Our firm and Fidelity— synergy at work for you

Get There.™

VICKERY CREEK
CAPITAL MANAGEMENT

Fidelity INVESTMENTS®

As your financial advisor, we're expected to make decisions about your money based on the highest degree of scrutiny.

You can be assured that we use the same approach when choosing the service providers we employ to help you meet your financial objectives. This is why we've selected Fidelity Investments (Fidelity) as our custodian.

What is a custodian?

A custodian is a financial institution that has certain regulatory responsibilities for assets in a customer's brokerage account.

Our firm, as a registered investment advisor, is required to have a custodian. Investments that you entrust to our firm are placed in custody with Fidelity's clearing firm, National Financial Services LLC (NFS)—one of the largest clearing providers in the industry. A clearing firm is an organization that, among other things, handles the execution, clearance, and settlement of transactions.

When you're selecting your financial advisor, considering who your advisor uses to custody your investments can be critical.

How does Fidelity work for you?

AN EXPERIENCED, REPUTABLE FIRM HELPING TO PROTECT YOUR ASSETS AND PRIVACY

For more than 65 years, Fidelity has built a reputation of integrity and financial management expertise. As a leader in the financial services field, Fidelity has a thorough understanding of the products and services we need to help best serve you, and how to deliver them to you in the most efficient and convenient ways.

ADDITIONAL PROTECTION FOR YOUR INVESTMENTS

Fidelity has arranged for insurance protection beyond the coverage through the Securities Investor Protection Corporation (SIPC). While your assets are covered by the SIPC up to $500,000, including cash claims limited to $250,000, Fidelity provides supplemental protection that covers your account over and above this SIPC coverage.[1]

LONG-TERM VISION WITH YOU IN MIND

Because the firm is privately owned, Fidelity is able to make decisions based on long-term benefits—not short-term gains—for the investors it serves. For example, Fidelity has a history of reinvesting a large portion of its profits in technology and services, which can help enhance the products we offer you.

65+ YEARS OF FIDELITY HISTORY:

1940s

Began as a private, family-run business—and still is

Edward C. Johnson 2d founded Fidelity in 1946, served as its president for more than a quarter of a century, and shaped the company's values and style. He encouraged taking intelligent risks rather than following the crowd, pioneering the unique approach to investment management that Fidelity Management & Research Company still follows today.

1970s

Brought investors conveniences now considered commonplace

Under the leadership of Edward C. "Ned" Johnson 3d—the son of Fidelity's founder—Fidelity introduced a series of firsts in this era, including:

- First to allow checkwriting on money market funds
- First to offer quotes 24 hours a day, through a computerized telephone system

[1]Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the SIPC up to $500,000. For claims filed on or after July 22, 2010, the $500,000 total amount of SIPC protection is inclusive of up to $250,000 protection for claims for cash, subject to periodic adjustments for inflation in accordance with terms of the SIPC statute and approval by SIPC's Board of Directors. NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage. For more details on SIPC, or to request a SIPC brochure, visit www.sipc.org or call 202.371.8300.

ACCESS TO AN EXTENSIVE RANGE OF PRODUCTS AND SERVICES FOR YOUR PORTFOLIO

Diversification is important to the job of managing your money for maximum returns and minimal risk.[2] Working with Fidelity gives us access to a wide range of products and services—those offered by Fidelity as well as by other third-party firms—that can help us strive to achieve your financial objectives.

Broad selection of investments—With one of the largest mutual fund supermarkets, Fidelity enables us to select what we think are the best investments for your portfolio, choosing from among more than 7,400 mutual funds representing more than 18,500 share class alternatives from more than 670 fund families.[3]

Planning and wealth-building resources—As with many investors, one of your key goals is likely to be accumulating wealth and ensuring that it is passed on as you wish. Whether you are saving for retirement or college, or need specialized wealth management services—such as trustee services, separately managed accounts, or alternative investments—you have access to the products you may need, when you need them.

TRADING STRENGTH

Because trading is a core component of the Fidelity offering, we are able to leverage Fidelity Capital Markets[4] for the execution of your trades. Fidelity's Capital Markets team of experienced trading professionals is committed to helping you achieve your investment objectives.

RECORDKEEPING THAT HELPS SIMPLIFY YOUR LIFE

The need to keep track of your transactions, including capital gains and losses, can be a burden—especially at tax time. Through our relationship with Fidelity, you will receive a simplified, consolidated statement each month reflecting all your investment positions and transactions.

At the end of the year, you will receive one 1099 tax form and a summary statement, which can make preparing your tax return much easier.

1980s

Championed ways for Americans to save for retirement

The 1980s bull market was an ideal time for Fidelity to pursue new frontiers through expansion and technology. Compelling business conditions and new legislation that favored retirement investing helped grow Fidelity's assets under management more than tenfold. Despite the stock market crash of 1987, Fidelity continued its forward progress, using the business slowdown to improve productivity and build for the future.

1990s

Made money management accessible to millions

A multitude of proprietary technologies, developed at Fidelity in the 1990s, led to pioneering innovations such as wireless trading platforms. Fidelity also vigorously pursued global investment opportunities. Today, the firm continues to be known for its selectivity in hiring money managers and its intense portfolio management training.

Today and beyond

Continues to innovate investing in the new millennium

Just after the turn of the century, Fidelity surpassed the $1 trillion mark in assets under management. With its 99% coverage of the world's market capitalization, along with an ongoing commitment to innovation, Fidelity continues to vigorously seek out and create opportunities for its customers.

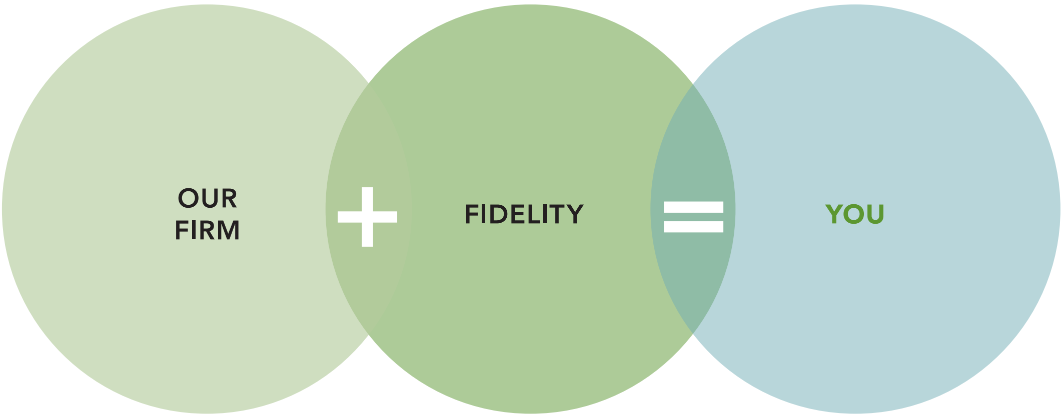
[2]Diversification does not ensure a profit or guarantee against loss.

[3]As of March 31, 2014.

[4]Fidelity Capital Markets is a division of NFS. NFS is a Fidelity Investments company.

Our firm and Fidelity—working for you

Our selection of Fidelity Investments, one of the largest providers of financial services in the nation, enables our firm to offer you the products, services, and investments that can go a long way in helping you meet your goals.



Fidelity's relationship managers work closely with our firm to help identify the products and services that are in the best interest of you, our client. Moving forward, Fidelity will continue to help find new ways for us to better serve you.

In more than 20 years of providing services dedicated to financial advisors and, more recently, to retirement recordkeepers, Fidelity has become one of the largest providers of custody and brokerage services to the registered investment advisor marketplace.

This ongoing relationship, complemented by Fidelity's advanced brokerage platform, provides a solid foundation to help you achieve your financial objectives.

For more information, please contact your financial advisor.

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