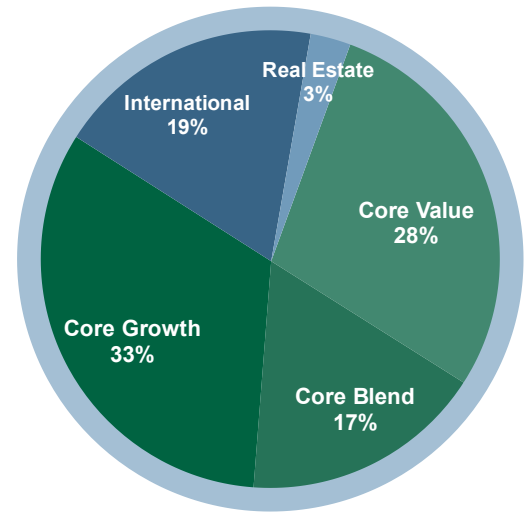


| Description

The Multi-Cap Total strategy focuses on the equity asset class. The strategy is designed to provide investors with long-term capital appreciation. Short-term fluctuations in market value are likely.

Two components comprise the Multi-Cap Total Strategy:

- The Core consists of individual stocks.
- The Satellite consists of various diversifying sub-asset class investments.



| Core Investment Philosophy and Process

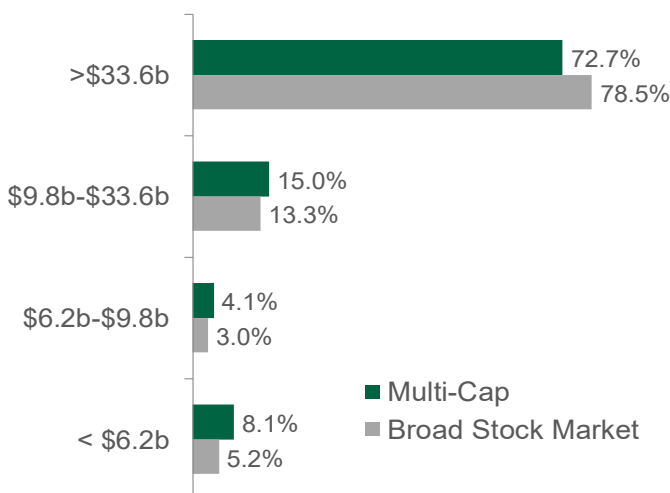
FNBO Wealth Management seeks premium returns for the shareholders of companies with a comparatively favorable profit outlook and reasonable valuation. We pursue these opportunities regardless of a stock's size or style.

Our research team evaluates the universe of domestically traded stocks, narrowing potential investments to those companies with an improving profit outlook compared to sector peers. Fundamental analysis further refines this subset by targeting the stocks of companies with identifiable and sustainable sources of profit outlook improvement. Stocks of companies with these characteristics, trading at reasonable valuations, are candidates for inclusion in the strategy.

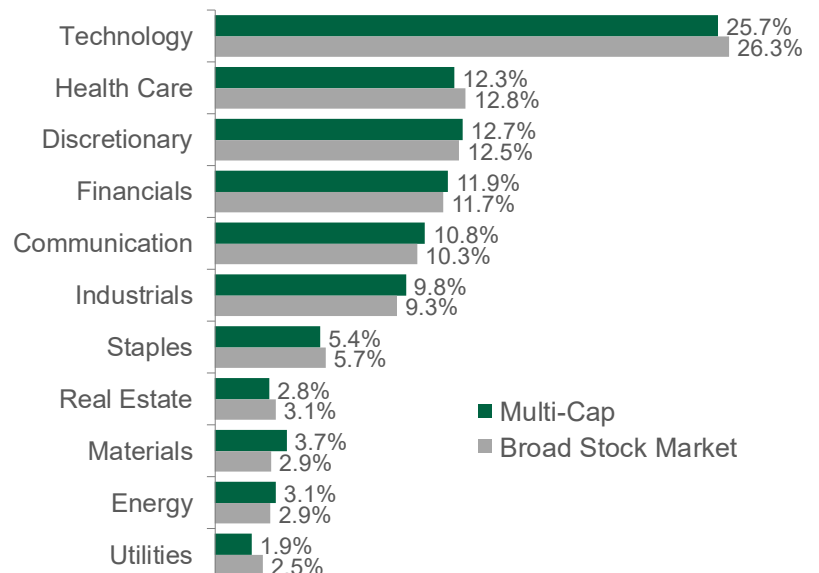
| Portfolio Construction

Our portfolio construction is designed to maximize the benefits of positive security selection while employing diversification strategies to control risk. The Core component seeks to diversify risks across seventy to eighty individual securities, all eleven economic sectors, all three market capitalization sizes, and all three styles. This helps to limit the potential for any individual security, economic sector, size, or style to negatively impact relative returns. In addition, the portfolio seeks to limit exposure to companies whose sales, profits, and stock returns move together. This enhances the effectiveness of the diversification strategies. Finally, the strategy includes the Satellite component consisting of international equity and global real estate sub asset classes for diversification benefits.

| Core Market Cap Diversification



| Core Sector Diversification



| About us

FNBO has been guiding clients through complex financial situations for six generations. Throughout that time, our experienced team has remained committed to addressing the unique needs of our clients. We deliver the resources of the largest privately owned bank in the United States through the local decision making of our community banking organization. We integrate financial planning, investment management, trust, retirement services, banking, and credit needs. We serve clients throughout the United States and have more than \$10 billion in assets under management.

Our investment management service is provided on a fee-only basis with directly accessible portfolio managers. Collectively, our investment team has over eighteen Chartered Financial Analyst[®] charterholders, demonstrating our commitment to high ethical and professional standards and comprehensive investment knowledge. Our team-based approach leverages this collective knowledge to make investment decisions. We tailor portfolios to meet each client's return goals and risk tolerance, and offer a range of investment objectives from conservative to aggressive. Within client-established investment objectives, our investment team employs a disciplined approach of diversifying assets among and within the major asset classes. We remain steadfastly focused on helping our clients meet their life goals.

| Team

Gerri Harris CFA[®], John Harris CFA[®], Kurt Spieler CFA[®], Satellite Allocation Team

| Definitions

Broad Stock Market: S&P 1500 Index: The S&P Composite 1500[®] combines three leading indices, the S&P 500[®], the S&P MidCap 400[®], and the S&P SmallCap 600[®] to cover approximately 90% of the U.S. market capitalization.

Indexes are unmanaged and cannot be invested in directly.

Rounding: Figures may not total due to rounding.

Data Source: Factset, Standard and Poor's[®]

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