Verity Investments, Inc.

Registered Investment Advisor, Member FINRA, SIPC

Innovative Solutions for
Financial Advisors and
Advisory Firms

About Verity

Verity Investments, Inc., an SEC-Registered Investment Adviser and independent broker-dealer, was formed in 1996 as a subsidiary of Verity Asset Management. Our objective is to deliver a blend of superior investment management and proactive client service in an environment dedicated to progressive platform improvement. Through the continuing efforts of an expanding team of creative and committed individuals, we have built our organization on the foundations of uncompromising integrity, reliable investment management, operational innovation, and responsiveness to an evolving industry landscape.

The heart of our enterprise is an investment management process built over time around a broad tactical approach to the allocation of client assets. Its design seeks market beating growth over time with careful attention to the containment of both volatility and absolute downside risk. To the advisor, its value is further enhanced through its effective integration with our unique advisory platform and proprietary software solutions to provide a more expansive service offering to clients, covering the management of both personal assets and assets held in employer plans.

From our beginning, Verity has carved out a uniquely compelling niche presence among retirement plan participants at educational institutions of all types including universities, hospitals, community colleges, and public school systems. In the process, we have developed strong lines of communication with selected industry leaders. Our platform integrates directly with both TIAA-CREF and Fidelity Investments to provide elective advisory services for plan participants at institutions nationally where advisor integration is permitted, and we have years of experience with the allocation of investment options offered by each. In our efforts to help elevate the overall quality of investment guidance to plan participants, we have contributed to the thought processes and innovations that are now delivering new and enhanced opportunities to advisors and participants alike in a growing number of institutions.

Strong relationships are at the core of our business, and both clients and advisors have come to trust our investment management in both good markets and challenging environments. Our clients have also come to expect a certain level of excellence in the service they receive.

Verity offers a full spectrum of solutions for your unique needs:

- Comprehensive Money Management Platform for Individual Investors
- Sub Advisory Platform for Advisory Firms and dually registered Financial Advisors
- Institutional Investor Division
- Retirement Plan Sponsor Services

We look forward to hearing about your vision and exploring creatively with you the expanded opportunity a strong complementary relationship can generate.

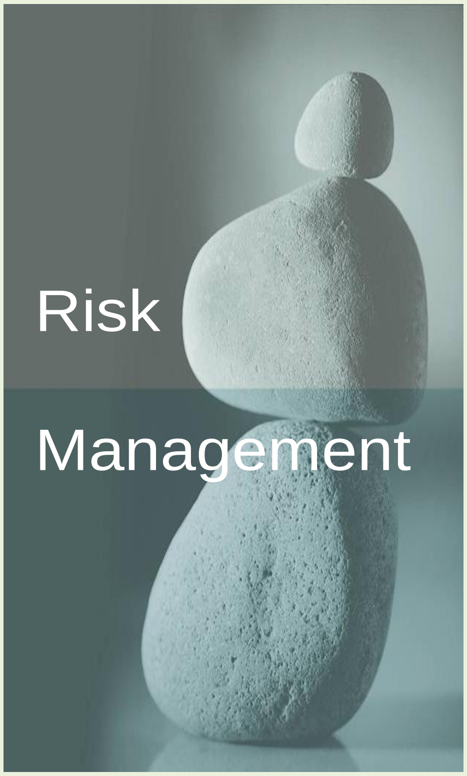
Investment Management Solutions

We believe in the importance of truly sound and effective investment advice. Effective investing is a process of considering risk and potential reward while seeking to overweight the odds of success by strategically limiting the downside. Although risk is inherent in investing, carefully considered risk management can add a great deal to the overall objective of progressive growth while tempering volatility along the way.

We offer a variety of managed Models to fit the unique needs of different investors, including Models designed for use in workplace retirement plans. The target allocations and security selection for each of our Models are determined by an investment committee, and all trading is implemented under the supervision of our firm's Chief Investment Officer.

Our Philosophy -

Verity's global tactical asset allocation process was developed over many years of market observation. It integrates the insights of academic theory and the lessons of market history with the practical experience gained by effectively leading individual investors through good markets and bad.



Risk Management –

Integrated into our tactical asset allocation methodology is a variety of risk management strategies that will vary according to market conditions and the particular characteristics of the securities utilized within each Model.

Unique Solutions –

In addition to our Models for individual investors, we offer customized Models for use with participants in workplace retirement plans where elective advisory services are permitted. Our platform integrates directly with both TIAA-CREF and Fidelity Investments to provide independent fee based advisory services for retirement plan participants.*

**** Verity Investments, Inc. is not sponsored by, affiliated with, or in any way related to TIAA-CREF, Fidelity Investments or any of their affiliates or subsidiaries. Neither TIAA-CREF nor Fidelity Investments has reviewed, or is responsible for, any content generated by Verity Investments, Inc. Not all employer sponsored retirement plans permit elective third party advisory services or fee deduction from workplace retirement accounts. Contact the applicable Custodian to determine if such services are available.***

A Partner for Success

Financial Advisors - Becoming a part of the Verity Team: Verity can provide a platform to grow your business with the expertise of a firm committed to the needs of you and your clients. Our platform provides professional portfolio management for your clients' assets including their workplace savings accounts. As independent contractors registered through Verity Investments, Inc., Verity advisors rely upon our innovative solutions, technology, and money management expertise to free more time for developing strong client relationships and growing their business. We provide:

- Transition support from an experienced team committed to your client relationships
- Independent third party custody services through Trust Company of America
- Expertise and relationships with industry leaders in the Tax-Exempt 403(b) marketplace, including Fidelity Investments and TIAA-CREF
- An independent and innovative approach to money management
- Business development strategies and co-op marketing support tailored to your business needs
- Innovative technology solutions

Advisory Firms and dually registered Financial Advisors - Leveraging the efficiencies of the Verity Services Platform: We offer an innovative asset management platform for advisors. Our platform provides a variety of managed Models for advisors to customize to their specific needs including Models for workplace retirement accounts. Our proprietary systems for managing workplace retirement accounts enable advisors to provide more solutions without the expense and distraction of additional technology and infrastructure. Our platform provides:

- Commitment to the needs of your business and client relationships
- Ability to provide your clients with innovative and comprehensive portfolio management solutions for all of their investment needs
- Trade execution, fee billing and performance reporting
- Experience and relationships with industry leaders in the Tax-Exempt 403(b) marketplace, including Fidelity Investments and TIAA-CREF
- Technology to interface with your CRM and compliance reporting systems

To learn more, contact Verity Investments at 877-7VERITY (877-783-7489) or joinverity@verityinvest.com

Member FINRA, SIPC - Registered Investment Adviser

Home Office:

280 South Mangum Street
550 Diamond View II
Durham, NC 27701

Contact Us:

By Phone at: 888-7VERITY (877-783-7489)
Email us at: joinverity@verityinvest.com
Visit us at: www.JoinVerity.com