

AIC is not a publicly held company and no part of AIC is owned by an individual or company through any subsidiaries or "intermediate subsidiaries."

## **Types of Advisory Services Offered**

### **Asset Supervisory/Management Services**

AIC may provide investment supervisory services or asset management of investment advisory accounts as covered in the Investment Advisory Agreement where each Client may receive specific investment related consultative services. AIC may assist Client in determining, among other things, suitability, investment objectives, goals, time horizons, and risk tolerances. These services may also be called by other names such as money management or investment management. Such services may include the continuous monitoring of client investment accounts on either a discretionary or a non-discretionary basis. AIC may also provide asset management services that are limited to periodic reviews and do not involve continuous management and monitoring. The frequency of these reviews is dependent upon changes in the market, changes in the client's financial situation, or other events.

### **Hourly Consultation Services**

In addition to offering investment management and financial planning services, AIC may also offer general consulting services on an hourly basis. For consultation services as provided by AIC, Client may agree to pay AIC an hourly fee up to \$350 per hour. This hourly consultation service may take the form of general consulting and/or general investment advice for individuals and/or institutions. It may also take the form of investment advice for individuals or institutions that do not require investment management services. Additionally, it may also take the form of corresponding and/or coordinating with attorneys, CPAs and/or other professionals, as well as document production and other administrative services.

### **Financial Planning Services**

AIC may also offer Clients financial planning services to include comprehensive or segmented (limited) financial plans, investment plans, and/or individual consultations regarding a Client's financial affairs. The design and implementation of a financial plan may begin with the process of gathering data regarding income, expenses, taxes, insurance coverage, retirement plans, wills, trusts, investments and/or other relevant information pertaining to a Client's overall financial situation. This information is carefully analyzed taking into account a Client's goals and stated objectives and a series of recommendations and/or alternative strategies will be developed and designed to achieve optimum overall results. Fees for such services will be on a flat fee (per plan) or an hourly rate (see above).

### **401(k) Advisory Services**

AIC may provide advisory services to 401(k) plans and other similar retirement plans which, in some instances, may be limited to the selection and continuous monitoring of the investments available in the plan and may include participant enrollment, education and ongoing support.

In other instances, the services provided may be broader in scope extending to asset supervisory and management services, and performance reporting as described in the "Asset Supervisory/Management Services" section above. Services do not include record keeping, but may include interfacing with the plan's record keeping service provider.

The scope of services provided to these various retirement plans and the fees related thereto will be set forth in the Investment Advisory Agreement.