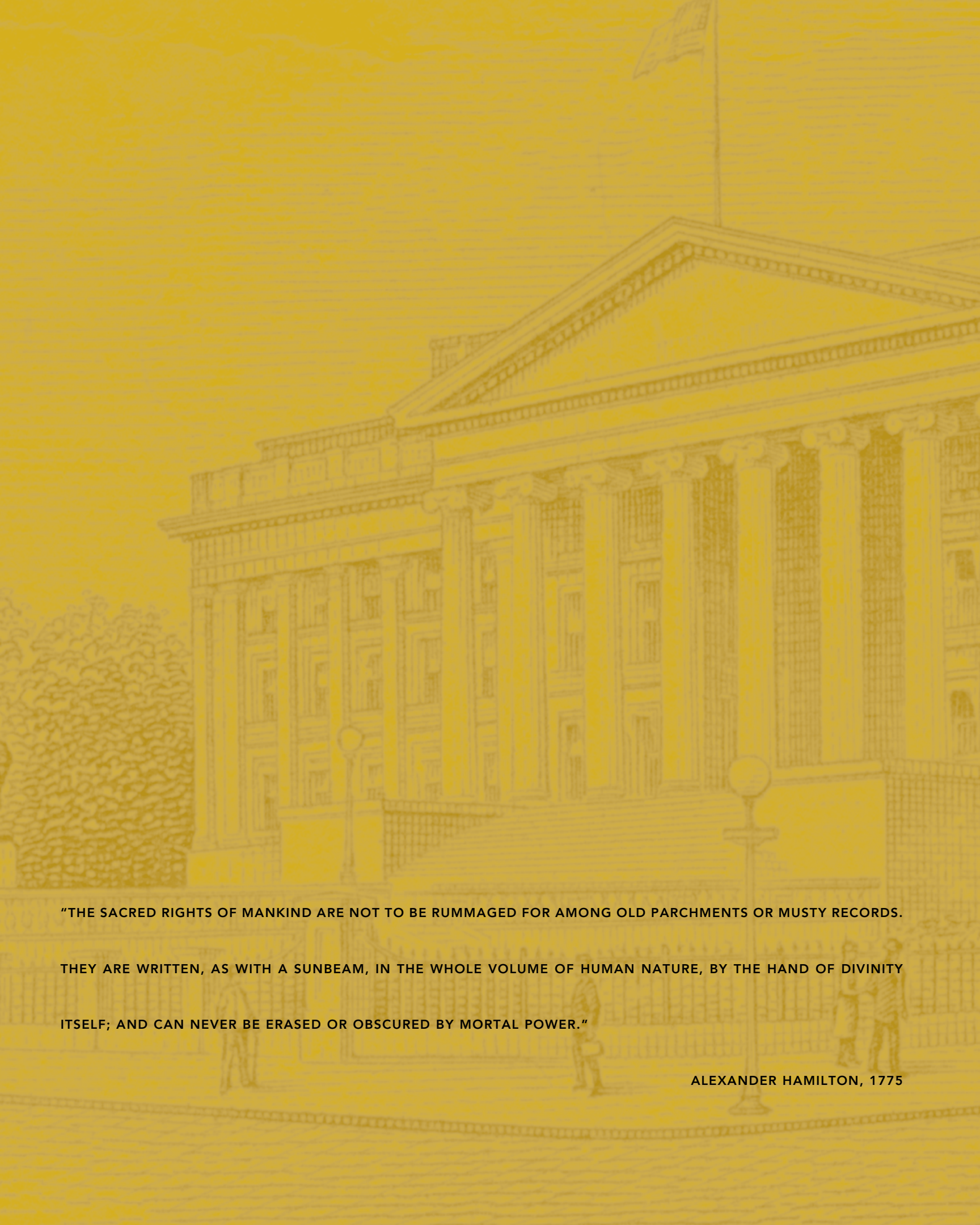





A Limited Liability Corporation



"THE SACRED RIGHTS OF MANKIND ARE NOT TO BE RUMMAGED FOR AMONG OLD PARCHMENTS OR MUSTY RECORDS.

**THEY ARE WRITTEN, AS WITH A SUNBEAM, IN THE WHOLE VOLUME OF HUMAN NATURE, BY THE HAND OF DIVINITY
ITSELF; AND CAN NEVER BE ERASED OR OBSCURED BY MORTAL POWER."**

ALEXANDER HAMILTON, 1775



**OUR MISSION IS TO BUILD LIFELONG
CLIENT RELATIONSHIPS WITH SUCCESSFUL
INDIVIDUALS, FAMILIES AND ORGANIZATIONS —
USING EXPERIENCE, KNOWLEDGE AND INTEGRITY
TO HELP ACHIEVE DESIRABLE PORTFOLIO
PERFORMANCE AND COMPLETE CLIENT SATISFACTION.**

OUR COMMITMENT...

WE WILL strive to deliver superior service and reliable investment counsel by using an education-based interactive investment-planning process that focuses on achieving your long-term goals — while not being distracted by short-term market conditions.

WE WILL leverage strategies driven by fundamentally sound principles and asset-allocation strategies, pursuing above-average risk-adjusted returns.



WE WILL provide our services without potential conflicts of interest utilizing a fee-based platform. Using a variety of fee-based compensation arrangements, based on the value of the assets in your account, we have a greater personal stake in your success.

WE WILL be committed to delivering the best value in the business to help ensure that you have no reason to leave and every reason to stay. Your investment objectives and financial needs will govern all of our portfolio decisions.



CHRISTOPHER H. BRASHIER ESTABLISHED CHB INVESTMENT GROUP, LLC
TO PROVIDE HIGHLY PERSONALIZED INVESTMENT ADVICE AND COUNSEL.

He draws on almost 30 years of combined experience as an executive with Mobil Oil Corporation, and as a Financial Advisor with Merrill Lynch, First Union Capital Markets and Wells Fargo Advisors. In 2008, he was named as one of Barron's Top-1000 Advisors¹ in the United States. In 2011, the practice became fully independent and is currently located in New Hope, PA.

Mr. Brashier graduated from The College of New Jersey, cum laude, with a bachelor's degree in economics. He is a member of Rotary International and the National Trust for Historic Preservation.

In his local community, Mr. Brashier is on the Advisory Board of I Am Trenton, a non-profit community organization founded with the understanding that each and every individual who lives, works, learns or plays in Trenton can contribute to the city. He is also a Trustee of the Cadwalder Park Alliance, a non-profit organization that works in conjunction with the city of Trenton to ensure the future of Cadwalder Park. The organization works with corporations, governments and private citizens in efforts to restore this national treasure, designed by renowned landscape architect Frederick Law Olmstead. He also has advisory roles on Trenton First Initiative — a non-profit organization that provides resources to various activities and programs for residents of Trenton; and is a former member of Capital City Redevelopment Corporation — a NJ state agency charged with facilitating redevelopment in the Capital District of the City of Trenton.

In his free time, Mr. Brashier enjoys spending time with his wonderful wife, Mary, and their six children. He also enjoys exercising along the Delaware and Raritan canal path.

Pictured: Christopher H. Brashier, Managing Director

¹ The number of advisors shown for each state is based on the total population of the state, so larger states have larger listings. The rankings reflect assets under management, revenues, quality of the advisors' practices and other factors. Total assets are all assets overseen by the advisor's team, including some that are held at other institutions. Assets managed for institutions are given less weight in the scoring. Portfolio performance is not a criterion because most advisors do not have audited track records. Criteria was based on more than 3000 filtered nominations from more than 100 investment, insurance, banking and other related independent financial service firms.

THE WEALTH-MANAGEMENT PROCESS

Our clients rely on our experience for all facets of their financial lives. Our goal is to deliver consistent, superior advice so we can add value to your family and help to provide stability during times of change. At the foundation of your relationship with CHB Investment Group is a precise, disciplined approach to successful long-term investing. We combine time-proven investment strategies with the agility needed to take advantage of timely opportunities.

YOU'LL HAVE THE COMFORT OF KNOWING THAT WE OFFER:

- Broad experience in financial, retirement and estate investment planning, as well as investment analysis. We focus on advanced planning and “transition management” to guide you through life’s major events — such as retirement planning, career transitions requiring advanced benefits analysis and negotiation, and multi-generation estate investment planning.
- Experience with retirement programs, including analyzing rollover options and scheduling distributions from retirement plans.
- Coordination of recommendations from your attorney, accountant, trust officer, insurance executive and corporate investment officers.

1 We achieve a thorough understanding of your investment goals and establish a comfortable risk level for the funds to be invested by listening carefully to you and consulting with your other professional advisors when appropriate.

2 We analyze your current financial situation — with the assistance of the firm’s investment-planning professionals and sophisticated technology — and use these findings to prepare a Personal Financial Review that shows you the “big picture” — including an asset-allocation analysis and various tax-and estate investment planning strategies.*

3 We consult with you to review the details of your customized investment plan and to confirm our interpretation before executing our specific recommendations.

4 We monitor portfolio performance while constantly checking to help ensure that your assets are properly positioned in conjunction with market events, and we periodically provide reallocation and rebalancing services as needed.

5 We communicate with you regularly, providing performance reporting and suitable recommendations when appropriate.



* Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. CHB Investment Group does not render legal or tax advice. Please consult your tax advisor before taking any action that could have tax consequences.

SUMMARY OF SERVICES

ASSET MANAGEMENT

CHB Investment Group can help you develop a portfolio that balances your need for safety, growth and current income, by offering value-added, advisory programs:

ACTIVE PORTFOLIO MANAGEMENT – LOW BETA STOCK PORTFOLIOS

CHB Investment Group utilizes proprietary research and portfolio construction to build our “Low Beta” equity portfolios. This strategy utilizes a four step process to screen optimal performers from a universe of stocks, including large cap, small-mid cap, and global equity portfolios:

First, the equity universe is searched for individual securities that outperform their peers in short, intermediate and long-term time horizons; utilizing metrics and algorithms to find stocks that consistently deliver excess returns;

Second, the successful subset of outperformers are subjected to a second screening process, that requires they have lower risk than the arithmetic average of their home universe;

Thirdly, the resulting portfolio is subjected to a stringent bottom-up evaluation of their balance sheet, to search for structural issues that may cause underperformance or failure such as, changes in management caused by turnover or merger; cash and liquidity issues; sector risk; and legal/litigation risk among many other risk variables;

Finally, a research screen is compiled to generate an aggregate expert research opinion for the forward year from the universe of analysts that follow the stock, to seek clear and consensus about the short to intermediate outlook of the security.

The final portfolio contains 13-22 securities in order to meet minimum diversification standards, and is monitored on an ongoing basis for structural issues. The portfolio is managed for tax efficiency, with the goal of optimizing for long-term capital gains.

Low Beta portfolios are proprietary, and not available outside of our firm.

PASSIVE PORTFOLIO MANAGEMENT – MEGADIX PORTFOLIOS

CHB Investment Group uses a proprietary performance measurement methodology similar to that used in the construction of our active portfolios when building our “Megadex” passive portfolios. We search the entire domestic universe of exchange traded funds (ETF’s) and open-end mutual funds to build balanced, asset-allocated portfolios as follows:

First, we search the fund universe for top performers over short to long time periods, comparing funds of the same type or index against each other. This allows us to construct a menu of high performance funds for each asset class and investment style;

We then construct entire portfolios from these funds based on the risk tolerance and goals of our clients, after they are

From left to right:
Christopher Brashier
Managing Director
Debra Jones
Director of Client Services
Christopher Lindenthal
Director of Planning & Investment Analysis



carefully measured through our planning process which culminates with a Master Plan. These portfolios are based on efficient market theory, and contain small to large cap equities across the full range of growth to value, in addition to a global allocation and complete fixed-income portfolio with broad-based maturities that are optimized for market conditions.

The portfolios are available in 11 different asset allocations, ranging from 0% stocks / 100% fixed-income to 100% stocks/0% fixed-income; at 10% intervals. The portfolios are also available with a tax-free fixed-income option for those clients in very high tax brackets.

The Megadex portfolios are designed for high tax-efficiency, as they are primarily index funds favoring long-term capital gains. These portfolios carry very low internal expense ratios, available to clients prior to investment.

Megadex portfolios are proprietary, and not available outside of our firm.

TAX-EFFICIENT INVESTMENT MANAGEMENT STRATEGIES

When advising clients about investing taxable assets, CHB Investment Group considers the tax implications as part of the investment process. Emphasis on after-tax return rather than total return is critical to the proper management of these assets because the erosive effect of taxes on portfolio growth inhibits overall wealth accumulation.

If appropriate, CHB Investment Group recommends a variety of professional investment-management firms that use tax-efficient strategies, pairing the manager's approach to your individual situation as part of the customization of the investment strategy.

Some after-tax disciplines address the needs of clients with large holdings in low-cost-basis stocks; some approach tax mitigation through control of portfolio turnover; some use orchestration of buys and sells to offset taxable gains with losses; some exploit the differential between the ordinary income-tax rates and the long-term capital-gains rate. CHB Investment Group uses strategies or combinations of strategies to help you with your goal to achieve the best after-tax return.

CHB Investment Group does not render legal, accounting or tax advice. Please consult with your own tax or legal advisors before taking any action that may have tax consequences.

COORDINATION WITH YOUR EXPERTS

We work with your attorney, tax experts, and company benefit options to optimize value to you, and ensure that your interests are properly represented.

OIL AND CHEMICAL INDUSTRY SPECIALIZATION

Because of Mr. Brashier's extensive past affiliation with the oil and chemical industries, and his knowledge of the many facets of the incentive and retirement plans of the corporations in these industries, he is well-positioned to advise clients on how best to take advantage of these plans. CHB Investment Group specifically concentrates on planning and analysis for employees and retirees of Exxon-Mobil Corporation.

CHB Investment Group is not affiliated with or endorsed by Exxon-Mobil Corporation.

U.S. Treasury Building, Washington, D.C.





A HERITAGE OF CLIENT SERVICE

CHB INVESTMENT GROUP, LLC

Established in 2011, CHB Investment Group, LLC sits along the idyllic Delaware River in historic New Hope, Pennsylvania. The professionals at CHB Investment Group have over sixty years of industry experience working with Wall Street firms.

Created to serve and optimize our clients' financial future through measured success and servicing standards, CHB Investment Group is focused on bringing superior value to the clients we serve. We are compensated only by advisory fees, and do not sell products or charge commissions.

Our forward focus includes our goals of continuing to lower client fees and remove layers of investment management wherever possible, and to utilize our proprietary common sense portfolio logic to design and create excess return for our clients. We are a Registered Investment Advisor (RIA), and have streamlined our investment planning processes and portfolios to ensure we can serve you as a true fiduciary.

CHB Investment Group, LLC office is located on North Main Street, in the riverside town of New Hope, PA. Only fifteen minutes from I-95, and right across the Delaware River from Lambertville, NJ and NJ State Highway 29, our office location provides easy access for our clients.





For more information, please contact:

CHB INVESTMENT GROUP, LLC

31 North Main St.

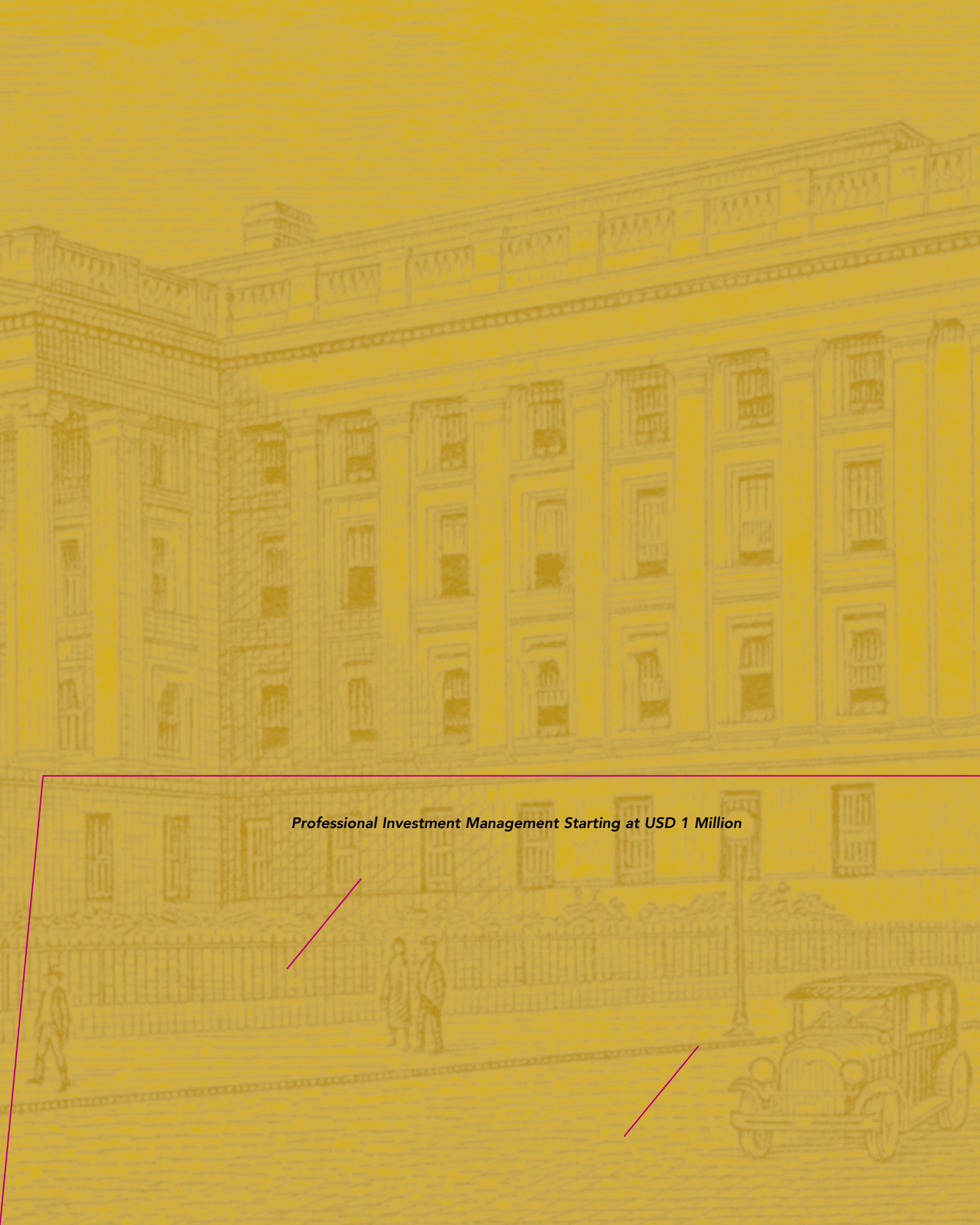
New Hope, PA 18938

(215) 862-6900 • Toll Free 855-862-6900

Fax: (215) 862-5700

E-mail: chb@chbinvestmentgroup.com

www.chbinvestmentgroup.com



Professional Investment Management Starting at USD 1 Million

