Investment Insight

Fiduciary Focus

HUNTER
Capital Advisors, Inc.

***Y**our investment decisions can have substantial long term implications. However, the obstacles to effective investment decisions are formidable. Investors and investment fiduciaries face growing regulatory complexity and uncertainty in today's capital markets. Achieving investment objectives in this environment is a daunting challenge. Hunter Capital Advisors can provide unique investment insight and fiduciary focus to help you effectively manage this challenge.*

Investment Insight

Hunter Capital Advisors provides unique investment insight as a result of our extensive institutional investing experience, application of rigorous professional practice standards and a singular focus on our clients' investment portfolios.

Investment Expertise

Hunter Capital's investment professionals have developed broad knowledge and expertise in investment consulting through our experience designing customized portfolios for hundreds of institutional investment clients. The values and principles we adhere to in serving our clients are consistent with the standards of investment knowledge, excellence and integrity embodied by the CFA designation, the mark of distinction for investment professionals worldwide.

Applying Best Practices

Our rigorous professional standards reflect industry best practices. Client optimized portfolio solutions are developed based on documented factors such as returns, risk, time horizon and liquidity needs. Extensive quantitative analysis helps us reveal the investment strategies that provide the best balance between competing objectives. We help clients manage market uncertainty by using proven risk management tools such as; asset allocation, diversification, systematic portfolio rebalancing and more.

Exclusive Focus

Stewardship of client assets is an important responsibility. It requires total focus and an impartial perspective. To remain completely objective and align our interests with our clients, we do not accept revenue from any source other than client fees. Investment consulting is our only business and our success depends entirely on advancing our clients' best interests.

Hunter Capital's long term investing philosophy is based on five key principles:

- *Successful investing requires following a disciplined and consistent strategy*
- *Strategic asset allocation decisions have a predominant impact on portfolio risk and return*
- *Global diversification is the most reliable way to enhance returns and reduce risk*
- *Lower expenses are generally correlated with increased investment returns*
- *Active management adds portfolio risk and therefore should be thoughtfully considered and carefully managed*

Fiduciary Focus

Pervasive conflicts of interest in the investment industry have routinely subordinated investors' best interests and put investment fiduciaries at risk. Hunter Capital Advisors is uniquely committed to advancing our clients' best interests by maintaining complete independence, a fiduciary perspective and exceptional client advocacy.

Independent and Objective

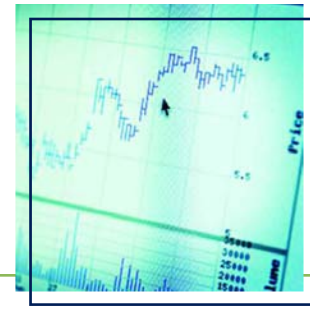
Hunter Capital's organization and business model was purposefully designed to eliminate potential conflicts of interest. We are not affiliated with any bank, insurer, broker, retirement plan provider or asset manager. We have no alliances or partnerships with outside firms. We are 100% employee owned and our only income source is client fees. Our advice is developed solely in our clients' best interests, unencumbered by outside influence.

Share Fiduciary Responsibility

As an SEC registered investment advisor, Hunter Capital adheres to high standards of ethical conduct, providing full and fair disclosure about services and fees. We have a particular expertise in assisting retirement plan fiduciaries manage their complex and demanding responsibilities under ERISA. We often accept an ERISA co-fiduciary role, legally committing to act solely in the interests of plan participants and their beneficiaries.

Committed to Client Service

At Hunter Capital Advisors, we take personal responsibility for the service we provide to our clients. Strategic thinking, good judgment, consistent advice, clear communication and responsiveness are the service attributes we strive for. We proactively keep clients informed of both general trends and relevant issues through periodic client meetings, client letters and other communications. Informed investors are our best clients.



Competence:
Extensive institutional investment consulting experience

Credentials:
Investment professionals' most respected designation, CFA

Commitment:
Organizationally and economically dedicated to serving our clients' best interests

Character:
Adhering to the highest standards of fiduciary and investment conduct

Clarity:
Decisions based on well-documented, clearly explained facts

Is Hunter Capital Advisors Right For You?

Hunter Capital Advisors can add value if you:

- *Demand uncompromising independence and integrity*
- *Value the insight provided by experienced investment professionals*
- *Want clear facts and sound analysis to guide your investment decisions*
- *Wish to employ productive and cost effective investing strategies*
- *Recognize the importance of managing your fiduciary responsibilities*
- *Appreciate a strong client advocate*

Comprehensive Investment Consulting Services

Hunter Capital Advisors can provide a full package of investment services to pension plans and institutional clients, including;

- *Investment policy development*
- *Asset/liability and asset allocation strategies*
- *Investment manager search and selection*
- *Performance evaluation and monitoring*
- *Defined Contribution plan consulting*
- *Fiduciary and investment education*
- *Vendor searches*
- *Fiduciary audits*

Hunter Capital Advisors also offers private investors a full menu of institutional quality investment and administrative services.

Let us show you why discriminating investors choose to work with Hunter Capital Advisors. For more information, please visit our web site at www.hunteradv.com. If you have specific questions or would like to schedule a complimentary investment consultation, please call Tim Burns, CPA, CFA at 860.236.8500 ext 100.

Hunter Capital Advisors, Inc. is an SEC Registered Investment Advisor. We provide independent investment consulting services to retirement plans, other institutional investment fiduciaries and private investors. We help clients optimize their investment programs by incorporating our independent investment insight with a fiduciary focus on achieving their investment objectives.

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