Verus FINANCIAL PARTNERS

Invest in yourself.

Big picture thinking with a small firm touch.

These days, financial planning services come in all shapes and sizes. You'll find large firms that assist hundreds of people every day, and small firms that concentrate on niche specialties such as taxes.

With Verus Financial Partners, you get the best of both worlds. Our deeply rooted experience with financial planning, taxes, and investments combined with our friendly, personal approach add up to a comprehensive, responsive firm you can trust. You'll have someone to turn to for the smallest questions and the largest decisions. All in an informal, warm, comfortable setting.

Welcome to Verus Financial Partners. We're glad you're here.

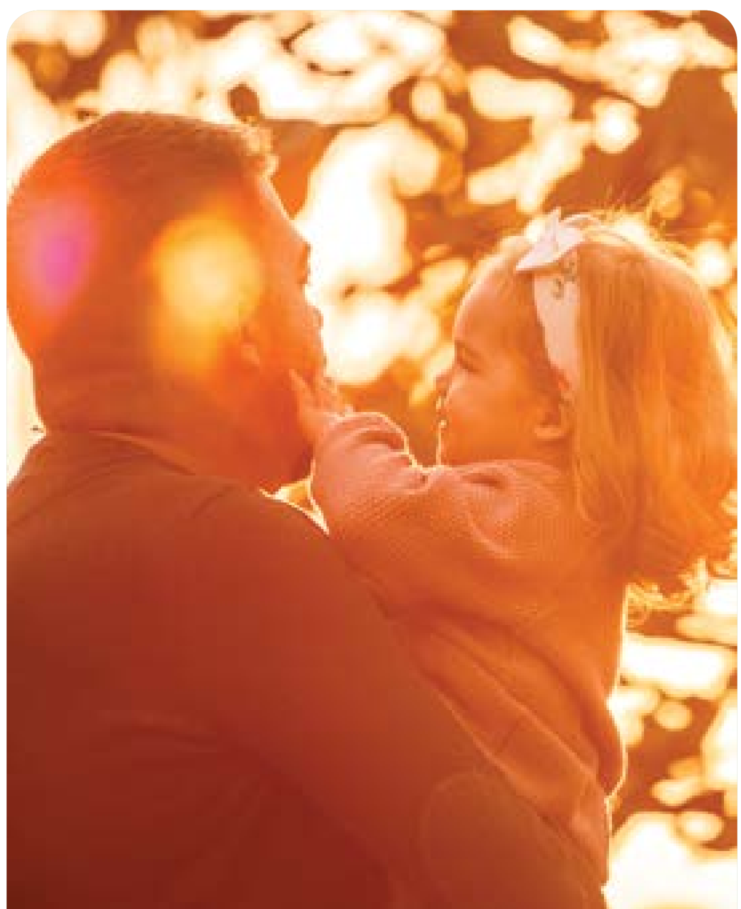
You’re not one-dimensional. And your financial plans shouldn’t be either.

At Verus Financial Partners, you’ll find more than help with your taxes and investments. You’ll find a team dedicated to making a positive impact on every part of your financial life. Whether you have a question about a child’s college fund, how to save for retirement, or even the best way to finance a new car, we can help. Plus, we provide clear, fee-only pricing so there is no cost-confusion, or hidden fees.

All of us at Verus embrace our role as fiduciaries for our clients. So we take a 360° look at your financials and provide diligent financial advice that nourishes your goals. Understanding what you need and what you want is our priority. And our three areas of expertise: financial planning, tax, and investments, mean we can craft a plan that works on every level of your life.

Our services are the link between your life, your financial security, and your goals.

Embracing our role as fiduciaries, we provide competent financial advice in three core areas. And, as always, we're committed to providing these services on a fee-only basis. There are no sales quotas we have to meet or cookie-cutter solutions. Every client is given a personalized plan specific to their situation.



Tell us your story.

One of the most important things we do at Verus is get to know you. Through conversations with you and your family, we work to discover what you value most in life.

With that valuable information, we can help create a financial path to achieve your dreams.

Financial Planning

Your finances deserve a thoughtful plan.

Financial planning is the process of deciding what you want to accomplish in life and then organizing your finances accordingly. This involves defining your life goals, analyzing your current financial situation, and developing strategies to put you in the best position to succeed. Our role is to help you make thoughtful and informed decisions about your finances.

Your life is dynamic, so the management of your finances should too. Therefore, we consider financial planning an ongoing process and emphasize the importance of monitoring, revising, and updating your financial plan. Our focus is on understanding and explaining your options so you can make the best choices for you and your family.

Investment Management

Your goals. Your investments. Our advice.

Many people have investments, but few have an investment strategy. Through solid investment planning, Verus develops a strategy that is directly tied to your personal financial goals and objectives.

We believe in investing for the long term and not for speculation. Our investment committee works toward value through the selection of a strategic asset allocation. You'll have exposure to multiple asset classes to give you a more versatile, diversified portfolio. And we manage your portfolio for risk as well as return.

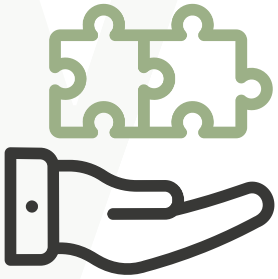
Finally, Verus believes in minimizing transaction costs and expenses in our investment portfolios. That is in part why we are, and always will be, a fee-only firm.

Tax Planning & Preparation

Tap into our tax knowledge and experience.

Verus Financial Partners makes it our business to stay in touch with tax changes while we take care of your financial plans. We can apply the latest tax rules and regulations to help you meet your personal short- and long-term.

In addition to keeping an eye on how taxes can impact your financial plans, we also offer income tax return preparation services to our ongoing advisory clients. Our tax professionals have years of experience and work with clients to assist them in complying with tax obligations. We prepare a complete and accurate return in a timely manner so that you have peace of mind.



Partners – it's in our name and something we value deeply.

Our goal is to create lasting partnerships built on trust and respect. That is why before committing to our wealth management services, we take time to get to know you - at no cost. During this meeting, we learn about your life's journey and what you hope to see around the next bend. We also share our approach to retirement planning and asset management. Then, if we both agree it's a good fit, our partnership begins.

Are you nearing retirement or newly retired?

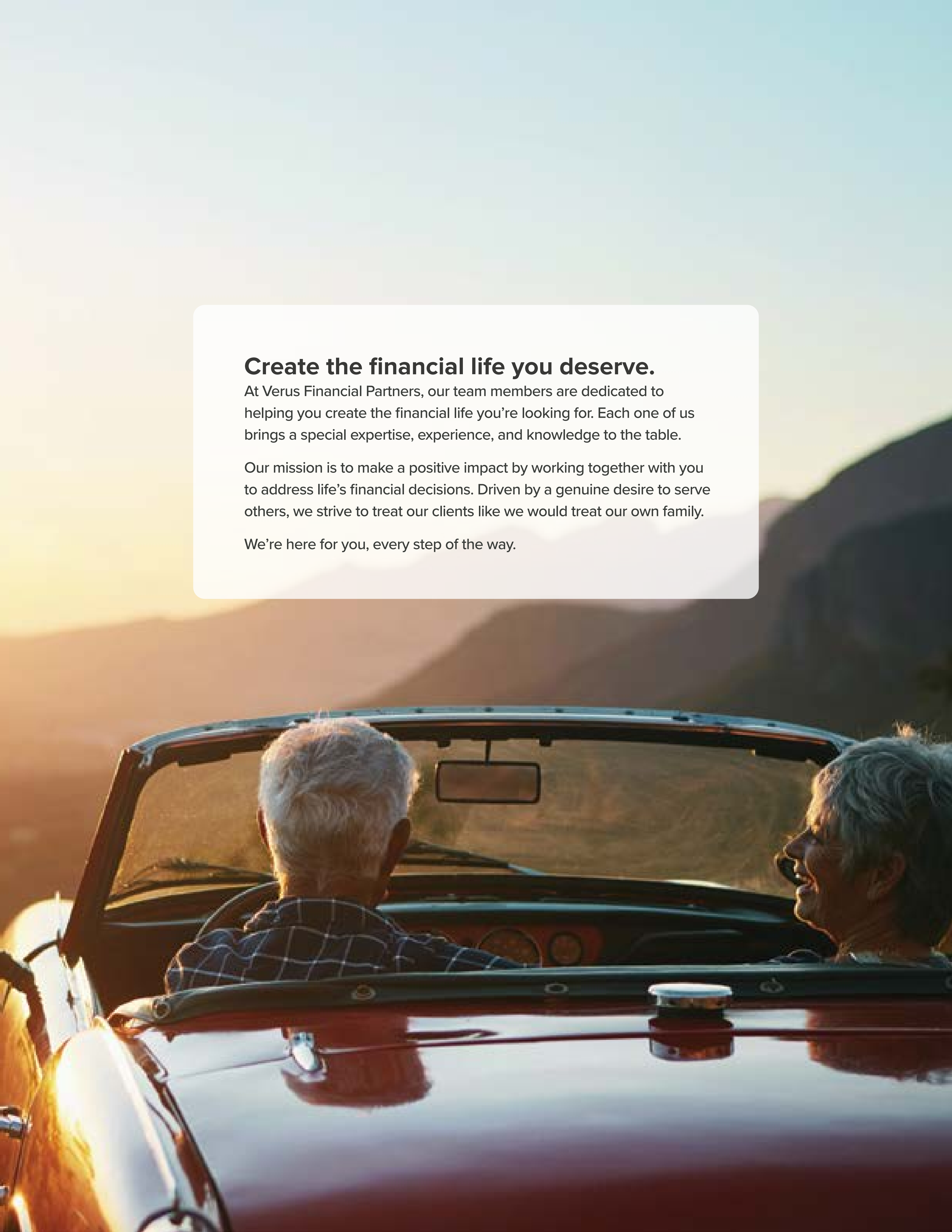
If you're considering wrapping up your career within the next ten years, now is the time to talk with one of our financial advisers.

Do you need help organizing and optimizing your existing investments to ensure they are supporting your retirement goals?

Perhaps you've been diligent with your investments and saving for the future, but you need help balancing, organizing, and optimizing your assets so both you and your family have a clear picture of your financial future. We're here to help.

Do you have a minimum of $1,000,000 of investable assets?

As a general rule, our services are best suited for individuals and families with a minimum investable assets of $1,000,000. Below that threshold, we encourage you to investigate other fee-only financial services. The National Association of Personal Financial Advisors (NAPFA) and the Garrett Planning Network are great resources.



Create the financial life you deserve.

At Verus Financial Partners, our team members are dedicated to helping you create the financial life you're looking for. Each one of us brings a special expertise, experience, and knowledge to the table.

Our mission is to make a positive impact by working together with you to address life's financial decisions. Driven by a genuine desire to serve others, we strive to treat our clients like we would treat our own family.

We're here for you, every step of the way.

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