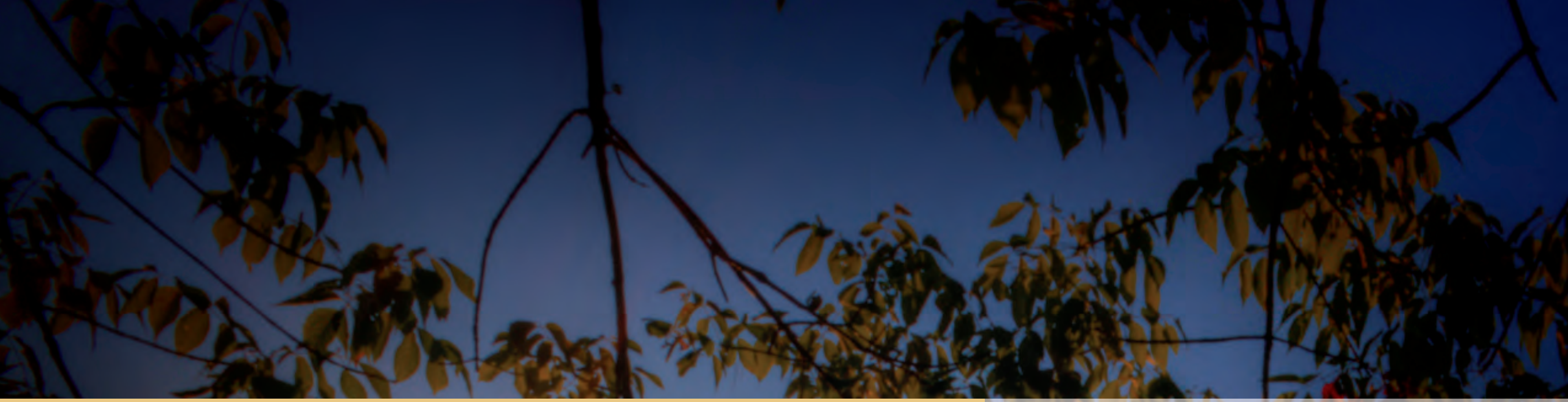


CONSERVATIVE WEALTH PRESERVATION AND TRUSTED GUIDANCE

MCB®
Investment Services

Our holistic view of wealth management addresses your needs for today and helps you plan for tomorrow.

Knowledge.
Trust.
Commitment.

Financial Strategies for Individuals, Families and Small Business Owners

Offering trusted and objective guidance, MCB Investment Services is committed to helping you navigate the complex landscape of investment, retirement and estate planning. We provide clear, easy-to-understand explanations of all financial products and services, and will carefully create a personalized strategy for your financial future.

We offer our knowledge, passion and dedication to help you protect and manage your assets, prepare for the unexpected and provide for your loved ones. And if you are like many of our clients who are small business owners, you can trust us to help design a 401(k) retirement plan that suits the needs of your organization and workforce. We will implement fiduciary standards while offering an appropriate mix of investment options, education and personalized guidance to your employees.

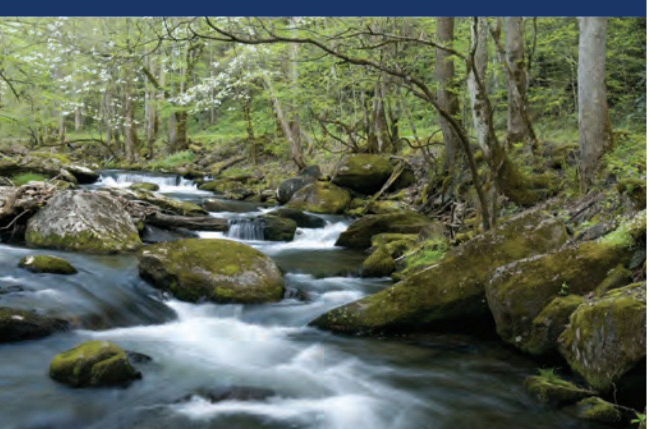
Whether you are an individual looking out for your future or an employer looking after your company, count on us to provide thoughtful financial insights, honest communication, trusted guidance and personal service.

The Size and Scope You Require

We understand our clients demand full fee transparency, and substantial regulatory, fiduciary and retirement plan knowledge. As an ERISA 3(21) fiduciary through the LPL Financial Retirement Plan Consulting Program (RPCP), we are able to act in an investment co-fiduciary capacity to plan sponsor clients using the LPL Financial corporate Registered Investment Advisor, and we are equipped with a breadth and depth of resources and best practices to help our clients navigate the maze of complicated regulatory issues.

Service Sets Us Apart

Addressing customer needs has long been a cornerstone of our firm's success. We strongly believe in a communication system that affords us a high level of interaction with each of our clients, and we strive to make sure each experience you have with MCB Investment Services is enjoyable and beneficial.



Your Future Is Our Focus

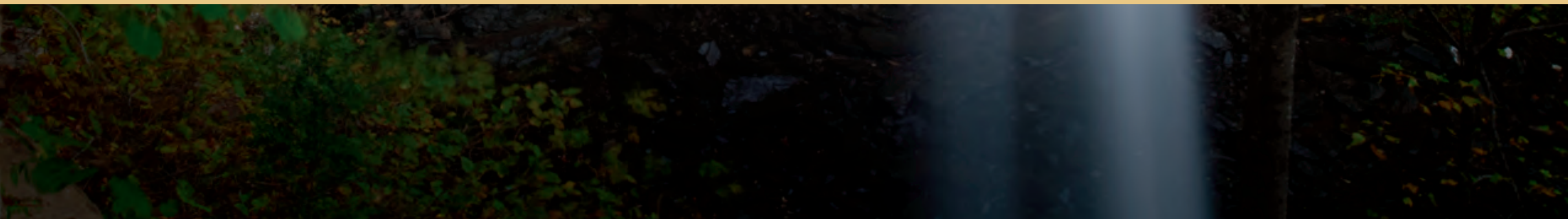
Personalized Financial Services

Your needs are unique, so our primary objective is to create a strategy that is tailored to you, and you alone. We handle all aspects of your financial life, with a comprehensive suite of products and services to address each specific need:

- **Portfolio management**
  We assess your current holdings and make any necessary changes or adjustments
- **Retirement income strategies**
  In tandem, we work with you on ways to translate your assets into an income stream
- **Estate planning**
  We analyze your assets and help create a means to preserve your wealth from generation to generation
- **Investment analysis**
  Our team presents ongoing reviews of your investment performance and recommends modifications, as needed
- **Life insurance analysis**
  We help ensure your beneficiaries are well cared-for
- **Transitional assistance with divorce**
  Our experience and compassion provides support and strategic guidance on the initial steps toward the next chapter of your life
- **Corporate retirement plan development**
  We cover all aspects of plan operations—including fiduciary oversight, vendor benchmarking and employee communications

We advocate a disciplined, conservative approach to managing your wealth.

"Our goal is to maximize your gain and minimize your risk, while helping you find opportunities in any market condition." **–Todd Jones, MBA, CFP®, AIF®**



Always in Your Best Interests

Working Together: The Key to Building a Trusted Relationship

Our approach to financial guidance has been designed with you mind. From our initial meeting together, we work diligently to learn as much as we can about you—personally as well as financially—as we guide you through our planning process.

Discovering Your Needs

By completing a confidential personal profile, you enable us to gain a better understanding of what you are looking for.

Preparing a Plan

We provide a detailed analysis of your finances, then develop a selection of appropriate strategies and offer recommendations as to which align with your financial goals.

Implementing the Strategy

After careful consideration, you agree upon a suitable approach to take and we put your personalized plan into action.

Monitoring Performance

We maintain consistent communication with you as we carefully observe your portfolio and make any necessary adjustments.

Our Proud Lineage

MCB Investment Services is part of Mountain Commerce Bank, a state-chartered, FDIC insured, privately held financial services institution serving the mountain south region of East Tennessee. For more than a century, the cornerstone of the bank's foundation has been exceptional service for its shareholders, clients, communities and employees. Mountain Commerce Bank offers big service banking with personalized, community bank style.

INDEPENDENCE POWERED BY LPL FINANCIAL

MCB Investment Services is supported by the resources of LPL Financial, the nation's largest independent broker/dealer.* This relationship provides us with unbiased research and a comprehensive array of tools, resources and technology. Because LPL Financial has no proprietary products to sell, we have the freedom to offer you objective retirement plan guidance.

We are dedicated to providing impartial advice and innovative strategies to help you pursue your personal wealth management and business goals, and it would be our pleasure to provide you direction. Please call us at 423.232.5017 to schedule a no-obligation consultation.

MCB® Investment Services

www.mcb.com

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* As reported by *Financial Planning* magazine, June 1996–2012, based on total revenue.