

Principles of Professionalism

We measure our success by the strength and longevity of our client relationships as we continuously strive to provide our clients with a high level of service. The following principles form the foundation of the professionalism to which we adhere:

You and your interests are a priority. We seek to address your concerns promptly, accurately and completely.

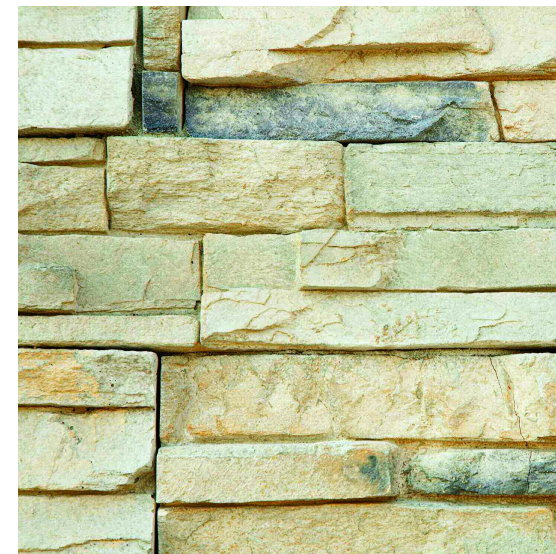
- We endeavor to fully understand your financial needs, long-term goals and lifestyle aspirations by actively listening to you. An in-depth understanding will help us to prudently implement tailored investment and wealth management strategies.
- Your knowledge of your investment choices is critical to the long-term success of our relationship. Therefore, we will spend ample time to educate you to help you make well-informed decisions. We encourage asking questions if you are uncertain about any financial matter.
- We intend to meet with you regularly, at your convenience, to review your portfolio to ensure that it continues to be aligned with your short- and long-term goals, which could change over time. We can also explore new potential investment opportunities and wealth management strategies.
- Your candid feedback is actively requested. Our open communication could help us to meet, even exceed, your expectations.

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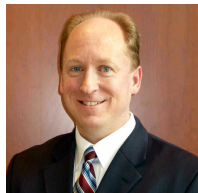
My Commitment

My clients are the foundation of my practice. As such, I am committed to making a meaningful difference in their lives by guiding them to make well-informed financial decisions, helping them to attain their goals and striving to transcend their expectations.

My dedication to this commitment encompasses providing a high level of client service, both proactively and responsively. Equally important is my attentiveness to anticipating changes and challenges in my clients' lives and to helping them be prepared to meet those circumstances as they arise. I endeavor to earn my clients' trust, thereby building long-lasting relationships with them and their families

My Vision

I seek to strengthen each client relationship over the long term by attaining a deep understanding of what matters most to them. I continuously strive to meet, and hopefully exceed, my clients' expectations while working to make a meaningful difference in their lives. My consultative approach has positioned me as a dedicated partner and primary advisor who delivers sound financial advice that my clients deserve. My clients, in turn, have entrusted me with long-lasting partnerships.



My Background

As a Financial Planning Specialist, Steve provides trusted, tailored portfolio management and retirement planning advice to

busy professionals and business owners who are seeking the benefits of implementing a comprehensive wealth management plan to achieve their goals. He seeks to help his clients avoid common mistakes with their overall financial picture by thoroughly listening to each of their concerns.

Steve was born in Connecticut and raised in western Pennsylvania where he graduated from Indiana University of Pennsylvania with a Bachelor's Degree in Education. Steve has earned the Financial Planning Specialist designation from Smith Barney as well as the Accredited Asset Management Specialist (AAMS) designation and is a fully licensed investment and insurance professional. He was also recently honored by Smith Barney with membership into the Blue Chip Council.

Steve serves on the Board of Directors for the Vienna Tysons Regional Chamber of Commerce. He is also actively involved with The Women's Center of Vienna, Business Network International and the Heavy Construction Contractors Association of Northern Virginia.

Steve and his wife Lisa have been married for 19 years and have three sons, Benjamin, Zachary and Alexander. In his free time, he enjoys spending quality time with his family (playing with lots and lots of Legos), fishing, golfing and reading.

Investment Management

1. SETTING FINANCIAL OBJECTIVES

First, we'll determine what you would like to achieve with your investments. Creating an investment profile addresses three critical concerns:

- The rate of return necessary to achieve your goals
- Selecting the appropriate assets to match your time horizon
- Identifying your tolerance for risk

2. DEVELOPING AN ASSET ALLOCATION STRATEGY

Asset allocation involves determining the optimal mix of asset classes for a portfolio. Diversification among different types of assets is intended to enhance return potential, lower overall portfolio volatility and position a portfolio to seize new opportunities. However, this strategy does not guarantee a profit or protect against loss.

3. SELECTING AN INVESTMENT MANAGER

Selecting an investment manager can be a daunting task since there are thousands of investment advisory firms, with varying portfolio compositions, investment styles, risk profiles and performance records. We rely on Smith Barney's Consulting Group to analyze a broad array of investment managers and recommend a select group of investment managers for your portfolio.

4. ONGOING REVIEW

You will receive a quarterly review, which details the activity and performance of your portfolios. We'll meet regularly to discuss the investment manager's performance toward meeting your investment objectives.