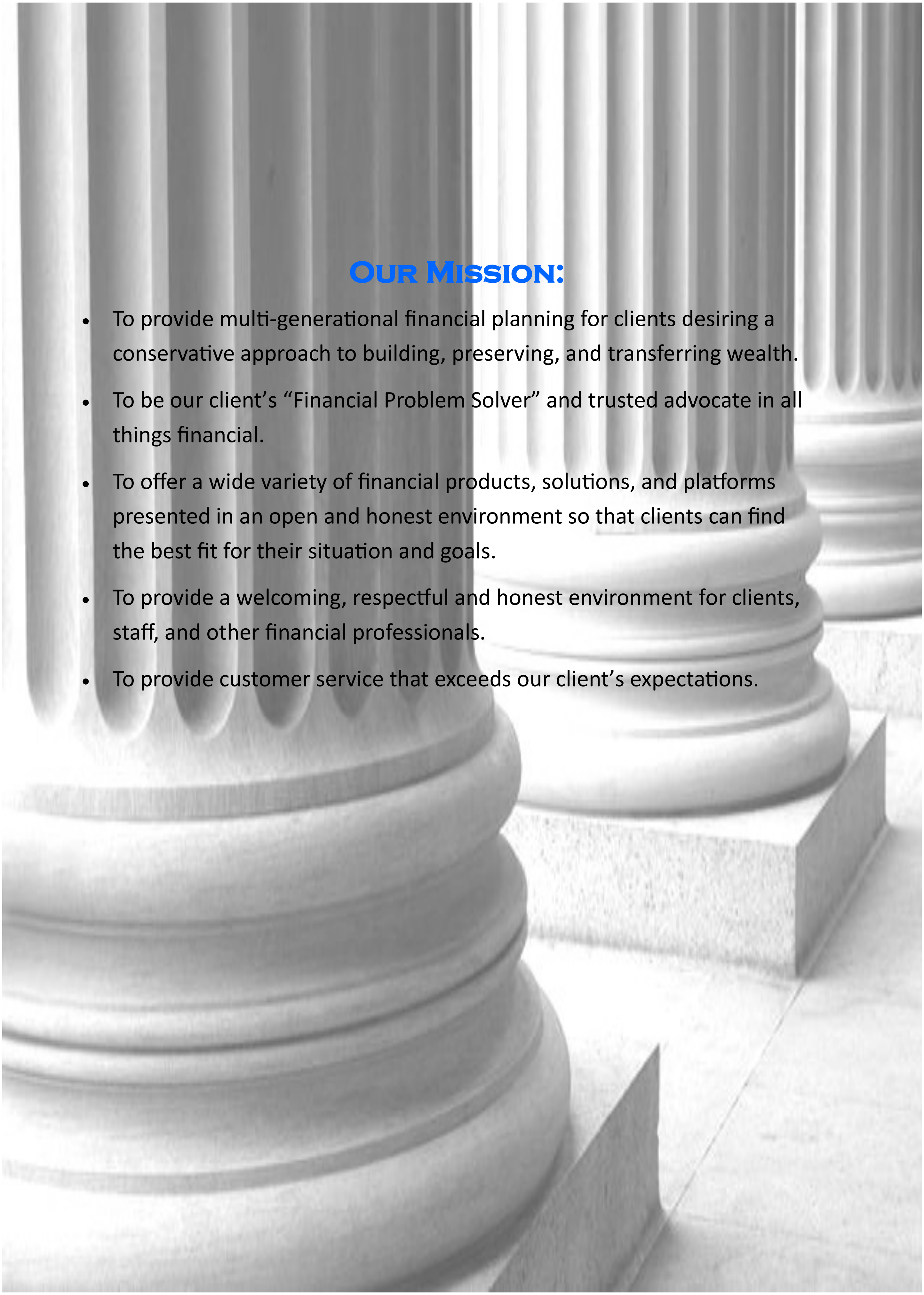
MKS
WEALTH MANAGEMENT

MKSWealth.com • Phone: 919-402-1651 or 877-744-1651 • m.sharples@MKSWealth.com

3710 University Dr. Suite 130, Durham, NC 27707



Our Mission:

- To provide multi-generational financial planning for clients desiring a conservative approach to building, preserving, and transferring wealth.
- To be our client's "Financial Problem Solver" and trusted advocate in all things financial.
- To offer a wide variety of financial products, solutions, and platforms presented in an open and honest environment so that clients can find the best fit for their situation and goals.
- To provide a welcoming, respectful and honest environment for clients, staff, and other financial professionals.
- To provide customer service that exceeds our client's expectations.

MKS WEALTH MANAGEMENT

Mike Sharples, CFP®
Managing Partner

Our Foundations:

- A good foundation is required before building anything long lasting. In helping you build a financial foundation we follow the copyrighted “CFO Solutions” and “The MKS Financial Building Blocks” developed by Michael K. Sharples, CFP®.
- We provide objective, independent advice. We do not use any proprietary products, we do not have any investment bank relationships.
- We believe sound investment selection requires analyzing multiple independent research reports.
- We primarily offer access to fee based accounts but do offer commission based programs when suitable.
- We believe in trying to take the least amount of risk to pursue the return required to seek your goals. Our strategies strive to understand return potentials, risk potentials, taxation consequences, with an ongoing review system.

How we build your plan:

We consider a multitude of factors and their importance to you and your goals.

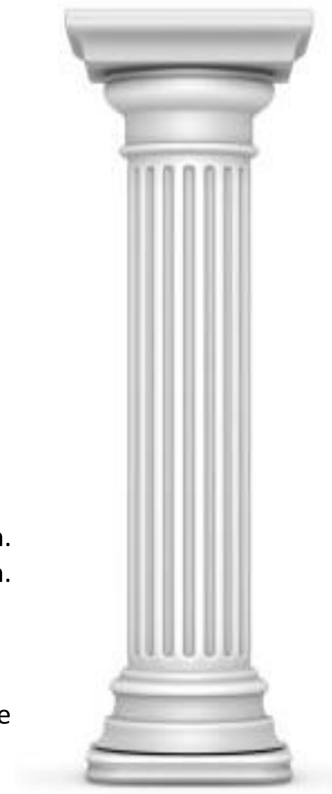
Portfolio Management System

Securities and advisory services offered through LPL Financial a Registered Investment Advisor, Member FINRA/SIPC.
There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio.
Diversification does not protect against market risk.

Asset Allocation does not ensure a profit or protect against a loss.

Fee Schedule

Account Value	Annual Advisory Fee:	
$5,000,000 +	…..	0.70 %
$3,000,000 - $4,999,999	…….	0.80 %
$2,000,000 - $2,999,999	………	0.95 %
$1,500,000 - $1,999,999	………..	1.00 %
$1,000,000 - $1,499,999	………….	1.10 %
$ 750,000 - $ 999,999	……………	1.20 %
$ 500,000 - $ 749,999	……………..	1.25 %
$ 1 - $ 499,999	……………….	1.35 %



Brokerage Based Accounts:

Costs are based on what and how much you buy or sell and are assessed per transaction. Costs are most often between 2% to 5.75% and will be discussed at the time of transaction. This is a traditional commission based system.

Hourly Consulting Fee:

The cost is $300/hour for special projects, with a maximum fee of $15,000 per year. Note that *Large Special Projects* may also be negotiated.

Our Services Include

Financial Planning:

Based on the MKS Financial Building Blocks System©.

Portfolio Building & Managing:

Personalized and goal directed.

Investment Consulting:

Analysis and recommendations.

Retirement Services:

Individual planning: IRAs, Annuities, Rollovers.
Business planning: 401-K & Profit Sharing, Simple-IRA, SEP, Cash Balance Plans.

Executive Compensation Services:

Stock Options & special compensation plans.

Business Exit Planning.

Financial Windfall Planning.

Alternative Investments.

Cash Management Services:

Cash Management: business or personal.
Check Writing and Debit Card.
Electronic transfers: ACH system (no cost), Wiring Transfers, Electronic Bill Payment (no cost).

Trust Services:

LPL Financial representatives offer access to Trust Services through The Private Trust Company N.A., an affiliate of LPL Financial.

Insurance:

Life Insurance, Long Term Care Insurance, Disability Insurance, using a variety of providers.
Business Insurance services: Key-Man, Buy-Sell

Tax-Sensitive Investing:

Tax advantaged bonds and controlled capital gains planning.

Estate Planning Services:

Financial planning and projections.
Working with Attorney's and Tax Professionals to assist in your planning. (No legal advice given).

Mike Sharples, CFP®

- Mike Sharples began his career in the financial industry in 1993. Early on he recognized the need for complete, non-bias financial advice rather than just selling products. Pursuing that higher standard has driven Mike throughout his career. In 1996, Mike passed the board examination to qualify for the financial professional designation of CFP®. With the attitude of a "problem solver" and strong belief in service excellence, Sharples became one of the top five percent of advisors with his former firm based on overall production. Because of Mike's success he was asked to train advisors at every level and to run one of the largest offices, by assets managed, in the country.
- Continuing to pursue excellence, independent advice, and a wider range of investment choices for clients led Mike to form his own firm, MKS Wealth Management, in 2010. Mike has developed financial planning tools as well as a variety of investment platforms that can be tailored to fit each client.
- A featured speaker for professional groups, and educational events, Sharples has appeared numerous times on a CBS Television affiliate to offer his financial expertise.
- Sharples holds both a Bachelors and Masters Degree from Michigan State University. Along with his CFP® designation, Mike continues to pursue the pinnacle of financial education and expertise.

MKS
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Knowledge, Experience, Vision

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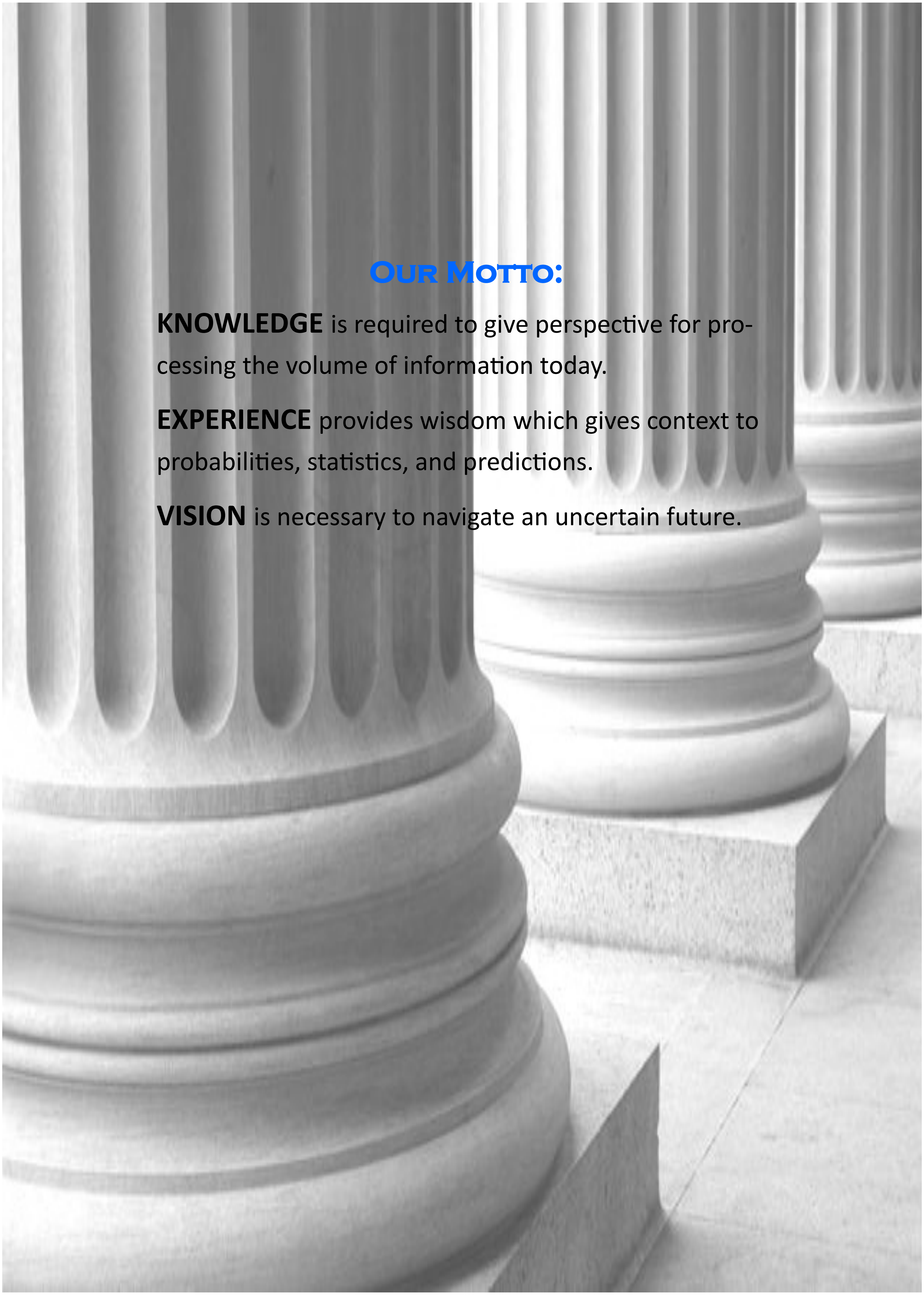

Our Motto:

KNOWLEDGE is required to give perspective for processing the volume of information today.

EXPERIENCE provides wisdom which gives context to probabilities, statistics, and predictions.

VISION is necessary to navigate an uncertain future.

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