A WORD ABOUT YOUR ASSETS WHEN YOU WORK WITH ME

Late 2008 into early 2009 proved to be a difficult time in the financial markets, but it has also reminded us of how important it is to work with someone you can trust. Ponzi schemes and other scams were uncovered in record numbers, many of which were due to people not really knowing who was custodian of their financial assets.

At Sorum Financial, we do not custody assets. At no point in time do I have control or access to client funds and accounts. Your money is always kept at third party custodians, whether it be at a clearing firm or a product company. The broker-dealer I am associated with maintains strict compliance controls, and your accounts are covered against fraud by the SIPC. Your assets are not at risk because of the financial health of a company or entity with which I am affiliated or work. Of course this does not guarantee against normal losses that would be due to decline in the value of your financial investments.

If you want more details about the custody and safety of your assets, please do not hesitate to ask. You may also visit www.sipc.org.

WHAT DOES IT COST TO TRANSFER ACCOUNTS IF YOU DECIDE TO WORK WITH ME?

Most of the time if you have a direct account with a product sponsor (such as an investment company where you get your statements directly from the company), it does not cost anything to transfer your account to me. The change can be done through me without going through your current representative of record.

Most of the time a transfer from a brokerage account can be accomplished simply by signing a transfer request form from me. Many times the outgoing firm will charge a closure and/or transfer fee which often will range from $10 to $100. Depending upon the amount of assets transferred and type of account we use, we can arrange for these transfer costs to be reimbursed to you.

If you have an old retirement account at a previous employer you wish to transfer, this may require you to contact the employer and order distribution paperwork from them. If that is the case, I can help you complete the transfer paperwork, which is quite simple. This transfer usually doesn't cost anything to do.

Regardless of what situation applies to you, the transfer process is usually quite simple and painless, can normally be initiated on my end, and may cost nothing to do, or at least very little. Please let me know if you have questions about this and how it applies to you specifically.

SORUM Financial

Providing Client-Centered, Trusted Advice through Integrity, Wisdom, and Independence

To set up a free, no-obligation, initial consultation, please contact me via phone, e-mail, or fax. Thank you!

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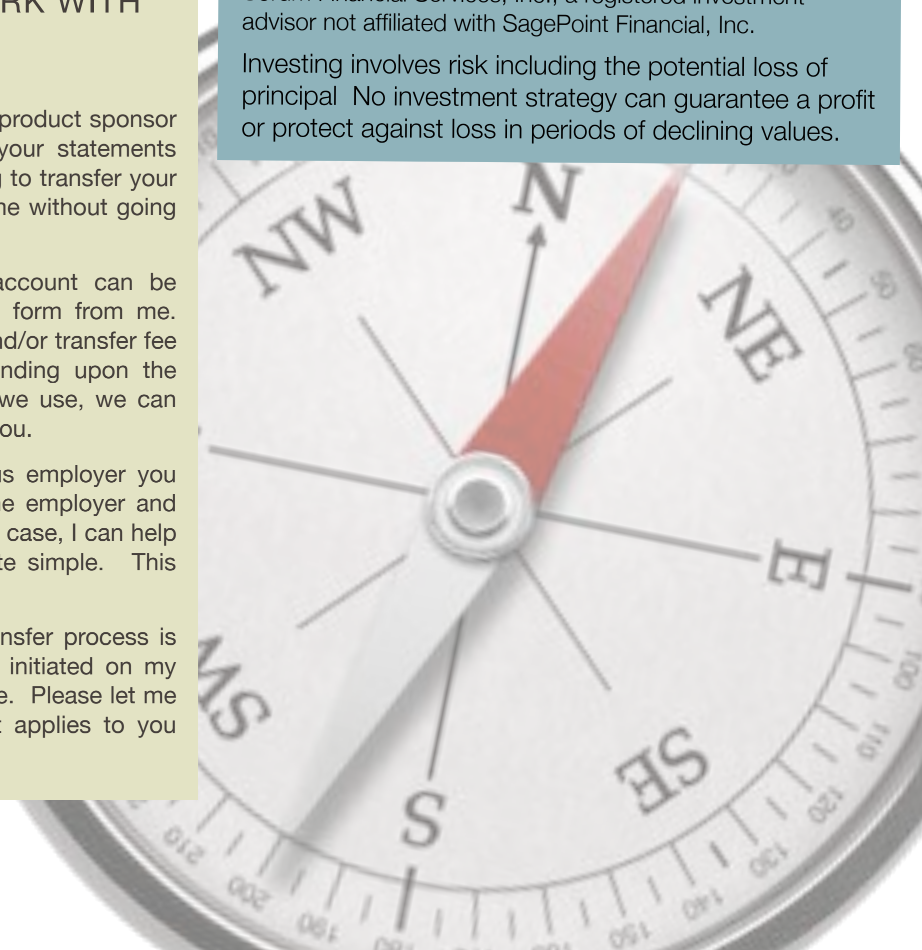
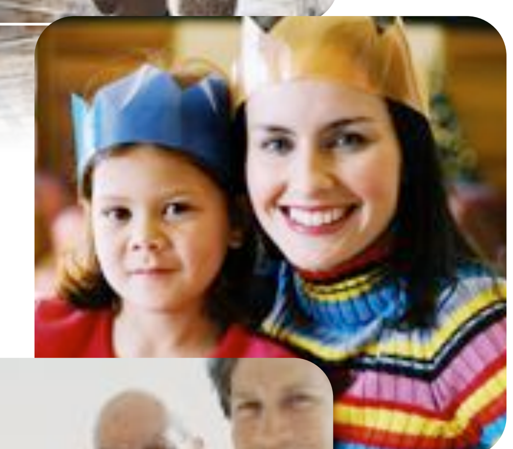
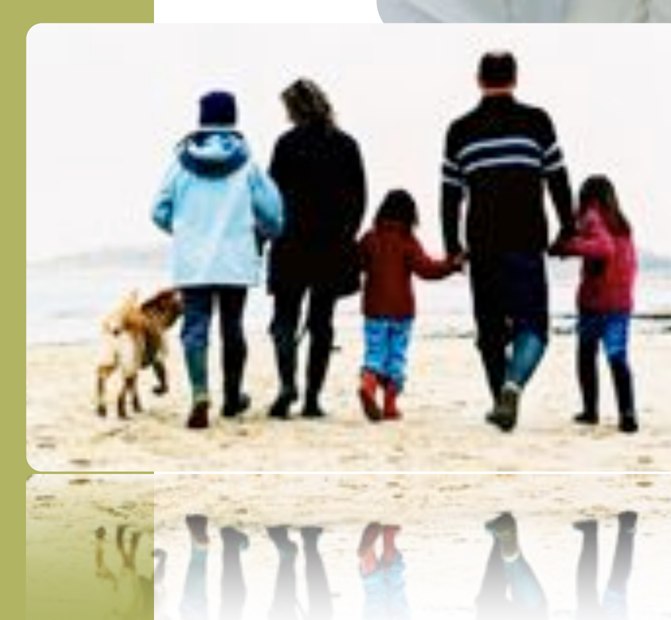


Why work with Sorum Financial?

DIFFERENTIATION THROUGH CORE VALUES





Service & Respect

Client-Centered

Integrity

The WISDOM
to design creative solutions & strategies

Confidentiality

UNIQUE

Wide Array
of products & services

Customized & Educational

Independence

"When your values are clear, your decisions are easy."
- WALT DISNEY

The Core Principles of Sorum Financial

Integrity

Integrity is the foundation of a trust relationship that gives my clients confidence to know my recommendations and decisions are made with their best interests at heart.

Integrity includes treating people with the respect, confidentiality, and service they deserve. It requires a moral and ethical compass that is rooted in The Golden Rule.

> "So in everything, do to others what you would have them do to you..."
> - JESUS IN MATTHEW 7:12 NIV

Integrity isn't something you leave at the door when you go to work in the morning. It is something that must permeate every aspect of your life, every day of your life.

Wisdom

Wisdom comes from the combination of knowledge and experience that is used to design creative and effective strategies to help solve problems and answer questions for each client's unique circumstances.

Your financial situation is unique regardless of age or life stage, and the one-size-fits-all mentality of mass media advice and financial product design doesn't effectively and efficiently address your specific needs and goals. My education and experience help my clients use creative and effective solutions to reach their financial dreams in an ever-changing, complex financial world.

ABOUT NATHAN SORUM...

Nathan started working with clients in the financial services industry in 1992 while still in college. Over the years, he has helped clients with their investment, insurance, and financial planning needs and has trained a number of financial services representatives in advanced market areas such as estate planning, charitable giving, and retirement plan distribution planning. He has been a speaker at a number of financial workshops throughout the region on a wide variety of financial subject matters.

Nathan has earned the Certified Financial Planner™ (CFP®), Chartered Financial Consultant (ChFC), Chartered Life Underwriter (CLU), and Chartered Advisor for Senior Living™ (CASL®) industry designations. He has a Bachelor of Science in Business degree from Miami University and a Master of Science in Financial Services degree from The American College. He has obtained his Series 7, 24, 53, 63, and 65 registrations as well as his Ohio Life, Health, and Variable products licenses.

Both Nathan and Jamie are graduates of Lebanon High School and returned to settle in Lebanon with their two children, Phillip and Brianna, in 2002. At that time, Nathan made the decision to start his independent practice, Sorum Financial. Nathan and his family are members of Lebanon Presbyterian Church. Nathan has served or currently serves on boards or committees with the Lebanon City Schools Community Audit Advisory Committee, the Warren County Arts Council, the Lebanon Area Chamber of Commerce, and Lebanon Presbyterian Church. Nathan volunteers with school activities and has been a regular coach for Upward basketball and enjoys hanging out with his family, studying Christian apologetics, playing tuba, and landscaping.

Independence

Independence means my clients find comfort in knowing their advisor is not subject to conflicts of interest such as sales quotas or contests, incentives to use certain products, mandatory use of proprietary products, or that he is given a "select list" of certain companies with which to work.

Independence puts me in a position where I can focus on what makes my clients happy and is best for them. When it comes to product offerings, you will find a wide array of products that can be obtained through dozens of companies, and only with that type of choice can you do what is best for the client.

Before I move on, a word on what other advisors call independence: Some advisors think independence can only be achieved in a fee-only method where the client pays fees for everything and no commission-based products can ever be used. My feeling is that this is actually very limiting. I offer both fee-based and commission-based services because I want to give clients a choice, and I recognize that some products are simply not available on a fee-only basis. Also, sometimes it is more cost-efficient for a client to use commission-based instead of fee-based services. I see no reason to make clients pay me a fee and then go down the street to buy and pay a commission to someone else, essentially paying twice. I believe people are smart enough that given full disclosure as to the pros and cons of both, clients can make the best decision as to what is right for them. If a client wants fee-only, I am happy to offer fee-only.

Client-Centered

Client-Centered is my pledge to always provide proactive, high-quality, personalized service, and the greatest flexibility in working with my clients. This also means tight-control over every transaction, obsession with privacy and security, and offering "big-city" advice and systems with "small hometown" service.

I try to make "doing business" as easy as possible. I work hard to make my recommendations and explanations understandable and educational. I try to foster an environment of respect, comfort, and confidentiality. Confidentiality leads to the measures that I take to protect your information and identity through the use of electronic security and paperless storage technologies. And when you need something done, it goes directly through me - nobody else touches the process on my end. I am very comfortable in using technology to the extent that you are comfortable in using it, and I have state-of-the-art technology present in the systems that I use to run my practice. Yet, I understand that technology is simply a tool to make life easier and that it can't replace the personal touch of a one-on-one relationship.

Uniqueness

You are unique. Your values, goals, financial situation, and vision for the future is unique. My practice is small compared to other advisory firms that are focused on getting bigger and bigger. I guess you could say that for this reason, and the reasons above, that my practice is unique too! This uniqueness allows me the time to better understand my clients' uniqueness. This leads to more tailored and meaningful strategies and solutions for my clients.

Because my practice is smaller and more personal than average, there are a number of "perks" that my clients enjoy, such as client appreciation events, customized financial planning projections (rather than using canned planning software), and extra services that go beyond what normal advisory practices offer.

Also, I feel that I am unique because I am quite young compared to my average colleague in this business, yet have more experience and education than my average colleague. This means that for most of my clients, I should be here throughout their retirement years while other advisors are retiring themselves. Yet for this advantage, you do not sacrifice wisdom.

Some of the Products & Services Offered

- Annuities*
- Bonds*
- Cash Management Accounts*
- Certificates of Deposit (CDs)*
- Charitable Gift Planning
- College Funding Planning
- Coverdell Savings and 529 College Savings Accounts*
- Disability Insurance
- Estate Planning
- Fee-based Financial Planning
- Health Insurance & Health Savings Accounts (HSAs)
- Individual 401(k) plans
- Individual Retirement Accounts (IRAs)
- Investment Advisory Services*
- Key Person Insurance & Buy-Sell Funding for businesses.
- Life Insurance - all types
- Long-Term Care Insurance
- Mutual Funds*
- Real Estate Investment Trusts (REITs) & Limited Partnerships*
- Retirement Plan Distribution Planning
- Retirement Planning
- Roth IRAs
- Simplified Employee Pension (SEP) IRAs and SIMPLE plans
- Stocks - common & preferred*
- Tax Sheltered Annuities (TSAs) / 403(b)s
- Unit Investment Trusts (UITs)*

*Securities offered through SagePoint Financial, Inc., member FINRA/SIPC. Investment advisory services offered through Sorum Financial Services, Inc., a registered investment advisor not affiliated with SagePoint Financial, Inc.

What to expect during a first appointment...and beyond

For all of the above reasons, and for other reasons, I believe that the core principles by which I operate Sorum Financial have led to many fantastic client relationships. I know that I am not always the right fit for everyone, but I invite you to schedule a complimentary visit to see for yourself.

During an initial appointment together - which normally takes about an hour - you can ask me whatever questions you want. We can discuss your concerns, goals, thoughts, and vision for the future and determine whether or not I can be of assistance. We can discuss my very competitive cost structure for my services. Bottom line, it is a no hassle way to explore the possibilities of working together.

If we do begin to work together, you will never experience a single bit of pressure to do anything. I will educate you as to the pros and cons of my recommendations and it is ultimately up to you as to whether or not you follow my recommendations. There is never an obligation on your part to implement any plan.

If you become a client, I pledge that you'll receive fast and accurate answers to your questions, personal attention to every aspect of our relationship, regular proactive communication and updates on performance, and consideration of your valuable time. I will be easily available whenever you need to meet or visit.

Thank you for considering Sorum Financial!