



July 15, 2014

Today we are pleased to announce the launch of our independent investment advisory firm – Encompass Wealth Advisors. The firm has been formed to provide outstanding wealth management resources that have been handpicked to better serve you and your family. We look forward to offering these enhanced capabilities and explaining how they will advance your goals.

The founders of Encompass Wealth Advisors comprise a team of financial professionals – Derrick Clouser, Colin Williams, Walt Urban, Matt Presjak, and Mary Minshall – who have over 125 years of combined experience in wealth management.

We firmly believe that independence provides us with unprecedented freedom to help pursue your goals with objectivity and transparency in the most cost-effective manner. We now have broader access to high-quality investment and financial solutions, with the utmost flexibility to work with the leading firms of our own choosing.

We ask that you take time to review the enclosed brochure which addresses the objectives for establishing Encompass Wealth Advisors, its organization, client benefits, account protections, our new custodian, Fidelity Investments, and how these changes are in the best interest toward accomplishing your financial needs.

We will contact you soon to personally answer any questions you may have. The goal is to minimize any delays or interruptions in the management of your accounts. We are committed to make your transition to Encompass Wealth Advisors as easy as possible.

Our team is looking forward to providing future financial guidance for you and your family.

Derrick, Colin, Walt, Matt, and Mary