

Liquidity AccountsSM

Cash and Cash-Equivalent Investments



Capital Advisors Group Liquidity AccountsSM are a **new alternative to prime money market funds** for cash management. They are designed with the goal of delivering*:

- » Cash and Cash-Equivalent Investments
- » Preservation of Principal
- » Transparency, Control, Ownership
- » Safety, Liquidity, Return
- » Reduced Shareholder Liquidity Risk**

*There is no guarantee that a Liquidity AccountSM will achieve its goals.

**Except in Government money market funds used for daily liquidity.

Simplified Approach

Designed to provide a simplified approach to separately managed accounts:

- » No Minimum Investment
- » Daily Transparency
- » Online Portfolio Access
- » Custodial Account
- » Customized Monthly Reporting
- » Streamlined Documentation Process
- » Dedicated Portfolio Manager for Day-to-Day Support and Guidance

Safety

Eligible Investments include:

- » U.S. Treasury Bills, Notes and Bonds
- » U.S. Agency/Government-Sponsored-Entity Debt
- » Corporate and Bank Debt
- » Taxable/Tax-Exempt Municipal Debt
- » Repurchase Agreements
- » Foreign Sovereign and Supranational Debt

Yield

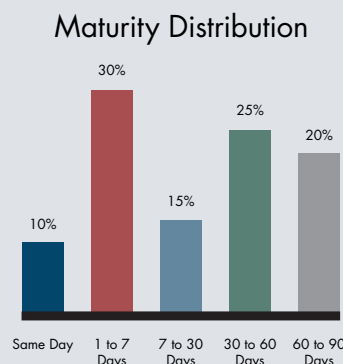
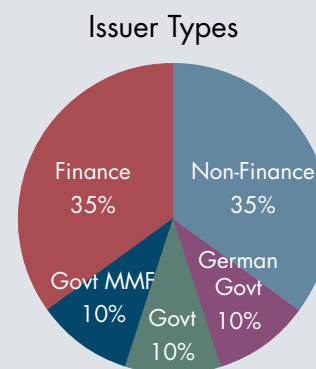
Capital Advisors Group Liquidity AccountsSM are constructed with the goal of outperforming money market funds. A customized sample portfolio indicative of current yield levels is available upon request.

90-Day Liquidity AccountSM

Our 90-Day Liquidity AccountSM is a buy-and-hold separate account portfolio of cash and cash-equivalent investments designed to provide liquidity with safety of principal. While each Liquidity AccountSM is customized, a 90-Day Liquidity AccountSM may have the following characteristics:

- » Overnight Liquidity: Minimum 10% of Holdings
- » 7-day Liquidity: Minimum 30% of Holdings
- » Maximum Maturity of Securities: 90 days
- » Target Weighted Average Maturity: 37 days
- » Issuer Concentration Limit: 5%
- » No Limit on Treasury/Agency/MMF
- » Minimum Credit Rating:
 - Short-Term: A1/P1 (S&P/Moody's)
 - Long-Term: A2/A (Moody's/S&P)

Sample 90-Day Liquidity AccountSM



Capital Advisors Group, Inc. is an independent SEC-registered investment advisor specializing in institutional cash investments, risk management, and debt finance consulting. Our clients range from venture capital-funded startups and emerging growth companies to Fortune 100 companies. For more information, please visit www.capitaladvisors.com.

Disclosure Information

Nothing contained in this presentation should be construed as an offer or solicitation with respect to the purchase or sale of any security. Capital Advisors Group, Inc. has investment discretion with respect to each client Liquidity AccountSM. Each Liquidity AccountSM is managed on the basis of the client's financial situation and investment objectives and restrictions imposed on the management of the account by mutual agreement of Capital Advisors Group and the client. A Liquidity AccountSM is not the same as a money market fund. A money market fund is a collective investment fund that must, among other things, comply with certain quality, maturity, liquidity and diversification requirements imposed by law, primarily Rule 2a-7 under the Investment Company Act of 1940, as amended. Investors in a money market fund hold only an indirect interest in the securities held by the fund, and investors are responsible for their share of the money market fund's expenses. A Liquidity AccountSM may comply with the same quality, maturity, liquidity and diversification requirements that apply to a money market fund. The owner of a Liquidity AccountSM, however, elects to comply with those requirements rather than being required by rule to comply, and the Liquidity AccountSM does not comply with all requirements of the rules that apply to a money market fund. Moreover, in a Liquidity AccountSM, the owner has a direct interest in the underlying securities, and the owner is responsible for all Liquidity AccountSM expenses. All information subject to change without notice.

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Please click [here](#) for a printable copy of Capital Advisors Group, Inc.'s Money Market Fund Composite report. This composite does not receive a performance examination.



INSIGHT, INDEPENDENCE & FOCUS

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