



VERUS
CAPITAL PARTNERS, LLC

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

Managing Partner: Stephen D. Bull

14301 N. 87th Street
Suite 307
Scottsdale, AZ 85260

480-990-3719 - phone
480-483-9742 - fax
www.VerusCapitalPartners.com

May 14th, 2020

The Brochure Supplement provides information about Supervised Persons: Marty Block, Raymond Bramer, Stephen Bull, Daniel Converse, Eric Cortez, Kristina Dahl, Norris Davis III, Roger Desai, Connor Flach, Jeffrey Geiser, John Glaudel, Fred Goodman, Wayne Green, Anush Haddadian, Philip Howerton, Hilary Jones-Rojo, William Keesling, Robyn Kreuer, Karen Longo, Zachary Mason, Betsy Merritt, Travis Morrow, Satik Nshanyan, Colleen O'Shaughnessy, Karl Owens, Christopher Oxenham, Kirk Parker, William Parrish, Kevin Phillips, Michael Phillips, Robert Sandberg, Marie Seabury, Kishore Shah, Frank Stock, Mark Tang, Dwight Vilhauer, James Walters, 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

This brochure is the annual update to our ADV Part II B. The material changes contained herein are updates to the annual amendment that was dated 03 31 2019. Relative to the most recent filing, the advisor profiles for Frank Molinar, Bert Hunt, and Stephen Hunt have been removed. They are no longer affiliated with Verus Capital Partners. Additionally, the advisor profiles for Daniel Converse, William Keesling, Eric Cortez, and John Glaudel have been added.

ITEM 3 - TABLE OF C ONTENTS

	Page
Marty Block-----	4
Raymond Bramer-----	6
Stephen Bull-----	8
Daniel Converse-----	11
Eric Cortez-----	13
Kristina Dahl -----	16
Norris Davis III -----	18
Roger Desai -----	20
Connor Flach-----	23
Jeffrey Geiser -----	25
John Glaudel-----	27
Fred Goodman -----	29
Wayne Green-----	31
Anush Haddadian-----	33
Philip Howerton -----	35
Hilary Jones Rojo-----	37
William Keesling-----	39
Robyn Kreuer -----	41
Karen Longo -----	43
Zachary Mason -----	45
Travis Morrow -----	47
Satik Nshanyan -----	49
Colleen O'Shaughnessy -----	51
Karl Owens-----	53
Christopher Oxenham-----	55
Kirk Parker -----	57
William Parrish -----	59
Kevin Phillips-----	61
Michael Phillips -----	63
Robert Sandberg-----	65
Marie Seabury-----	68
Kishore Shah -----	71
Frank Stock-----	74
Mark Tang-----	76
Dwight Vilhauer-----	78
James Walters-----	80
Barry Waxler-----	80
Dongwook Yi -----	84

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 will earn commissions. This presents a conflict of interest since Mr. Block will 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 will 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 more 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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

Raymond K. Bramer

Date of Birth: 10/31/1944

Raymond K. Bramer graduated from Sonoma State University with a Bachelor of Science degree in Business Management

Securities Industry Licenses:

Mr. Bramer has the following Securities Industry Licenses:

Series 65 – Uniform Investment Adviser Law Examination

Series 63 – Uniform Securities Agent Law Examination

Series 8 – General Securities Sales Supervisor Examination (Options Module & General Module)

Mr. Bramer also holds his health, life, and variable products insurance licenses.

1974 – 1993: Merrill Lynch, Pierce, Fenner, and Smith – Investment

Advisor 1993 – 1995: Sutro and Co. Incorporated – Investment Advisor

1995 – 2017: Wells Fargo Clearing Services – Investment Advisor

2017 – Present: Securities America, INC – Registered

Representative

2017 – Present: Verus Capital Partners, LLC – Investment Advisor Representative

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Raymond Bramer 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 will earn commissions. This presents a conflict of interest since Mr. Bramer will receive fees and commissions if you choose to implement recommendations of Mr. Bramer in his capacity as registered representative. Because Mr. Bramer 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. Bramer will 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. Bramer 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. Bramer's time and income. Mr. Bramer 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. Bramer 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. Bramer will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Bramer 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. Bramer 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. Raymond Bramer 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. Raymond Bramer may be reached at (707) 322-9356

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/>

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 will earn commissions. This presents a conflict of interest since Mr. Bull will 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 will 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 more 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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

Daniel Converse

Date of Birth: 02/03/1976

Securities Industry Licenses:

Mr. Converse holds the following securities industry licenses:

Series 6: Investment Company Products/Variable Contracts Representative

Series 63: Uniform Securities State Law

Series 65: Uniform Investment Adviser Law

SIE: Securities Industry Essentials

Additional Licenses:

Mr. Converse holds Health and Life Insurance Licenses

From 04/09/2013 – 03/31/2015, Mr. Converse was affiliated with Pruco Securities, LLC. Between 04/01/2015 – 10/11/2018, Daniel was a Registered Representative and Investment Advisor Representative affiliated with Principal Securities, INC. As of 10/03/2018 Mr. Converse affiliated with Securities America, INC. as a Registered Representative, and as Investment Advisor Representative of Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Daniel Converse 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 will earn commissions. This presents a conflict of interest since Mr. Converse will receive fees and commissions if you choose to implement recommendations of Mr. Converse in his capacity as registered representative. Because Mr. Converse 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. Converse will 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. Converse in his separate capacities as registered representative will be received to the extent permitted by applicable law.

Mr. Converse 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. Converse holds an insurance license to sell limited insurance products. Mr. Converse will receive

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

ADDITIONAL COMPENSATION

From time to time, Mr. Converse 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. Daniel Converse 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. Daniel Converse can be reached at 619-818-8173

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Eric R. Cortez

Date of Birth: 11/5/1968

Eric Cortez attended the University of California, Los Angeles (UCLA).

Securities Industry Licenses:

Mr. Cortez holds the following securities industry licenses:

SIE – Securities Industry Essentials Examination
Series 7 – General Securities Representative Examination
Series 31 – Futures Managed Funds Examination
Series 63 – Uniform Securities Agent State Law
Series 66 – Uniform Combined State Law

Additional Licenses:

Mr. Cortez holds Variable, Life, Accident, and Health Insurance Licenses

Additional Professional Designations:

Chartered Market Technician (CMT)

This certification does not require any specific course of study, however, candidates must pass all three levels of the CMT Exam. Prerequisites include having been gainfully employed in a professional analytical or investment management capacity for at least three years, and must be regularly engaged in this capacity at the time of successfully passing the CMT exam. Candidates must also have obtained “Member Status” with the Market Technicians Association. There are no continuing education requirements. Areas of study include multiple facets of technical analysis of the financial markets (including terminology, charting methods, and the application of concepts such as “Dow Theory”), and the ability to provide detailed opinions regarding the analysis. A strong emphasis on ethics is embedded in the course work throughout the CMT program. On achieving the designation, the advisor must adhere to the MTA Code of Ethics.

Business Experience:

Securities America, INC
Registered Representative
From:

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Eric Cortez 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. Cortez could receive fees and commissions if you choose to implement recommendations of Mr. Cortez in his capacity as registered representative. Because Mr. Cortez 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. Cortez 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. Cortez in his separate capacities as registered representative will be received to the extent permitted by applicable law.

Mr. Cortez 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. Cortez holds an insurance license to sell limited insurance products. Mr. Cortez 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. Cortez an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Cortez 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. Eric Cortez 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. Eric Cortez can be reached at 310-418-7623

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kristina Dahl

Date of Birth: 11/10/1960

Kristina graduated from SUNY-Utica with an Associate's Degree of Applied Science in Business Studies

Professional Designations:

AAMS: Accredited Asset Management Specialist – The AAMS is a professional designation awarded by the College for Financial Planning to financial professionals who complete a self-study program, pass an exam, and agree to comply with a code of ethics. Designees are required to complete sixteen continuing education hours within the two-year authorization period to maintain current designation.

CKA: Certified Kingdom Advisor – The CKA is awarded to applicants who complete the Kingdom Advisors Core Training and a Final Certification Exam. All candidates must sign a "Statement of Faith," and obtain a letter of reference from a pastor or member of pastoral staff, a signed statement of personal stewardship, and two client references. To keep their designation current, a Kingdom Advisor must complete 10 hours of annual continuing education.

Securities Industry Licenses:

Ms. Dahl has the following Securities Industry Licenses:

Series 7: General Securities Representative

Series 66: Uniform Combined State Law

Additional Licenses:

Ms. Dahl holds Variable Life & Annuity, Accident & Health, and Life insurance licenses.

Ms. Dahl began her career in the financial services industry with AG-Edwards as a Registered Client Associate from 11/1999 through 01/2008. With a change of employer to Wells Fargo Advisors in 01/2008, she took on a new role as Sr. Registered Client Associate. She remained with Wells Fargo in that role through 12/2014. Ms. Dahl re-entered the industry after a short hiatus in 11/2015 with Waddell & Reed Financial Advisors. With Waddell & Reed she was an Associated Person through 04/2018. From 04/2018 – Present she has been a Registered Representative with Securities America Inc., and an Investment Advisor Representative with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Kristina Dahl 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 will earn commissions. This presents a conflict of interest since Ms. Dahl will receive fees and commissions if you choose to implement recommendations of Ms. Dahl in her capacity as Registered Representative. Because Ms. Dahl 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. Dahl will 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. Dahl in her separate capacities as Registered Representative will be received to the extent permitted by applicable law. This activity represents no more than 10% of Ms. Dahl's time and income. Ms. Dahl 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. Dahl 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. Dahl will receive compensation from selling insurance products, and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Ms. Dahl 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. Dahl 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. Kristina Dahl 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. Kristina Dahl may be reached at 623-640-2613

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Norris Davis III

Date of Birth: 01/04/1977

Norris graduated from Truman State University in 2000 with a Bachelor of Science degree in Economics. Mr. Davis also completed a Minor in Computer Science.

Securities Industry Licenses:

Mr. Davis 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 63: Uniform Securities Agent State Law

Series 66: Uniform Combined State Law

Additional Licenses:

Mr. Davis holds life, health, and long term care insurance licenses

Mr. Davis was affiliated with Stern Agee Investment Advisor Services, INC., as an Investment Advisor Representative from March 2010 to January 11, 2017. During the same period of time he was dually registered as a Financial Advisor with Sterne, Agee & Leach, INC. As of January 2017, Mr. Davis is a Registered Representative with Securities America, INC., and an Investment Advisor Representative with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Norris Davis 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 will earn commissions. This presents a conflict of interest since Mr. Davis will receive fees and commissions if you choose to implement recommendations of Mr. Davis in his capacity as registered representative. Because Mr. Davis 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. Davis will 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. Davis 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. Davis' time and income.

Mr. Davis 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. Davis holds insurance licenses to sell limited insurance products. It is anticipated that a portion, more than 10% of his time will be spent providing these insurance products. Mr. Davis will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Davis an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Davis 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. Norris Davis 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. Norris Davis may be reached at (720) 932-8560

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: Individuals that hold the LUTCF® designation have completed a program of study that includes 3 separate courses that focus on practice management, life insurance, insurance products, investment products, and risk management. Additionally, individuals must pass end-of-course examinations at the end of each course which test their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

CFEd – Certified Financial Educator: A Certified Financial Educator (CFEd) is a professional designation currently offered and recognized by the issuing organization, the Heartland Institute of Financial Education. The prerequisites for this designation are three years experience in the financial services industry and teaching or training experience. To become certified and remain in good standing, one must complete the self-study CFE course, take a certification exam, and complete 12 hours per year of continuing education.

AIF – Accredited Investment Fiduciary: An AIF is a professional designation currently offered and recognized by the issuing organization, the Center for Fiduciary Studies. The prerequisites for this designation are the attainment of a point-based threshold based on a combination of education, relevant industry experience, and/or professional development. Further a candidate must complete either a web-based or capstone program, and pass a closed book proctored final certification exam. Upon complete of all prerequisites a candidate will attain their AIF designation, and they must complete 6 hours of continuing education annually to stay in good standing.

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 will earn commissions. This presents a conflict of interest since Mr. Desai will 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 will 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 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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.

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

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Connor Tabeling Flach

Date of Birth: 09/06/1995

Connor Flach graduated with a Bachelor of Science degree in Finance and Minor in Economics from Loyola University Maryland in 2017. He subsequently received his Master of Business Administration (MBA) from Loyola University Maryland in 2018.

Securities Industry Licenses:

Mr. Flach has the following Securities Industry Licenses:

Series 7: General Securities Representative

Series 66: Uniform Combined State Law

Mr. Flach attended Loyola University Maryland as an undergraduate student from 2013 through 2017. While in attendance at Loyola University Maryland, Mr. Flach was a Student Athlete on the Golf Team. Upon completion of his undergraduate studies he received a concurrent Bachelor of Science degree in Finance and Minor in Economics. He continued his studies at Loyola University postgraduate, and later went on to receive his Master of Business Administration in 2018. Throughout his enrollment at Loyola University, Mr. Flach held various professional positions in the finance/banking and golf industries. During the summer of 2014, Mr. Flach was a Tournament Intern with the Maryland State Golf Association. During the summer of 2016, he was a Commercial Banking Intern with M&T Bank. During the same summer Mr. Flach was an Investment Analyst Intern with UBS. During the summers of 2017 and 2018 Mr. Flach was a Wealth Management Intern with Oxenham Financial, LLC. From August 2018 through present day, Mr. Flach has been a Registered Representative with Securities America INC, and an Investment Advisor Representative of Verus Capital Partners, LLC DBA Oxenham Financial, LLC.

In addition to Mr. Flach's professional experience, he also has volunteer experience with The First Tee. From 2010 through present day, Mr. Flach has volunteered his time to The First Tee in Baltimore. He has specifically volunteered his time and expertise to weekly golf clinics, mentoring beginning golfers, and serving on the First Tee Junior Advisory Board from 2010-2013.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Connor Flach 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 will earn commissions. This presents a conflict of interest since Mr. Flach will receive fees and commissions if you choose to implement recommendations of Mr. Flach in his capacity as registered representative. Because Mr. Flach 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. Flach will 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. Flach 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. Flach's time and income.

Mr. Flach 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.

ADDITIONAL COMPENSATION

From time to time, Mr. Flach may receive expense reimbursement for travel and/or marketing expenses from distributors of investment 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. Connor Flach 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. Connor Flach may be reached at (410) 423-4480

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 will earn commissions. This presents a conflict of interest since Mr. Geiser will 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 will 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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.

SUPERVISION

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

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John Griffith Glaudel

Date of Birth: 03/20/1980

John Glaudel graduated from Arizona State University with a Bachelor of Science degree in Sociology

Securities Industry Licenses:

Mr. Glaudel has the following Securities Industry Licenses:

Series 7: General Securities Representative

Series 66: Uniform Combined State Law

SIE: Securities Industry essentials

Addition Licenses:

Mr. Glaudel holds Life, Variable Life, and Variable Annuity insurance licenses.

Before his career in the securities industry, John was the Operations Manager at Elemental Direct from 2009-2019.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

John Glaudel 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 will earn commissions. This presents a conflict of interest since Mr. Glaudel will receive fees and commissions if you choose to implement recommendations of Mr. Glaudel in his capacity as registered representative. Because Mr. Glaudel 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. Glaudel will 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. Glaudel 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. Glaudel's time and income.

Mr. Glaudel 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. Glaudel 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. Glaudel will receive compensation from selling insurance products and therefore receive economic benefit for this

activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Glaudel 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. Glaudel 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. John Glaudel 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. John Glaudel may be reached at (602) 368-7093

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 will earn commissions. This presents a conflict of interest since Mr. Goodman will 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 will 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 more 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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

Wayne Green

Wayne Green was born 01-06-1953

Wayne Green holds a undergraduate degree in Business Administration and a Master's Degree in Divinity

Securities Industry Licenses:

Mr. Green has the following industry licenses:

Series 6: Investment Company and Variable Products Representative

Series 24: General Securities Principal

Series 65: Uniform Investment Adviser Law

Additional Licenses:

Mr. Green has his Health, Life, Variable Annuity, Property, and Casualty insurance licenses

03/1983 – 11/1983 - Metropolitan Life Insurance Company

06/1984 – 07/1985 - Atlantic Securities, INC.

08/1985 – 03/1989 - Chubb Securities Corporation

12/1989 – 01/1991 – Pebsco Securities Corporation

03/1989 – Present - Securities America, INC.

11/2014 – Present – Verus Capital Partners, LLC

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Green 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 will earn commissions. This presents a conflict of interest since Mr. Green will receive fees and commissions if you choose to implement recommendations of Mr. Green in his capacity as registered representative. Because Mr. Green is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 304

Additionally, as registered representative, Mr. Green will 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. Green 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. Green's time and income.

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

ADDITIONAL COMPENSATION

From time to time, Mr. Green 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. Wayne Green 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. Wayne Green can be reached at 410-747-4565

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Anush Haddadian

Date of Birth: 12/03/1974

Anush Haddadian received a Bachelor's of Science Degree – Business Finance – from California State University of Northridge.

Securities Industry Licenses:

Ms. Haddadian has the following industry licenses:

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

Additional Licenses:

Ms. Haddadian has her Health, Life, and Variable Annuity insurance licenses.

Business Background:

2017 – Present: Securities America, INC. – Financial Advisor
2017 – Present: Verus Capital Partners, LLC – Investment Advisor
Representative 2015 – 2017: LPL Financial – Financial Advisor
2014 – 2015: HD Vest Investment Services – Financial Consultant
2013 – 2014: Allstate Financial Services, LLC – Financial
Consultant 2009 – 2012: CUSO Financial Services, L.P. – Financial
Consultant

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Ms. Haddadian 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 will earn commissions. This presents a conflict of interest since Ms. Haddadian will receive fees and commissions if you choose to implement recommendations of Ms. Haddadian in her capacity as registered representative. Because Ms. Haddadian is a dually registered agent of SAI and Verus, SAI has certain supervisory and administrative duties pursuant to the requirements of NASD Conduct Rule 304

Additionally, as registered representative, Ms. Haddadian will 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. Haddadian 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. Haddadian's time and income.

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

ADDITIONAL COMPENSATION

From time to time, Ms. Haddadian 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. Anush Haddadian 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. Anush Haddadian can be reached at 818-435-3971.

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 will earn commissions. This presents a conflict of interest since Mr. Howerton will 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 will 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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

Date of Birth: 06/24/1958

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 with an emphasis in global business from the University of Redlands.

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

Further, in 2016 Hilary completed her Master of Arts in Theology from Franciscan University in Ohio.

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 her capacity as a registered representative, she will earn commissions. This presents a conflict of interest since Ms. Jones-Rojo will 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 will 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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

William B. Keesling

Date of Birth: 12/3/1975

William Keesling graduated with a Bachelor's degree in Spanish from the University of Louisville

Securities Industry Licenses:

Mr. Keesling has the following Securities Industry Licenses:

Series 7: General Securities Representative

Series 66: Uniform Combined State Law

Additional Licenses:

Mr. Keesling started his career in the industry with Prudential's San Diego office. With Prudential he served as both a Manager of Financial Services and Manager of Agency Training. He was affiliated with Prudential from August 2003 through April 2015.

Between April 2015 and May 2019, Mr. Keesling held the position of Investment Advisor Representative with Principal Financial Group in San Diego, CA.

In May of 2019 William moved to Securities America where he remains today as a Registered Representative, and in May of 2019 he also became an Investment Advisor Representative with Verus Capital Partners, LLC. He is dually licensed 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

William Keesling 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 will earn commissions. This presents a conflict of interest since Mr. Keesling will receive fees and commissions if you choose to implement recommendations of Mr. Keesling in his capacity as registered representative. Because Mr. Keesling 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. Keesling will 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. Keesling 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. Keesling's time and income.

Mr. Keesling 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. Keesling holds insurance licenses to sell limited insurance products. It is anticipated that a portion, more than 10% of his time will be spent providing these insurance products. Mr. Keesling will 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. Keesling an incentive to recommend investment products based on the compensation received.

ADDITIONAL COMPENSATION

From time to time, Mr. Keesling 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. William Keesling 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. William Keesling can be reached at 619-988-0708

REQUIREMENTS FOR STATE-REGISTERED ADVISORS

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 will earn commissions. This presents a conflict of interest since Ms. Kreuer will 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 will 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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 application.

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 10/2014. 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 will earn commissions. This presents a conflict of interest since Ms. Longo will 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 will 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 less 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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 480-947-8445

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 holds the professional designation Certified Divorce Financial Analyst.

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 will earn commissions. This presents a conflict of interest since Mr. Mason will 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 will 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 more 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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

Travis Morrow

Date of Birth: 04-28-1973

Travis Morrow graduated from Pasco High School in 1991 then moved into a general studies program with a focus on obtaining a Criminal Justice Degree from Columbia Basin College. While working and going to College he was given an opportunity to enter the financial services industry.

Securities Industry Licenses:

Mr. Morrow 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

Additional Licenses:

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

From 1998 to 2001, Mr. Morrow worked for a retail based financial services firm. In 2001 he decided to leave that side of the industry and took a position with an independent firm. Desiring to implement his own vision, he started Morrow Financial Group, Inc. Then in 2008, 3 Rivers Financial Group, as a dba 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 will earn commissions. This presents a conflict of interest since Mr. Morrow will 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 will 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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

Satik Nshanyan

Date of Birth: 01/02/1976

Satik received a Bachelor's of Arts degree from the University of Lomonosova in Moscow, Russia.

Securities Industry Licenses:

Ms. Nshanyan has the following Securities Industry Licenses:

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

Additional Licenses:

Ms. Nshanyan holds her Life and Health insurance licenses

Business Background:

2017 – Present: Securities America, INC. – Registered Representative
2017 – Present: Verus Capital Partners, LLC – Investment Advisor Representative
2012 – 2017: Premier America Credit Union – Financial Advisor

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Satik Nshanyan 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 will earn commissions. This presents a conflict of interest since Ms. Nshanyan will receive fees and commissions if you choose to implement recommendations of Ms. Nshanyan in her capacity as registered representative. Because Ms. Nshanyan 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. Nshanyan will 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. Nshanyan 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. Nshanyan's time and income.

Ms. Nshanyan 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. Nshanyan 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. Nshanyan will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Ms. Nshanyan 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. Nshanyan 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. Satik Nshanyan 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. Satik Nshanyan may be reached at (818) 435-3971.

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, England.

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 will earn commissions. This presents a conflict of interest since Ms. O'Shaughnessy will 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 will 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 more 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 more than 10% of her time will be spent providing these insurance products. Ms. O’Shaughnessy will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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.

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 will earn commissions. This presents a conflict of interest since Mr. Owens will 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 will 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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 will earn commissions. This presents a conflict of interest since Mr. Oxenham will 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 will 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 less 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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

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 will earn commissions. This presents a conflict of interest since Mr. Parker will 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 will 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 more than 10% of his time will be spent providing these insurance products. Mr. Parker will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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.

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

William Parrish

Year of Birth: 1979

William attended Salisbury University from 1997-2001 where he received a Bachelor of Science Degree in Business Administration.

Securities Industry Licenses:

Mr. Parrish 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. Parrish holds Variable Annuity and Variable Life insurance licenses.

Mr. Parrish was affiliated with Edward Jones from 02/2002 through 01/2004 as an Investment Representative. From 02/2004 to 07/2006, Mr. Parrish was an Investment Representative with Tripp & CO., Inc. From 07/2006 through 03/2010, Mr. Parrish was an Investment Representative with GunnAllen Financial, Inc. From 03/2010 through 01/2017 Mr. Parrish was dually registered as a Financial Advisor with Sterne, Agee & Leach, Inc., and an Investment Advisor Representative with Sterne Agee Asset Management, Inc. Currently Mr. Parrish is dually registered as a Registered Representative with Securities America, Inc., and an Investment Advisor Representative with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

William Parrish 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 will earn commissions. This presents a conflict of interest since Mr. Parrish will receive fees and commissions if you choose to implement recommendations of Mr. Parrish in his capacity as Registered Representative. Because Mr. Parrish 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. Parrish will 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. Parrish 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.

Parrish's time and income. Mr. Parrish 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. Parrish holds insurance licenses to sell limited insurance products. It is anticipated that more than 10% of his time will be spent providing these insurance products. Mr. Parrish may receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products

ADDITIONAL COMPENSATION

From time to time, Mr. Parrish 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. William Parrish 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. William Parrish may be reached at (303) 770-9700.

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kevin Phillips

Year of birth: 1964

Mr. Phillips attended Glendale Community College (1982-1983) and Phoenix Community College (1983-1984).

Securities Industry Licenses:

Mr. Phillips 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:

Mr. Phillips holds his life, health, and variable insurance producer licenses.

Mr. Phillips was a Registered Representative with New England Securities from 11/2000 – 12/2007. He was then a Registered Representative with Woodbury Financial Services from 11/2007 – 05/2010. While affiliated with Woodbury Financial Services, Mr. Phillips was concurrently registered as an Investment Advisor Representative from 09/2008 – 05/2010. Upon leaving Woodbury Financial Services, Mr. Phillips next joined Financial Advisers of America, LLC as an Investment Advisor Representative. He remained there from 06/2010 – 05/2013. From 05/2013 – 01/2017, Mr. Phillips was registered with J.W. Cole Advisors, Inc. as an Investment Advisor Representative and Registered Representative. This change in firm was due to a merger between Financial Advisers of America and J.W. Cole Advisors. Currently, Mr. Phillips is a Registered Representative affiliated with Securities America, Inc. and an Investment Advisor Representative with Verus Capital Partners, LLC.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Kevin Phillips 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 will earn commissions. This presents a conflict of interest since Mr. Phillips will receive fees and commissions if you choose to implement recommendations of Mr. Phillips in his capacity as Registered Representative. Because Mr. Phillips 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. Phillips will 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. Phillips 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. Phillips' time and income.

Mr. Phillips 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. Phillips 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. Phillips will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Phillips 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. Phillips 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. Kevin Phillips 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. Kevin Phillips may be reached at 602-368-7092

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Michael A. Phillips

Year of birth: 1986

Mr. Phillips attended and graduated from Arizona State University

Securities Industry Licenses:

Mr. Phillips has the following securities industry licenses:

Series 7: General Securities Representative

Series 66: Uniform Combined State Law

Additional Licenses:

Mr. Phillips holds his life, health, and variable insurance producer licenses.

Mr. Phillips started his career in the securities industry with Phillips Financial Services in 2008. Between 04/2011 – 05/2013 Mr. Phillips was an Investment Advisor Representative with Financial Advisers of America, LLC. Due to the merger of Financial Advisers of America and J.W. Cole Advisors, Mr. Phillips became an Investment Advisor Representative and Registered Representative of J.W. Cole Advisors, Inc. in 05/2013. He remained there through 01/2017. In 02/2017 Mr. Phillips joined Securities America Inc. as a Registered Representative and concurrently registered with Verus Capital Partners, LLC as an Investment Advisor Representative.

DISCIPLINARY INFORMATION

In 2011 Mr. Phillips pled guilty to one count, misdemeanor 1-criminal possession of a forgery device. Unsupervised probation, 18 months, 02/22/2011-08/22/2012, 50 hours community service, no restitution. Early probation reduction due to completion of community service.

In 2005 Mr. Phillips pled guilty to theft-unauthorized use of service/property, \$500.00 monetary penalty.

For more information about Mr. Phillips, please visit FINRA's BrokerCheck at www.finra.org/brokercheck and/or the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.

OTHER BUSINESS ACTIVITIES

Michael Phillips 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 will earn commissions. This presents a conflict of interest since Mr. Phillips will receive fees and commissions if you choose to implement recommendations of Mr. Phillips in his capacity as Registered Representative.

Because Mr. Phillips 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. Phillips will 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. Phillips 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. Phillips' time and income

Mr. Phillips 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. Phillips 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. Phillips will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Mr. Phillips 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. Phillips 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 Phillips 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 Phillips may be reached at 602-368-7093

REQUIREMENTS FOR STATE-REGISTERED ADVISER

This section is not applicable.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robert L. 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 PLANNERTM – 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 will earn commissions. This presents a conflict of interest since Mr. Sandberg will 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 will 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 more than 10% of his time will be spent providing these insurance products. Mr. Sandberg will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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.

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

Marie Amy Seabury

Date of Birth: 02/18/1982

Marie Amy Seabury graduated from Utah State University with a Bachelor of Science Degree in Marketing and a Minor in Personal Financial Planning.

Securities Industry Licenses:

Ms. Seabury has the following securities industry licenses:

Series 7: General Securities Representative

Series 63: Uniform Securities Agent State Law

Series 65: Uniform Combined State Law

Additional Licenses:

Ms. Seabury holds her Life and Variable insurance licenses in the state of Utah

Professional Designations:

Ms. Seabury currently holds the CFP® (Certified Financial Planner) designation

The CFP® certification process, administered by CFP Board, identifies to the public that those individuals who have been authorized to use the CFP® certification marks in the U.S. have met rigorous professional standards and have agreed to adhere to the principles of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when dealing with clients.

CFP® professionals must pass the comprehensive CFP® Certification Examination, pass CFP Board's *Fitness Standards for Candidates and Professionals Eligible for Reinstatement*, agree to abide by CFP Board's *Code of Ethics and Professional Responsibility* and *Rules of Conduct* which put clients' interests first and comply with the *Financial Planning Practice Standards* which spell out what clients should be able to reasonably expect from the financial planning engagement.

The renewal requirements include the following:

- ☐ Pay the annual \$325 certification fee (non-refundable),
- ☐ Submit a properly completed certification application (every two years), and
- ☐ Complete 30 hours of continuing education (CE) accepted by CFP Board every two years

Ms. Seabury was a Senior Financial Planner with Keeler Thomas Management, LLC from June 2006 through September of 2017. In September 2017 she resigned from Keeler Thomas Management, LLC and 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

Marie Amy Seabury 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 will earn commissions. This presents a conflict of interest since Ms. Seabury will receive fees and commissions if you choose to implement recommendations of Ms. Seabury in her capacity as registered representative. Because Ms. Seabury 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. Seabury will 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. Seabury 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. Seabury's time and income.

Ms. Seabury 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. Seabury 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. Seabury will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will create a conflict of interest with clients. The receipt of commissions for selling insurance or securities products gives Ms. Seabury 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.

Ms. Seabury currently is employed as a consultant for Keeler Thomas Management, LLC. In her capacity as consultant she does not provide investment advice nor does she solicit any investment related transactions.

ADDITIONAL COMPENSATION

From time to time, Ms. Seabury 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. Marie Amy Seabury 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.

Mr. Marie Amy Seabury may be reached at 435-881-8345

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 will earn commissions. This presents a conflict of interest since Mr. Shah will 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 will 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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 will earn commissions. This presents a conflict of interest since Mr. Stock will 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 will 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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 Prncor 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 will earn commissions. This presents a conflict of interest since Mr. Tang will 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 will 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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, Heath, 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 will earn commissions. This presents a conflict of interest since Mr. Vilhauer will 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 will 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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

James Alan Scott Walters

Date of Birth: 11/14/1992

James Walters received his Bachelor of Arts degree in Business from Point Loma Nazarene University

Securities Industry Licenses:

Mr. Walters has the following Securities Industry Licenses:

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

Additional Licenses:

Mr. Walters holds accident and health, variable, and life insurance licenses in the state of California

From August 2011 through May of 2013 Mr. Walters was a student at Central Christian College. He continued his educational career at Point Loma Nazarene University in California, from which he received his BA degree in business. Mr. Walters began his career in the industry with Lincoln Financial Advisors as a Registered Representative. He began with Lincoln in July of 2016 separating from service in November 2017. In February of 2018, Mr. Walters became dually registered as a Registered Representative of Securities America, INC. and an Investment Advisor Representative of Verus Capital Partners, LLC. He currently maintains these affiliations.

DISCIPLINARY INFORMATION

There is no disciplinary information to disclose.

OTHER BUSINESS ACTIVITIES

Mr. Walters 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 will earn commissions. This presents a conflict of interest since Mr. Walters will receive fees and commissions if you choose to implement recommendations of Mr. Walters in his capacity as registered representative. Because Mr. Walters 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. Walters will 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. Walters 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. Walter's time and income.

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

ADDITIONAL COMPENSATION

From time to time, Mr. Walters 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 Walters 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. James Walters can be reached at 928-499-1288

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 will earn commissions. This presents a conflict of interest since Mr. Waxler will 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 will 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. Waxler'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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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 will earn commissions. This presents a conflict of interest since Mr. Yi will 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 will 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 will receive compensation from selling insurance products and therefore receive economic benefit for this activity. This activity will 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.