

CHANGE IS COMING - ALWAYS IMPROVING

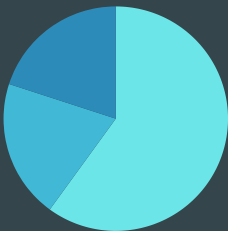
At MFG, our Mission Statement is to be “Always improving”. Over the past 15 months, we have been refining the process of how we can better deliver our investment platform to our clients. Utilizing partnerships and data collected over the years, we’ve come up with a solution that we believe will improve our investment platform and improve our clients overall experience with MFG.

WHAT IS CHANGING?

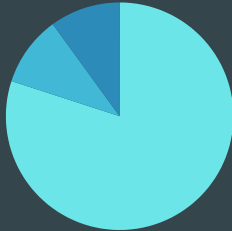
We are transitioning to an investment model platform. Working with your Portfolio Manager, it will be determined which model is appropriate for you. Once this has been determined, you will own one or more of the new MFG Investment Models – Aggressive, Growth, and/or Balanced. These new Model Funds are built using the best investment managers and strategies that our team has researched. The platform utilizes the same investment philosophies of delivering an institutional quality portfolio to our clients.

THE MODELS

MFG BALANCED MODEL






MFG GROWTH MODEL



MFG AGGRESSIVE MODEL



-  FIXED INCOME
-  ALTERNATIVE STRATEGIES
-  GLOBAL EQUITIES

*these models are subject to change

THE BENEFITS TO OUR CLIENTS

- 1. Increased Performance**
 - Via enhanced portfolio construction and efficient management capabilities
- 2. Time spent with your Portfolio Manager**
 - Spend more time focusing on other value add areas of your financial lives – IE: financial planning, insurance analysis, tax work, etc.
- 3. Communication will be improved through detailed Quarterly Reports**
 - These reports will include facts about the Model Fund, general market commentary and additional information that our PM Division finds relevant to our clients

WHEN TO EXPECT THE CHANGE - APRIL 1ST

We are very excited to be able to deliver this new and improved platform to our clients. There has been a lot of work put in by our team to get us to this point. As we approach April 1st, you can expect to receive multiple communication pieces from our team diving into deeper details on the upcoming changes. If you have any questions on the upcoming change and what it might look like for you personally, please don’t hesitate to reach out to your MFG Portfolio Manager.

We want to thank you for your continued trust and support of MFG. Without you, none of this would be possible.

Stay tuned.

