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CAMDEN CAPITAL MANAGEMENT, LLC



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Established in 2003 as a registered investment advisory firm, Camden Capital provides unbiased investment advice and services to wealthy families. Through our open architecture investment platform, we provide access to the expertise and resources of the leading wealth managers in the industry.

The Camden Capital team is comprised of experienced and dedicated investment professionals. Each team member is focused on providing their clients with the highest level of service.



CAMDEN CAPITAL MANAGEMENT, LLC



About Camden

At Camden Capital, we advise and guide you through the process of preserving and expanding your family's wealth. Through our open architecture investment platform, we provide access to the expertise and resources of the leading wealth managers in the industry.

Financial Guidance from Trusted Advisors

Camden Capital's wealth management process combines innovative technology, rigorous research, and highly personalized service. All together, our infrastructure ensures that we select the best strategies for preserving and expanding your family's assets.

Full-Service Wealth Management

We offer a full slate of services. Our offerings include integrating asset, debt, tax, and risk management strategies into one seamless financial solution. We research options such as wealth enhancement, wealth transfer, asset protection, charitable giving, estate planning, and trust services - always seeking the best fit to your needs. Our comprehensive array of financial services helps our wealthy families preserve and expand their wealth.

Unbiased Expertise

At every point in the process we prioritize objectivity, guaranteeing that our recommendations and advice are only based on what is best for you, the client. Camden Capital is independent of the rest of the financial services industry - so we receive no commission or compensation from anyone other than our clients. Instead, we provide fee-only financial and investment management services, never losing sight of our focus: our client's best interest.



CAMDEN CAPITAL MANAGEMENT, LLC



Team: Leadership

John M. Krambeer, CEO & Founder
jkrambeer@camdencapital.com



Mr. John M. Krambeer is the founder of Camden Capital Management, LLC. He oversees the investment management process at the firm, including manager selection and review. Mr. Krambeer takes an active role in managing client relationships and implementing client portfolios. He has extensive experience in providing wealthy families with strategic investment advice, including portfolio design and creation, and oversight of investment partnerships. In addition, Mr. Krambeer has years of experience working with both traditional and alternative investment managers, evaluating asset allocation strategies, managing long-term equity portfolios, and implementing option strategies for large concentrated stock positions. In June of 2007, Mr. Krambeer became an inaugural member of the Schwab Institutional Advisory Council for Advisors Turning Independent (ATI). By design, the ATI Advisory Council acts as an elite sounding board for firms transitioning to independence in the ever-changing wealth management industry.

Prior to forming Camden Capital in 2003, Mr. Krambeer was a First Vice-President at Merrill Lynch. During his 15 year tenure at Merrill Lynch, he and his wealth management team built the largest Private Banking and Investment Group in the firm. Mr. Krambeer has been featured in several wealth management industry publications for his expertise in the independent investment advisory business and his insight on current market conditions.

Mr. Krambeer received a B.S. in Finance from Woodbury University. In his personal time, he enjoys team roping, golfing, and visiting his family's farm in Iowa. Mr. Krambeer serves as a Trustee for the Autry National Center and is very active in the community, supporting various philanthropic organizations.



CAMDEN CAPITAL MANAGEMENT, LLC



Team: Leadership (continued)

*Mark H. Udis, President
mudis@camdencapital.com*



Mr. Mark H. Udis joined Camden Capital in 2005 after relocating to Southern California from Philadelphia, Pennsylvania. In his time at Camden Capital, Mr. Udis has taken on several roles within the organization. He serves on behalf of clients, developing, implementing, and maintaining investment portfolios, while also managing Camden's personnel and core business operations. Mr. Udis maintains strong relationships with investment managers and Camden's outside partnerships as he continues in his efforts to bring new family relationships to the firm.

Prior to joining Camden Capital, Mr. Udis spent several years in corporate finance at two advanced technology firms in the Philadelphia area. Mr. Udis began his career with Lockheed Martin and participated in the company's esteemed Finance & Leadership Development Program. He held several positions during his tenure at Lockheed Martin and gained exposure to various financial divisions. Mr. Udis also spent two summers as an intern in the Department of Audit & Management Services at Unisys Corp.

Mr. Udis received a B.S. in Finance from Lehigh University, located in Bethlehem, Pa. He was an active member of Theta Xi, serving as both President and Treasurer of the fraternity. He continues to sit on the Board of Directors, serving as Treasurer of the fraternity's alumni association.

After leaving Lehigh University, Mr. Udis continued his educational pursuits, completing coursework at the Wharton School of the University of Pennsylvania. During this endeavor, he focused both on the global economy and on the functioning of financial markets.

In his free time, Mark stays active with surfing, snow-skiing, and wakeboarding. He also enjoys playing an occasional round of golf.



CAMDEN CAPITAL MANAGEMENT, LLC



Team: Leadership (continued)

Evans Nettles, JD, CPA, CFO & CCO
enettles@camdencapital.com



Mr. Evans Nettles joined Camden Capital in 2008 with over 12 years of accounting and finance experience. Mr. Nettles oversees Camden Capital's accounting, financial management, and regulatory compliance, as he monitors the daily operations of the company.

Prior to joining Camden Capital, Mr. Nettles worked as an Internal Revenue Agent with the Department of the Treasury, Internal Revenue Service.

Mr. Nettles earned a Bachelor of Science degree in accounting from Woodbury University and a Juris Doctor degree from Valparaiso University School of Law. He is a Certified Public Accountant and an active member of the American Institute of Certified Public Accountants (AICPA) and the California Society of CPAs.

In his free time, Mr. Nettles enjoys opera, live music, and a casual round of golf. Mr. Nettles supports various charitable organizations and he is active in the community.



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Team: Leadership (continued)

*Amanda Courtney, Client Associate
acourtney@camdencapital.com*



Ms. Amanda Courtney is Camden Capital's Client Associate. She acts as the company liaison with investment managers and other outside agencies. Her responsibilities include managing client relationships and the office's daily operations.

Ms. Courtney joined Camden Capital with experience in both commercial real estate and business banking. Prior to joining Camden, Amanda was with Thomas Properties Group, Inc., located in downtown Los Angeles, where she worked closely with acquisitions and dispositions. Amanda began her career in finance with American Business Bank, where she worked for more than five years. Amanda is a certified Notary Public for Los Angeles County.

Ms. Courtney earned her B.A. in History from The Catholic University of America in Washington, D.C. In her free time, she enjoys traveling and playing beach volleyball.



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Team: Leadership (continued)

*Breeana J. Kelly-Slatten, Administrative Associate
bkellyslatten@camdencapital.com*



Ms. Breeana Joy Kelly-Slatten graduated from California Polytechnic San Luis Obispo with a degree in Communication Studies, with emphasis on Organizational Communication.

Breeana joined Camden Capital with experience in sales, marketing and public relations. Prior to joining the Camden team, she worked with both a consulting company that specializes in the aerospace and defense industries and a media relations firm in Los Angeles.

In addition to assisting the transition of San Luis Obispo's historic restaurant, The Clubhouse, into an events venue, she was very active with the College of Liberal Arts and Associated Students Incorporated Orfalea Children's Center. She completed her senior project on personal branding.

A Southern California girl at heart, she enjoys spending her free time outside in the sun with her three sisters.



CAMDEN CAPITAL MANAGEMENT, LLC



Team: Advisory Board

Michael H. Fusco

Mr. Michael H. Fusco has more than 39 years of experience in the securities industry. He was formerly an Executive Vice President and member of the Board of Directors of PaineWebber, Inc. As Director of the Consumer Products and Trading Group, he was responsible for the development, marketing and distribution of all financial products and services offered through PaineWebber's retail sales force. Prior to managing the Product Group, he directed PaineWebber's Western Branch Group, which was comprised of the firm's six Western divisions with a total of 144 offices.

In 1989 Mr. Fusco became President and Chief Executive Officer of Dean Witter, Canada. After successfully strengthening the sales force and growing the business, Dean Witter, Canada was sold to Midland Walryn for a \$21 million profit.

He joined Salomon Brothers in 1991 as Managing Director of Private Wealth for the Western Division. He opened and staffed the Western regional office, which after four years was the second highest producing region in the firm. When Salomon Brothers decided to leave the Private Client Business, Mr. Fusco joined Merrill Lynch.

While at Merrill Lynch, Mr. Fusco managed the Beverly Hills and Los Angeles complexes. During that period he hired and staffed the new High Net Worth office, which opened with approximately \$75 million in production. In 2000 he was promoted to Director of the New York Metro Division. He opened the second Merrill Lynch High Net Worth office in New York City in 2001 and was asked to become the Managing Director of the Private Wealth Advisory Group in 2003.

Mr. Fusco has had the following organizational affiliations: Member, Los Angeles Bond Club; Allied Member, New York Stock Exchange; Governor, Toronto Stock Exchange; Member, Commonwealth Club; and Member; Kappa Beta Phi.

Roger M. Laverty

Mr. Roger M. Laverty is the President and Chief Operating Officer of Farmer Brothers Co. and he currently serves on the Board of Directors for First Coastal Bank, the Children's Bureau of Los Angeles, and Sierra Riverlands Trust.

During his career, Mr. Laverty held the position of Chief Executive Officer at Smart & Final, Inc., Prime Advantage, Inc., and Diedrich's Coffee, Inc. Mr. Laverty graduated from Stanford University and earned a J.D. from Stanford Law School.



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Team: Advisory Board (continued)

James T. McComsey

Mr. James T. McComsey is currently Senior Partner with McComsey Asset Management, a growth equity manager for high wealth individuals and institutions. His duties there include firm management responsibilities as a key shareholder and he leads efforts in marketing and client service. He is also a member of investment committees for two different foundations.

Prior to McComsey Asset Management, Mr. McComsey spent 15 years with Nicolas Applegate in San Diego. He became partner of the firm in 1991 and played a major role in its growth from \$400 million under management to over \$50 billion before he retired in 2002. He also spent seven years as a pension consultant for Merrill Lynch, with clients such as Atlantic Richfield, City of Los Angeles, and Mattel. He is a graduate of the United States Air Force Academy with a B.S. degree and earned an M.B.A. from the University of Southern California.

Merle E. Robertson

Mr. Merle E. Robertson spent his distinguished career focused on marketing and client service with many leading investment management companies including Merrill Lynch, Eastman Dillon, Winthrop, Trust Company of the West, and Capital Guardian Trust. While a Senior VP at Capital Guardian, Mr. Robertson was in charge of marketing and institutional sales throughout the Midwestern region with clients such as Notre Dame, University of Chicago, and John Deere.

He was the President of the Los Angeles Bond Club and is a graduate of the University of Southern California with a B.S. in Finance.



CAMDEN CAPITAL MANAGEMENT, LLC



What We Do: Approach

Strategic Financial Planning

Camden Capital's approach to preserving and expanding wealth is a blend of financial strategy, investment philosophy, and risk management. Through careful research and by drawing on past experience, we help you achieve your personal financial goals. We protect our clients' investments, increase liquidity, and diversify portfolios – all with the goal of reducing investment risk. With our unique set of strategies and solutions, Camden Capital is the first step to take to ensure your family's financial future.

Independent Investment Advising

Camden Capital delivers an open architecture platform – the most unbiased platform in the industry. Today, most money managers, brokers, and bankers make a commission when they invest your assets into one of the options included in their already-established platform. In short, investment decisions are limited and not made objectively. Camden Capital takes a different approach. We offer objectivity and fee-only wealth management services; and we never lose sight of our client's best interest.

Exclusive Personalized Services

At Camden Capital, we are more than wealth managers – we are also financial problem solvers. We listen, ask focused questions, conduct careful research, and explore extensive options. We assess your financial history, identify goals and areas where you need assistance, determine your appropriate level of risk, and then define and implement a personalized financial plan. And, with one phone call, you always receive immediate assistance with all aspects of your financial life.

Superior Wealth Managers

Our wealth managers go through a rigorous selection process before joining our team. We only select investment managers who have demonstrated excellent historical performance, who also have a high probability of repeating that history.

In addition, our wealth managers are highly accessible, attentive, and responsive to your financial needs, while also remaining discreet. The impressive character and ongoing achievements of our wealth managers inevitably leads to long-term, successful relationships with our clients.



CAMDEN CAPITAL MANAGEMENT, LLC



What We Do: Services

Camden Capital provides high-performance financial products, exclusive financial planning services, and an impressive array of wealth management tools and resources. We offer a personalized financial plan that includes: wealth enhancement, wealth transfer, asset protection, charitable giving, estate planning, and trust services. When you choose Camden Capital as your financial advisor, you gain access to a one-stop-shop of vast financial resources.

Services Fit To Meet Your Needs

Clients can make use of our entire array of services, or select specific services on a project or “a la carte” basis. Whatever your needs, our clients know that their financial decisions can be addressed, evaluated, implemented, and monitored under one roof in a comprehensive, disciplined, and coordinated way.

Portfolios that Aim To Deliver Highest Possible Returns

We use disciplined investment strategies, diversified wealth strategies, and sophisticated optimization and allocation models. Our objective is to construct portfolios that deliver the highest possible after-tax, after-fee returns.

Client Advocacy

Camden Capital works as an objective intermediary in concentrated equity transactions. All transactions are bid competitively among multiple firms, while we continue to work with the client’s independent counsel to negotiate documentation. The result is optimal pricing, documentation, execution, and service for the client.

All-Encompassing Performance Reporting

Camden Capital produces one master source of information that covers your investment performance. The detailed, comprehensive report is timely, accurate, and relevant. Reports are prepared quarterly, however, should you require it, our firm can provide reports more frequently.



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What We Do: Services (continued)

Competitive Loan Rates

Camden Capital competitively shops loan rates from multiple institutions - a benefit of not being limited to any one lending institution. This competitive bidding process allows us to obtain rates below what most clients can achieve on their own.

Camden Capital's premier full-service wealth management services and resources offer one seamless financial solution. Services and resources include:

- Manager search and selection

- Asset allocation

- Portfolio design, construction & monitoring

- Implementation of portfolio analysis Monte Carlo Simulation, which sets realistic goals and determines probability of performance

- Disciplined investment strategies

- In-house large cap portfolio management when appropriate

- Tax, trust, and insurance planning

- Oversight of philanthropy donations

- Creation of investment policy statements

- Consolidated performance reporting portfolio accounting (including year-end reconciliation of all 1099s)

- Consolidated performance reporting (includes all invested assets held both inside and outside of Camden Capital)

- Detailed, comprehensive reports, which are accurate, timely, and in plain English



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Resources

To benefit and support our clients, we have established professional relationships with affiliated organizations in the wealth management industry. Through some of these relationships, we provide value-added services to our clients. In addition, we have provided below other resources that may be helpful to you in your wealth management research.

Industry Relationships:

Bloomberg Personal Finance and Bloomberg Wealth Manager
www.bloomberg.com

Monthly magazines published by Bloomberg aimed at the affluent investor and affluent advisor marketplaces, respectively.

The BBB Wise Giving Alliance
www.give.org

The BBB Wise Giving Alliance was formed in 2001 with the merger of the National Charities Information Bureau and the Council of Better Business Bureaus Foundation and its Philanthropic Advisory Service. The BBB Wise Giving Alliance is a 501(c)(3) charitable organization, affiliated with the Council of Better Business Bureaus. The BBB Wise Giving Alliance collects and distributes information on hundreds of nonprofit organizations that solicit nationally or have national or international program services. It routinely asks such organizations for information about their programs, governance, fund raising practices, and finances when the charities have been the subject of inquiries.

The Family Office Exchange
www.foxexchange.com

Family Office Exchange (FOX) serves as an independent advisor to families of exceptional wealth, offering an education on complex financial issues and guiding the selection of appropriate advisors. FOX has built a community of over 300 family groups who collaborate with FOX in the review of global best practices for wealth enhancement, wealth preservation and private philanthropy.

Investment Advisor
www.ia-mag.com

A monthly publication targeted at the investment advisor and wealth manager marketplaces.



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Resources (continued)

The Institute for Private Investors
www.memberlink.net/memberlinkpublic

Since its inception in 1991, the Institute for Private Investors (IPI) has provided innovative educational and networking resources to families with substantial assets and their advisors. IPI's primary goal is to change the way investors work with advisors and advisors work with investors, for the benefit of both. The Institute sells no investment products or consulting services, and the non-commercialism is a carefully guarded tradition. Membership dues are the sole revenue source of the Institute.

Investopedia
www.investopedia.com

Owned by Equade Internet Ltd, Investopedia is "The Investing Education Site". The website hosts a comprehensive financial encyclopedia, tutorials on many aspects of the market, weekly educational articles on numerous subjects, and an index of frequently asked investing questions.

The Journal of Wealth Management
www.ijjwm.com

JWM offers practical and substantive analysis on investment strategies for high-net worth, taxable portfolios. It is the first publication to provide detailed, comprehensive research from practitioners and academics on the art and science of private portfolio management.

The National Center for Family Philanthropy
www.ncfp.org

The National Center for Family Philanthropy was founded to encourage families and individuals to create and sustain their philanthropic missions. The National Center, a nonprofit, 501(c)(3) organization, was established in 1997 by a group of family philanthropists. It is the only national resource center that focuses solely on matters of importance to families engaged in philanthropy and their effective giving.



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Resources (continued)

The Philanthropy Roundtable
www.philanthropyroundtable.org

The Philanthropy Roundtable is a national association of more than 650 individual donors, corporate giving representatives, foundation staff and trustees, and trust and estate officers. Its Associates include donors who are involved in philanthropy on a professional basis, as well as individual donors for whom giving is a serious avocation. The Roundtable is founded on the principle that voluntary private action offers the best means of addressing many of society's needs, and that a vibrant private sector is critical to generating the wealth that makes philanthropy possible. Its work is motivated by the belief that philanthropy is most likely to succeed when it focuses not on grand social designs, but on individual achievement, and where it rewards not dependence, but personal initiative, self-reliance, and private enterprise-in other words, where it seeks to expand, rather than restrict human liberty and opportunity.

Trusts and Estates
www.trustsandestates.com

Trust and Estates online offers free information to consumers without requiring a subscription! Information such as "Find a local attorney", "Estate Planning Articles" and "Estate Tax and Probate Calculator." A separate site is dedicated to serving professionals. Professionals may find articles and calendar events, along with information about client brochures, online directories for prospective clients, and web presence.

The National Business Aviation Association
www.nbaa.org

The National Business Aviation Association, Inc., based in Washington, DC, is a not-for-profit, nonpartisan 501(c)6 corporation dedicated to the success of the business aviation community. For almost 55 years, NBAA has served this community through its leadership efforts at all levels of government and business, both in the United States and worldwide.

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Resources (continued)

Other Resources:

The Association For Investment Management Research
www.aimr.com

Ibbotson
www.ibbotson.com

International Swaps and Derivatives Association (ISDA)
www.isda.org



CAMDEN CAPITAL MANAGEMENT, LLC



Contact Us

Thank you for your interest in Camden Capital Management. To find out how we can help you achieve your financial goals, please contact us using the information provided below. We look forward to hearing from you.

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