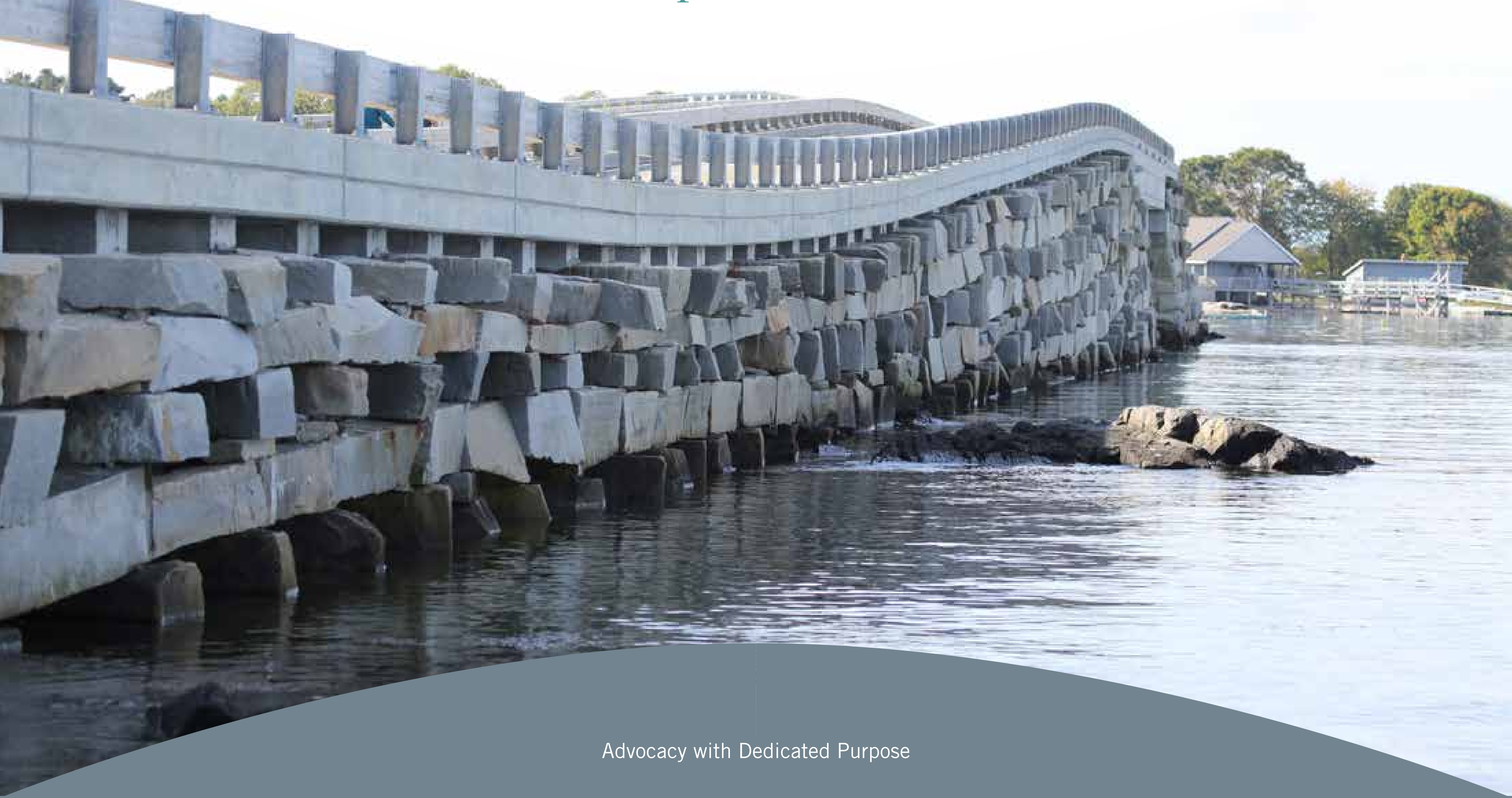
CRIBSTONE
CAPITAL MANAGEMENT

Creative Family Wealth Management
that Spans the Tides



Advocacy with Dedicated Purpose

Navigating Market Currents
to Withstand the Elements and Ensure Stability

Just as the Cribstone Bridge in Maine is internationally recognized as a feat of engineering brilliance for its creative use of locally sourced granite slabs, laid in a calculated pattern, to accommodate and efficiently manage nature's tidal force, so Cribstone Capital Management partners with our clients to develop creative, tailored wealth management solutions that meet their missions and goals.

Profound Experience, Proven Advocacy

Leveraging more than 70 years of combined expertise and ethical professionalism, Cribstone Capital Management is one of the largest, independent investment advisory firms in Maine with close to a half billion dollars under management. Our purpose is to improve the financial well-being of people. We cultivate a profound understanding of our clients, their families, priorities and preferences in order to develop highly customized wealth management solutions that align tax, legal, philanthropic and estate planning objectives with investment portfolios. From this essential foundation, we help our clients achieve ongoing lifestyle goals and fulfill the purpose that they envision for themselves, their family, and their community.

The Cribstone Advantages

We created Cribstone Capital Management to serve our clients without compromise. As an independent advisory firm, we're free to provide fully transparent and objective advice that reflects the spirit of independence that is both a Maine tradition and defines our character. Our clients enjoy distinct advantages, including:

Client-Focused Philosophy

It's no wonder our clients are successful—they work hard, are fiscally-focused, environmentally-conscious, smart, independent thinkers who have philanthropic endeavors and embrace the great outdoors. For them, money isn't just about account values, but how that value is manifested in living a meaningful and significant life, and the ability enjoy what is most important for them, their families, responsibilities and legacies. Our process begins with conversations that help us develop a deep understanding of your core values. Once established, we use those principles to guide us in defining your goals and financial decisions. We partner with you every step of the way along this journey to develop and follow a plan and portfolio that are tailored to your unique situation.

Objective Advice

Our motivation is to empower families to live well, and with purpose. As independent advisors, we operate as a fiduciary, not a sales person, and in that capacity your best interests are always at the forefront of every decision we make and action we implement.

A Multi-Generational View

Our focus is not only to craft a comprehensive strategic plan for the management of your financial affairs during your lifetime, but also to understand the long-term legacy that you want to have. Here in the Northeast, we frequently engage with families in quite complicated discussions about camps, cottages and special places as well as philanthropy. Our goal is to empower good decisions. Once we have developed a purposeful plan together, we are pleased to facilitate open family meetings to communicate investment objectives, philanthropic priorities, estate distribution and more.

Efficient Investment Approach

that Reflects Values, Objectives and Risk Tolerance

We believe that diversification is the essential foundation of any investment program. However, the manner in which clients' resources are allocated across different asset classes will depend on their unique investment objectives, values and risk tolerance.

Cribstone tailors its advisory services to meet the needs of our individual clients in the most transparent and cost-effective way, and in so doing, we primarily allocate client assets among various individual debt and equity securities, exchange-traded funds and, to a lesser extent, mutual funds and outside investment managers. Our investment team employs a traditional approach to portfolio management called fundamental analysis to develop both long- and short-term views on the economy—here and abroad—industry sectors and individual companies. We aim to invest in industry leaders that have favorable earnings prospects, strong cash flow, solid balance sheets and most importantly, attractive valuations.

Cribstone specializes in socially responsible and impact investments for clients who seek to fully align their investment portfolios with philanthropic and ethical principles. We believe Cribstone is the only independent investment firm in Maine that adheres to this comprehensive, purpose-based approach.

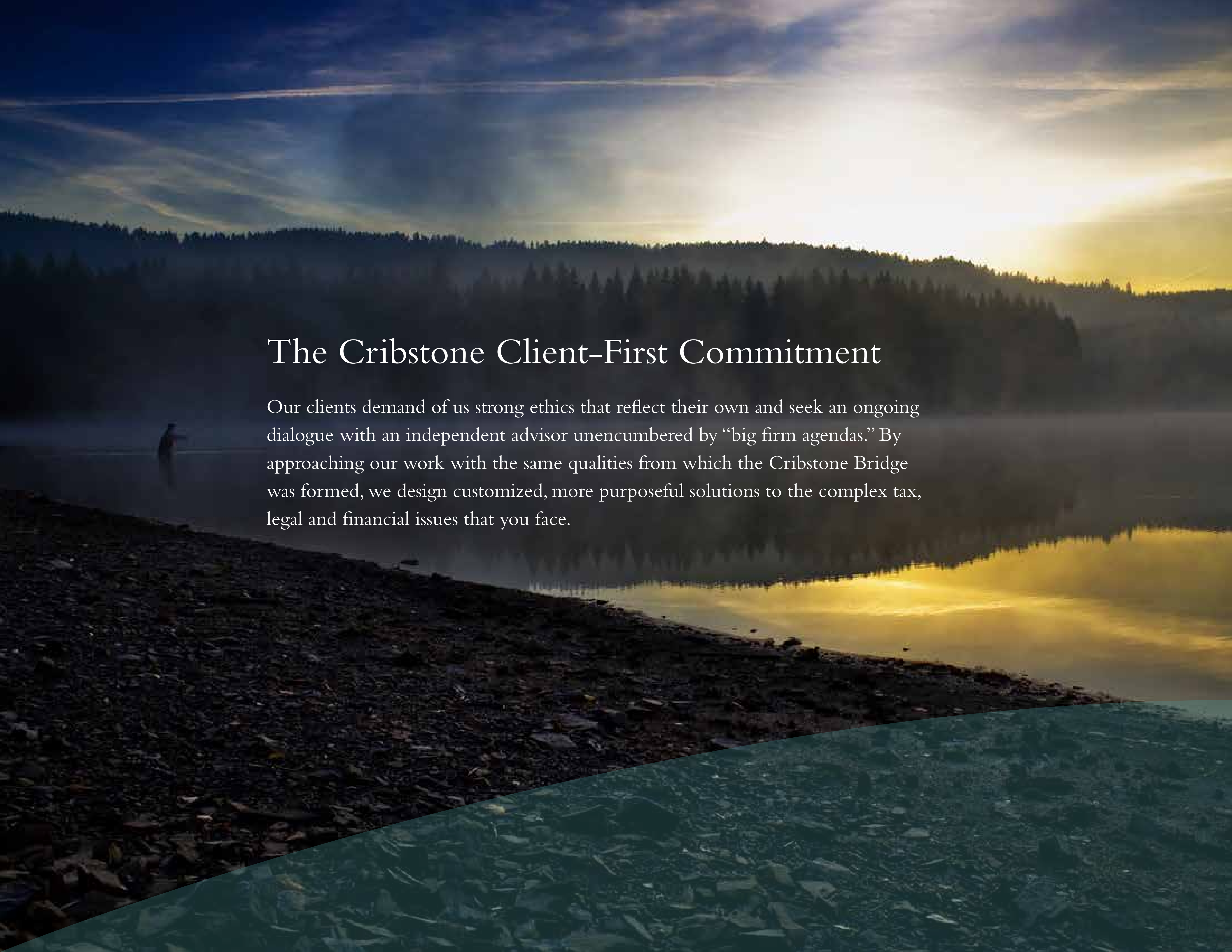
Specialized Expertise in Retirement Planning

When it comes to designing income streams for those in retirement, we think differently than most investment advisors. Too often, the investment portfolio is designed to focus on a long-term return target without considering the shorter term needs for income that we know will occur regularly along the way. This can result in having to sell assets at inopportune times, i.e. during a market correction, to meet your periodic withdrawal goals. Our philosophy is more consistent with that used by large pension funds. We aim to minimize the risk that market fluctuations could negatively impact your income or long-term savings goals by investing in bonds with amounts and maturities that correspond with future cash flow needs, a strategy known as income stream duration matching. Cribstone believes that this process will lead to greater stability in the portfolios that we manage, immunizing income needs from market fluctuations.

Small Firm, Global Leading Edge Resources

Cribstone's state-of-the art trading platform and access to a wide range of investment research equips us to execute portfolio management decisions that reflect your goals and values in the most efficient manner. We are free to "go anywhere" for the most attractive investment opportunities that align best with your values and goals.

Norm Rodrigue Photography



The Cribstone Client-First Commitment

Our clients demand of us strong ethics that reflect their own and seek an ongoing dialogue with an independent advisor unencumbered by "big firm agendas." By approaching our work with the same qualities from which the Cribstone Bridge was formed, we design customized, more purposeful solutions to the complex tax, legal and financial issues that you face.

Our Team

Scott Upham

Managing Partner, Director of Wealth Management

Scott Upham is the Co-Founder of Cribstone Capital Management and leads the team as Managing Partner. He is the advisor for many family relationships and institutional clients and also serves on the firm's Investment Committee. With more than 20 years of extensive financial services experience—including expertise in retirement, trust, estate and tax planning—Scott specializes in serving multi-generational families, non-profit organizations, foundations and business owners. Prior to co-founding Cribstone, he was a Regional Director with Russell Investments for seven years and also held senior investment management positions with American Express, Putnam Investments and Fleet Investment Management. Scott has also served on the board of trustees of the Maine Maritime Museum and knows first-hand both the challenges and opportunities facing non-profits and foundations. A proud Mainer, Scott has a passion for serving clients in the state as well as those who may be at a distance but identify proudly and profoundly with Maine.

Scott is a graduate of the University of Maine and earned his certification as an Investment Management Analyst from the University of Pennsylvania's Wharton School of Business. He is also a certified Chartered Private Wealth Advisor through the University of Chicago's Booth School of Business. Having organized and led cycling teams for the American Lung Association's Trek Across Maine on a half dozen occasions, Scott loves to experience Maine from the saddle of his bicycle. Scott lives in West Bath with his wife, Julie, and their two sons, Connor and Ethan.

Odette Galli

Partner, Director of Investment Strategies

Odette Galli joined Cribstone in the fall of 2013*. As a Partner, she serves as the team's Director of Investment Strategies, leading the Investment Committee and managing client relationships. Odette has extensive experience in investment and portfolio management, equity research and analysis through a career that spans more than 20 years. She has held senior portfolio manager positions at Ark Asset Management and J&W Seligman & Co., Inc. in New York City, where she co-managed both institutional and mutual fund assets totaling $3 billion, and got her start at Morgan Stanley, where she spent seven years in the equity research department. For a short stretch in the early 2000s, Odette channeled her investment expertise into financial writing, working as a columnist for TheStreet.com (James Cramer's premier financial news website) and as a staff writer with Smart Money Magazine. Like other members of the Cribstone team, Odette has first-hand experience with non-profit organizations. She served in senior development positions at Penobscot East Resource Center, Maine Audubon, the National Wildlife Federation and Vassar College. Odette currently serves as a Trustee of the Maine Island Trail Association, where she chairs the Development Committee. In past years, she volunteered for Planned Parenthood.

Odette received her MBA in Finance from New York University's Stern School of Business and her Bachelor of Arts in History from The College of William and Mary in Virginia. She lives in Falmouth with her fiancé, Scott Thurston, and three dogs, loves to travel and spends as much time as she can in the Maine outdoors, playing tennis, sailing, kayaking, hiking, cycling and skiing.

John D. Duffy

Partner, Director of Retirement Plan Services

Joining Cribstone Capital Management as Partner is John D. Duffy who brings 20 years of financial services expertise to the senior managing team. As the Director of Retirement Planning, John offers far-reaching knowledge in retirement, trust, tax and estate planning. John specializes in family dynamic coordination on such issues as elder care and healthcare funding, legacy and charitable planning, and behavioral finance issues as they pertain to income distribution. Prior to joining Cribstone, John was the co-founder and Managing Partner of Duffy Anderson Investment Management LLC, a boutique family wealth practice. For more than six years, John was a Senior Vice President of Investments at Wachovia Securities and A.G. Edwards & Sons, Inc. where he was a member of the exclusive Chairman's and President's Councils.

John is a Certified Private Wealth Advisor® and an Accredited Investment Fiduciary®. He graduated from Dickinson College with a degree in Political Science. He served as a Trustee of the Greater Lovell Land Trust and has volunteered at several community organizations including the Ronald McDonald House.

John and his wife, Melissa, live in Cumberland Foreside, Maine with their two daughters. In his spare time, he enjoys outdoor pursuits with his family such as hiking, fly fishing, cycling and snowboarding. An avid reader and photographer, John is also learning to play the mandolin.

Tina Korske

Director of Operations

Tina has been with Cribstone Capital* and its predecessor firm, Joel D. Davis & Associates for 11 years and is responsible for all aspects of client service and office management. Tina fields most client inquiries and service requests as well as handling interactions with account custodians, trust services and other financial intermediaries. Tina's previous experience includes 15 years as Operations Manager for the investment advisory firm, Garrett Nagle & Associates in Boston, Massachusetts. In the non-profit arena, Tina worked for two years in the Development Office of Colby College. Prior to joining the business world, Tina had a long career in the horse industry, working as an administrator at Al-Marah Arabians in Tucson, Arizona. She also cared for 50 horses in a boarding and training facility in Easton, Massachusetts. Tina began her equestrian career as a groom for a trainer at the Lincoln Downs Thoroughbred racing facility in Rhode Island.

Tina studied Business at the University of Arizona in Tucson and lives in Sidney with her husband, Larry and their Jack Russell terrier, Cody. For many years, Tina has enjoyed playing classical guitar; she spends her free time exploring the small towns of Maine, antique shopping, camping and fishing.

Matthew E.D. Daigneault

Client Service Manager

Active, outgoing, and personable, Matt Daigneault manages all aspects of client service and support for the families and organizations that work with John Duffy. Uniquely qualified for these roles in both training and experience, Matt has worked in investment management throughout his career. Having earned his Accredited Investment Fiduciary® designation in 2011 he further committed to advancing the Fiduciary Standard.

Matt joined Cribstone with John Duffy, with whom he worked for 12 years as Operations Manager for Duffy Anderson Investment Management LLC. Prior to that, he was a Registered Sales Associate with A.G. Edwards & Sons after working in Investment Operations at TD Bank in Portland.

Matt earned a dual Bachelor of Arts degree in Economics and Geography at the University of Maine at Farmington. A native Mainer, he is an avid outdoorsman and nature lover spending the majority of his free time skiing, bicycling, hiking, golfing or birding. He considers himself an exiled fan of the Canadiens de Montreal.

Maranda Marsh

Client Service Manager

Maranda joined Cribstone Capital in 2012* as a client service manager, assisting clients with opening accounts and support in all aspects of investment management. Her role includes retirement plan administration working with human resource departments for many organizations, assisting employees with retirement plan contributions and account rollover transactions as well as working with third-party administrators. Maranda previously worked for four years as an Operations Supervisor with Public Consulting Group in Augusta, Maine. While there, she led an initiative that entailed collaborating with insurance companies and the State of Maine to secure reimbursement for a significant number of physicians who had not been paid for services performed for Medicare and Medicaid recipients. Prior to that, Maranda was a MaineCare Provider Relations Specialist for the BONNEY Staffing Center.

Maranda has attended the University of Maine at Augusta. She is a native Mainer and lives in Hallowell with her partner, Matt Barrera and two sons, Ashtyn and Brady. Maranda loves to spend time with her family, and also enjoys many outdoor activities like hiking, cycling and kayaking.

Rebecca Mangin

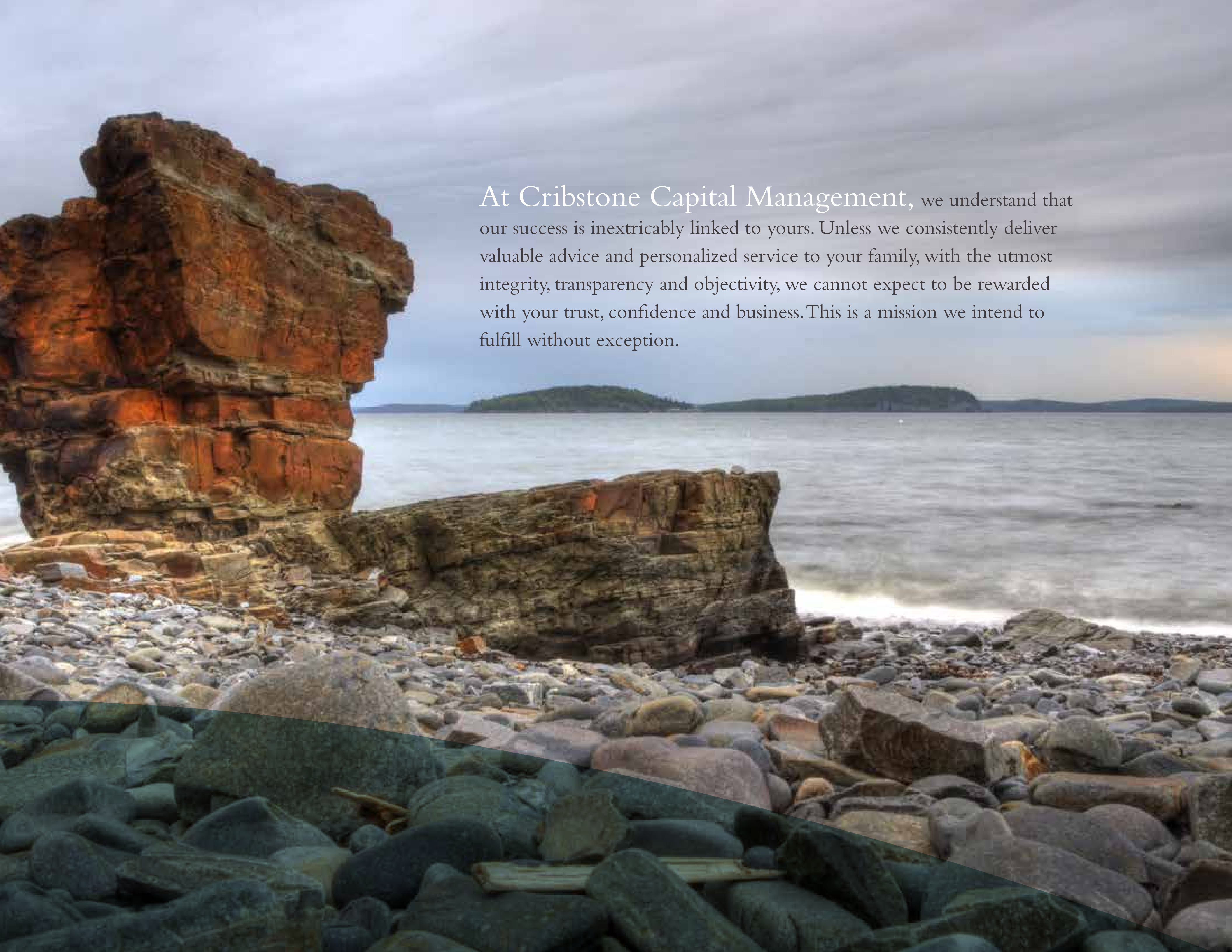
Business Manager

Rebecca has been a member of the Cribstone* team for three years and is responsible for human resources activities and all accounting-related transactions. This includes, payroll processing, preparing financial statements, the operating budget, state and federal tax reporting as well as maintaining company financial policies and procedures. Prior to joining Cribstone, she worked as a financial accounting consultant, assisting owners of small businesses with implementing and maintaining sound procedures for managing accounting software, bookkeeping practices and financial policies.

Earlier, she worked as a Maine-based Management Consulting Analyst for TRC Companies, Inc., the national engineering, consulting and construction management firm. At TRC, Rebecca audited process and procedure compliance, established internal control and review processes, monitored the timing of revenue recognition, created training manuals and introduced effective team-building activities to the accounting staff.

Rebecca is a graduate of the University of Maine at Augusta, holding degrees in Business Management and Accounting. She and her husband enjoy spending time at the ocean, lakes and mountains; Rebecca is skilled at fishing, bow hunting, gardening, kayaking, snowshoeing and cross-country skiing.

*Any reference to Cribstone Capital Management prior to May 2015 refers to the group's affiliation with Ameriprise



At Cribstone Capital Management, we understand that our success is inextricably linked to yours. Unless we consistently deliver valuable advice and personalized service to your family, with the utmost integrity, transparency and objectivity, we cannot expect to be rewarded with your trust, confidence and business. This is a mission we intend to fulfill without exception.

Main Office

7 North Chestnut Street
Augusta, ME 04330
207.844.2000

Cumberland Foreside Office

62 U.S. Route 1
Cumberland Foreside, ME 04110
207.844.2000

Brunswick Office (Opening June 2015)

155 Park Row
Brunswick, ME 04011
207.844.2000

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For additional information, please visit our new website:

www.CribstoneCapital.com

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