

REGISTRATION

Capital Research Advisors, LLC (CRA - LLC) is currently a registered investment advisor with the U. S. Securities and Exchange Commission (SEC).

The U.S. Securities and Exchange Commission does not endorse, recommend, or vouch for Capital Research Advisors, LLC, or any investment advisor.

FOUNDING

CRA - LLC was founded in 2003 by the then two managing partners, James Metzloff and Kenneth Graves. At the time of formation of CRA, LLC, Mr. Metzloff was a twenty plus year veteran of the investment industry and Mr. Graves was a sixteen year veteran of the investment industry.

LEADERSHIP

During the first three years of existence, CRA – LLC was under the leadership of Mr. Metzloff and Mr. Graves.

In 2005, CRA added a third advisor, Tom Spicknall – CFP. Mr. Spicknall was a twenty-five plus veteran of the investment industry. Mr. Graves, Mr. Metzloff and Mr. Spicknall worked together to operate Capital Research Advisors, LLC from 2005 – 2010 in two offices. Mr. Metzloff has since retired (2010) and is no longer a part of CRA – LLC in any way. Mr. Spicknall is now deceased (2014) and is no longer involved at CRA in any way. Mr. Graves, now a thirty plus year veteran is providing the management oversight of the offices CRA has now.

In early 2012 Mr. Darren Heil joined CRA as an assistant portfolio manager. Mr. Heil is a fifteen year plus veteran. In addition to working directly with clients, Mr. Heil assists Mr. Graves in portfolio development.

Mr. Michael Trafford joined CRA in late 2012 also. Mr. Trafford's primary attraction for CRA is due to his long history and knowledge in arena of financial planning. He has an undergraduate degree in financial planning and also has a master's degree in financial planning, both degrees are from Georgia State University. Having worked in financial planning for the last 24+ years in addition, Mr. Trafford does some advisory work for his clients as well. He came to CRA to lead and assist investment advisors of the firm in financial planning needs of a broad range of firm clients.

Mr. Jackson King joined CRA in 2018 from another RIA firm approximately twice the size of CRA at the time. His background in operations and portfolio strategy as well as development were the main reasons for CRA bringing Mr. King on board with us. He began his career in the investment world began in 1996. Mr. Jackson has worked for multiple firms

in the investment industry since 1996. Mid way through his investment career, Mr. Jackson spent a focused period of time in real estate development and management before he returned to the investment arena in 2011.

EDUCATION AND BUSINESS BACKGROUNDS:

The following individuals comprise the investment committee of CRA:

KENNETH DWAIN GRAVES BORN: 06/11/57

EDUCATION:

B.S., Animal Physiology, University of North Carolina, 1979

EMPLOYMENT HISTORY:

01/2015 – Present - Owner and Managing Partner of KDD Partners,
05/2003 - Present – Principal and Manager, CAPITAL RESEARCH ADVISORS, LLC,
09/2009 - Present - Registered Representative, Ceros Financial Services
05/2003 - 09/2009 - Registered Representative, Rydex Financial Services, a division of
Rydex Distributors, Inc.,
12/1996 - 05/2003 - Registered Representative, Investment Advisory Rep, Cambridge
Investment Research Inc.,

Darren Russell Heil. Born: 12/30/1975

EDUCATION:

Cornell University - BS in Engineering, May 1998
Cornell University - MENG in Engineering Management May 1999

EMPLOYMENT HISTORY:

01/2015 – Present - Owner and Managing Partner of KDD Partners,
01/2012 – Present - CRA LLC - VP and Senior Portfolio Manager,
01/2012 – Present - Registered Representative, Ceros Financial Services
08/2010 – 01/2012 - Merrill Lynch – Financial Advisor
01/2008 – 08/2010 - 321 Transform - Founder, Partner & CFO
08/2002 – 12/2007 - Difeq Consulting - Founder & Partner
07/2001 – 08/2002 - Spectrum Capital Partners/Andover Brokerage
07/1999 – 07/2001 - Schonfeld Securities/Opus Fund - July 1999 to July 2001

Jackson Dewitt King Born 09/21/1964

EDUCATION:

Columbia University – Journalism – 1984 – 1986
New York Institute of Finance – 1986 – 1988 Technical Analysis/Derivatives