



PRIVATE WEALTH MANAGEMENT

*Connecting Your Wealth to
Your Goals and Dreams*



OUR INVESTMENT PLATFORM

FCMS® is an innovative platform delivering personalized investment solutions to connect your wealth to your goals and dreams

YOUR TEAM



● Financial Advisor

Provides professional leadership through a dynamic, collaborative planning process designed to serve your evolving needs through your financial journey

● Investment Committee

Performs the rigorous research and due diligence necessary to manage your portfolio amid increasingly complex financial markets

OUR INVESTMENT PHILOSOPHY

› Active Oversight

We actively manage your portfolio amid ever-changing markets and collaborate with you to ensure your investments remain aligned to your goals and dreams.

› Modern Diversification

We offer a diversified suite of investment solutions that integrate traditional principles of investment theory with an innovative approach to portfolio construction.

› Risk Management

Based on your unique financial situation and risk tolerance, we actively manage risk through asset allocation, diversification, and innovative risk mitigation tools.

OUR INVESTMENT PROCESS

The increasingly complex capital markets of today require a disciplined investment process that is grounded in rigorous, objective due diligence and has the capacity to adapt as markets evolve over time.

Our team takes a process-driven approach designed to ensure your investment portfolio is continually monitored and managed in alignment with your goals and dreams.



PRIVATE WEALTH MANAGEMENT

A collaborative partnership



› Investor

Share details of your current financial situation, goals, and investment objectives and keep your financial advisor informed as your matters of importance evolve over time.

› Financial Advisor

Delivers professional leadership through a dynamic, collaborative planning process designed to serve your evolving needs through your financial journey.

› Investment Manager

Designs and manages a custom investment portfolio based on your goals, investment objectives, and risk tolerance.



MEET MAPLE CAPITAL MANAGEMENT

Maple Capital Management is a New England based, SEC Registered Investment Advisor with offices in Montpelier, Vermont and Atlanta, Georgia.

Maple Capital currently manages assets for families and institutions nationwide. The firm is 100% employee owned and offers institutional money management with small company service.



It is our mission to help our clients reach their financial goals. We take the time to get to know our clients, understand their needs, and develop and execute a customized plan to achieve those goals.

The Maple Capital Team:

- › Experienced investors following a disciplined process
- › Seasoned investment and client service professionals
- › Skilled in handling challenging and complex client matters such as multiple accounts across households or concentrated positions with tax implications
- › Flexible and thoughtful in crafting creative solutions for clients with distinct requirements

The Value of Independence

Maple Capital is an independent investment manager. As fiduciaries, all investment actions are made solely in the best interests of clients.

RECOGNIZING EACH INVESTOR IS **UNIQUE** OUR FIVE STEP APPROACH

1 LISTEN

We take the time to listen and understand your goals. During our initial meetings, we endeavor to gain a thorough understanding of your full financial picture. This information is crucial in developing appropriate guidelines for how your account will be structured and managed.

2 CUSTOM STRATEGY

Your financial advisor and portfolio managers work closely with you to tailor customized solutions addressing issues such as asset allocation, managing portfolios with low cost basis holdings or concentrated positions, and capital gain constraints.

3 INVESTMENT POLICY

We provide you with a comprehensive investment policy statement which addresses:

- › Your goals and objectives
- › A recommended strategy
- › Asset allocation guidelines
- › Your specific constraints

4 EXECUTION

Once established, we implement the strategy in a timely and efficient manner. At the same time, we remain cognizant of capital gains, estate-related matters, and any other unique issues that may exist.

5 DISCIPLINED MONITORING & REBALANCING

We continually monitor the holdings in your portfolio and formally review your portfolio at least quarterly to ensure asset allocation weights are within the established guidelines.



EQUITY PHILOSOPHY

FOLLOWING A DISCIPLINED APPROACH

“We believe the key to superior investment returns is to invest in high-quality companies with sustainable competitive advantages, proven management teams, attractive returns on invested capital, strong free cash flows, and lower-risk balance sheets that offer financial flexibility.”

We invest in companies that have proven business models, which we define as consistent generators of both free cash flow and exceptional financial returns over the full business cycle. We create a portfolio with ownership in a diversified set of businesses with durable competitive advantages and long-term growth prospects.

We seek to manage risk with a focus on quality, diversification, and valuation. We utilize valuation metrics to determine initial entry point and position size and to guide risk management actions.

Characteristics of Companies We Own

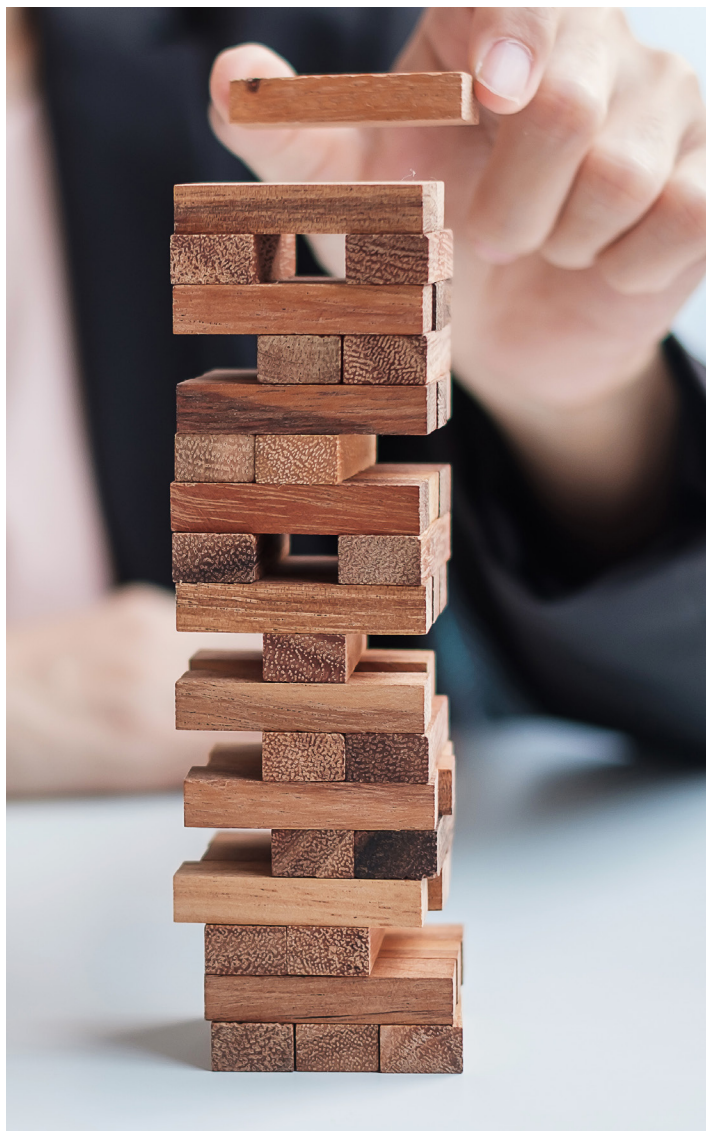
- › High returns on invested capital
- › Strong cash flow and earnings profile
- › Attractive growth prospects
- › Quality - solid balance sheets
- › Proven management
- › Established competitive position
- › Reasonable valuation for growth rate



FIXED INCOME PHILOSOPHY

MANAGING RISK AND GENERATING INCOME

- › Fixed income securities are an important part of risk management for portfolios by acting as a store of value and liquidity while generating predictable income.
- › We utilize a straightforward, understandable strategy of investing in investment grade bonds from all sectors. By investing in individual bonds in the same manner as institutional investors, you have total control of the economics rather than being beholden to investor flows within mutual funds.
- › Our security selection process is based on our analysis of the macroeconomic backdrop, relative value, and the taxable nature of the account. We are selective in terms of quality and recognize that ratings alone may not signify quality.



Fixed Income Portfolio Characteristics

- › Average quality - typically single A
- › Maturities managed across yield curve
- › Typical duration — 3 to 5 years
- › Sector diversification

Competitive Advantages

- › Value added — active management
- › Special situations
- › Low execution cost
- › Typically buy-and-hold

INVESTMENT STRATEGIES



We specialize in the strategies below and can tailor any combination of them to serve your unique needs.

EQUITY STRATEGIES:

Core Equity

Develop investor portfolios with ownership in diversified businesses with durable competitive advantages and long-term prospects in various sectors and industries.

Dividend Growth

Invests in high-quality companies emphasizing securities that offer both current yield and future dividend growth prospects.

FIXED INCOME STRATEGIES:

Taxable

Utilize taxable bonds from all sectors of the investment grade bond market – government, corporate, securitized, taxable, municipal – with a focus on stable, predictable income. The typical duration range of the securities is one to ten years.

Tax-Exempt

Utilize tax-exempt bonds rated investment grade with a focus on optimizing after-tax yields for predictable income exempt from federal taxation.

Cash Management

Utilize short-term, investment-grade bonds designed for liquidity and preservation of capital. The typical duration range of the securities is less than two years.

ADDITIONAL PORTFOLIO DIVERSIFICATION:

To further portfolio diversification beyond our individual security selection process, we select additional investment vehicles designed to complement our strategies.





Maple Capital Management, Inc. ("Maple Capital") is an SEC registered investment adviser located in Montpelier, Vermont. Maple Capital and its representatives are in compliance with the current filing requirements imposed upon SEC registered investment advisers by those states in which Maple Capital maintains clients. Maple Capital may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. A copy of Maple Capital's current written disclosure statement discussing Maple Capital's business operations, services and fees is available upon request. Maple Capital is an independent firm unaffiliated with Founders Financial Securities, LLC.

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