because Mr. Walker is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Walker could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Walker in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Sandberg's time and income.

Mr. Walker also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Walker holds insurance licenses to sell limited insurance products. Mr. Walker may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Walker an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Walker may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Erik Walker is a Registered Representative of Securities America, INC. and an Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Mark Tang can be reached at (480) 990-3719

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Barry Waxler:

Barry Waxler was born in 1957

Barry Waxler graduated high school, and attended college.

Securities Industry Licenses:

Mr. Waxler has the following industry licenses:

Series 6: Investment Company and Variable Products Representative

Series 22: Direct Participation Limited Representative

Series 26: Investment Company/Variable Products Principal

Series 63: Uniform Securities Agent State Law

Series 65: Uniform Investment Adviser Law

Additional Licenses:

Mr. Waxler holds his Life, Health, and Disability insurance licenses

For the past 5 years Mr. Waxler has been an independent contractor for Life, Health, and Disability insurance. Additionally, he has sold Mutual Funds, Variable Annuities, and he has Managed Accounts.

From 06/1993 to 09/2003 he worked at Jefferson Pilot Securities Corporation. From 09/2003 to 05/2004 he worked at the National Planning Corporation. From 05/2004 to 10/2005 he worked at Waveland Capital Partners, LLC. From 10/2005 to 11/2009 he worked at Main Street Securities, LLC. From 11/2009 to 07/2010 he worked at the National Planning Corporation. From 08/2010 to 04/2014 he worked at the Independent Financial Group, LLC. In 2014 he joined Securities America, Inc. as a Registered Representative in 2014 and Verus Capital Partners, LLC as an Investment Advisor Representative.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Waxler is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Waxler could receive fees and commissions if you choose to implement recommendations of Mr. Waxler in his capacity as registered representative. Because Mr. Waxler is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Waxler could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other

compensation received by Mr. Waxler in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Sandberg's time and income.

Mr. Waxler also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Waxler holds insurance licenses to sell limited insurance products. Mr. Waxler may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Waxler an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Waxler may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Barry Waxler is a Registered Representative of Securities America, Inc., and an Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Barry Waxler can be reached at (619) 295-5920

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Dongwook Yi

Date of Birth: 10/08/1967

Dongwook Yi graduated from UCLA with a bachelor's degree in Business Economics in 1996. He obtained his master's degree in Business and Taxation from Golden Gate University in 2001.

Securities Industry Licenses:

Series 7: General Securities Representative
Series 66: Uniform Combined State Law

Additional Licenses:

Mr. Yi holds Variable Annuity and Variable Life licenses in addition to his Securities Industry Licenses.

Previously Mr. Yi had worked for C&Y Accountants, Inc. in Los Angeles, CA and AXA Advisors, LLC in Los Angeles, CA. Mr. Yi worked at C&Y from 10/2002 until 09/2007. His term of employment at AXA Advisors was from 10/2007 until 10/2012

Currently Dongwook remains affiliated with Securities America Inc. as a Registered Representative. In addition to his affiliation with Securities America Inc., Dongwook is an Investment Advisor Representative with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Dongwook Yi is a registered representative of Securities America, Inc. (SAI), a full-service broker/dealer, member FINRA/SIPC. When placing securities transactions through SAI in his capacity as a registered representative, he may earn commissions. This presents a conflict of interest since Mr. Yi could receive fees and commissions if you choose to implement recommendations of Mr. Yi in his capacity as registered representative. Because Mr. Yi is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 3040.

Additionally, as registered representative, Mr. Yi could also receive compensation from mutual fund sales loads, 12(b) – 1 distribution fees, variable annuity sales commissions or trail commissions. The 12(b) – 1 distribution fees, sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund and/or annuity prospectus. Any fees or other compensation received by Mr. Yi in his separate capacities as registered representative will be received to the extent permitted by applicable law. This activity represents more than 10% of Mr. Yi's time and income.

Mr. Yi also has a relationship with SAA, an SEC registered investment advisor, who will provide back office and administrative support services to Verus. When doing so, SAA will receive a portion of the management fee or an administrative fee for the services provided.

Mr. Yi holds Insurance Licenses to sell limited insurance products. Mr. Yi may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity may create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Yi an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Yi may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

SUPERVISION

Mr. Dongwook Yi is a Registered Representative of Securities America and an Independent Investment Advisor of Verus Capital Partners, LLC. His advisory activities are generally supervised in accordance with the firm's compliance procedures.

In supervising our IARs there are a number of procedures we have in place. We review and approve all documents for new clients. We monitor all trading activity through Sunguard as well as an email monitoring system. Any financial planning and advice that is done in an advisory capacity is documented and reviewed. Each IAR is audited annually and we discuss their practice with them on a monthly basis.

Mr. Yi may be reached at (213) 820-4857

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.