

**IMPORTANT
INFORMATION ABOUT
YOUR ACCOUNT**

Message from the CEO



We believe that all investors should have access to competent and affordable financial advice, and products and services delivered by a trusted and independent advisor.

Our family of financial representatives brings together the delivery of personal advice, comprehensive service, and access to suitable and quality product choices to investors.

Our representatives are small business owners in communities across America dedicated to providing you with investment products and services to meet your unique investment goals.

Thank you for choosing Coordinated Capital Securities, Inc. for your investment needs. We appreciate your confidence and the opportunity to serve you with the integrity and professionalism you expect.



Member FINRA / SIPC
704 River Place, Madison, WI 53716
(608)221-4545 www.ccsmadison.com

How Your Accounts are Protected:

Given the current market conditions and the messages consumers are hearing about the economy, we understand that you may have questions about federal programs such as the Federal Deposit Insurance Corporation (FDIC) and Securities Investor Protection Corporation (SIPC). It is important to understand that FDIC insurance and SIPC coverage protect customers against the risk of failing financial institutions. They do not protect consumers against market losses.

Your Accounts are Protected by:

- The strength and stability of Coordinated Capital Securities, Inc. and our clearing partner First Clearing, LLC.*
- SIPC insurance for securities and cash held in securities accounts
- FDIC insurance for bank deposit accounts
- Oversight from regulatory bodies
- A thorough compliance system

FDIC insurance covers deposits in FDIC-insured federal banking institutions, generally banks and savings associations. Up until October 3, 2008 coverage was limited to up to \$100,000 per depositor for non-qualified accounts in the institution and \$250,000 per depositor in qualified accounts in the institution. On October 3, 2008, the FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor in qualified or non-qualified accounts. This temporary increase is effective immediately, and lasts through December 31, 2013. On January 1, 2014, the coverage per depositor will return to \$100,000 except for IRAs and other certain retirement accounts.

SIPC coverage is provided to customers that hold cash and securities such as stocks, bonds and mutual funds at a brokerage firm. It covers the replacement of missing stocks and other securities up to \$500,000, including \$100,000 in cash claims. Generally SIPC covers up to \$500,000 per individual per brokerage firm. So if you have \$500,000 in assets at a brokerage firm, and the brokerage firm fails, SIPC coverage will insure up to \$500,000 including up to a maximum of \$100,000 in cash. SIPC does not cover losses due to a decline in value

Additional Insurance Coverage:

Above and beyond SIPC coverage our clearing firm partner First Clearing, LLC* maintains additional coverage through Lloyds of London Underwriters for accounts held at First Clearing. For clients who have received the full SIPC payout limit, First Clearing's policy with Lloyds provides additional coverage above the SIPC limits for any missing securities or cash in client brokerage accounts up to a firm aggregate limit of \$1 billion (including up to \$1.9 million for cash per client). In other words, the aggregate amount of all client losses covered under the policy are subject to a limit of \$1 billion with each client covered up to \$1.9 million for cash. Please note that coverage provided by SIPC and Lloyds does not protect against loss of market value of securities. For more information about Lloyds of London please visit www/Lloyds.com.

**First Clearing, LLC, a non-bank affiliate of Wells Fargo & Company, produces account statements and trade confirms, and provides our firm with recordkeeping, operational, clearing and custodial services. First Clearing is a member of FINRA, SIPC, NYSE, NASDAQ and other regional stock exchanges.*

Account Protection at a Glance:

FDIC

SIPC

What's insured	Bank deposits, money market deposit accounts (which differ from money market mutual funds) and certain retirement accounts	Securities and cash held in a brokerage account at a SIPC member firm
Protection limits	Effective October 3, 2008, \$250,000 per depositor in each bank or thrift ; \$250,000 per insured retirement account (through December 31, 2013)	Up to \$500,000, including \$100,000 in cash*
What's not insured	<ul style="list-style-type: none"> * Investments in mutual funds (stock, bond or money market mutual funds), whether purchased from a bank, brokerage or dealer * Annuities (underwritten by insurance companies, but sold at some banks) * Stocks, bonds, Treasury securities or other investment products, whether purchased through a bank or a broker-dealer 	<ul style="list-style-type: none"> * Losses due to market fluctuation, poor investment decisions or lost investment opportunities; * Investments in commodity futures, fixed annuities, currency, hedge funds or investment contracts (such as limited partnerships) that are not registered with the SEC; and * Accounts of partners, directors, officers or anyone with a significant beneficial ownership in the failed firm.

Money Market Funds

One common mistake that investors find themselves in is straying from conservative investments in the search for incremental yield, “yield chasing”. There are many funds that look similar to money markets but have key differences and we recommend that investors carefully evaluate their options before reaching for extra yield. Investors should first evaluate time horizon, return objectives and risk tolerance. Prospectuses containing this and other important information are available from you financial representative. Please read the prospectus carefully before investing or spending money.

U.S. Treasury Temporary Guarantee Program

In September of 2008, amid concerns over money market funds’ ability to maintain a share price of \$1.00, the U.S. Treasury introduced a Temporary Guarantee Program. Under this program the Treasury agreed to guarantee investors a \$1.00 value on any share of an eligible money market fund held as of the close of business on September 18, 2008. The guarantee program was originally scheduled to expire in April of 2009, but was extended through September 18, 2009. **Please be advised that effective September 21, 2009 the U.S. Treasury will no longer guarantee investor’s a return of at least \$1.00 per share on their money market funds.**

Investment in a money market fund is typically not insured or guaranteed by the FDIC or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00/share it is possible to lose money by investing in the fund.

Brokerage Sweep Accounts

Excess cash balances in your First Clearing brokerage account can be automatically swept into one of the available Evergreen money market mutual funds or an interest bearing deposit account (“bank deposit account”) at WBNA, an affiliate of First Clearing. CCS has chosen the bank deposit account program as the default cash sweep option. CCS and First Clearing and its affiliates may derive income from all of the cash sweep options and CCS may select a default sweep option that is more profitable to us and/or First Clearing and its affiliates than other cash sweep options.

Information regarding the current yields on any cash sweep option is available through your financial representative. For more information regarding cash sweep options, please refer to the Advantage Account Terms and Conditions. Customers should carefully balance their objectives for yield/performance against preservation of capital and available coverage that are provided for each option, which differ.

The Bank Deposit Account cash sweep option is FDIC-insured (up to applicable limits as described above) and is covered by FDIC rather than SIPC. The Money market cash sweep option is covered by SIPC (as described above) and is not insured or guaranteed by the FDIC or any other government agency. Although the Money Market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.

Privacy Policy:

Coordinated Capital Securities, Inc. (CCS) strongly believes in protecting the confidentiality and security of information we collect about you. This notice describes our privacy policy and describes how we treat the information we receive about you.

Why We Collect And How We Use Information.

When we evaluate your request for our services, provide investment advice to you and process transactions for your account, you typically provide us with certain personal information necessary for these transactions. We may also use that information to offer you other services we provide which may meet your investment needs.

What Information We Collect.

The personal information we collect may include:

Name and address; Employer; Social Security number or tax payer identification number; Assets; Income, Account investment positions and balance; Investment objectives; Investment transactions; Accounts at other Institutions; the identities of accountants, attorneys and other professionals you engage; Information we receive from third parties, including credit bureaus; and Information we obtain to verify your representations to us, such as your identity or assets.

We Limit How, and With Whom We Share Your Information

We do not sell your personal information to anyone. We may disclose information about you to our employees, affiliates, registered representatives, their affiliated businesses, and third parties who provide you with financial products and services when completing a transaction at your request or when providing other services to you. At your request, we may disclose information to nonaffiliated third parties but only when completing a transaction at your request or providing our other services to you. Nonaffiliated third parties may include retirement plan sponsors or third party administrators, mutual fund companies, insurance companies and agencies, other broker-dealers and clearing firms, accountants, lawyers, securities professionals and others to assist us, or them, in providing services to you.

We may also share information with companies that perform services on our behalf, such as the companies that we hire to perform marketing or administrative services. Companies we may hire to provide support services are not allowed to use your personal information for their own purposes. We may make additional disclosures as permitted by law.

Our privacy policy is the same for current, as well as former clients. If you close your account, in the process of transferring your accounts we may share your information with the new broker dealer or custodian that you or your registered representative selects. Your registered representative may use the personal information about you in his or her files to provide you with information regarding the new firm and account transfer procedures and documents.

If you prefer that we not share your nonpublic personal information (except in those circumstances described above that are permitted or required by law), you may opt out at any time by notifying us not to share information with third parties. To notify us, please call us at 608/221-4545. You will be asked to provide identifying customer information at that time, including your Social Security Number.

For accounts that are held jointly by more than one customer, any of the account holders may opt out on behalf of the other account holders. Any opt out instructions received from one owner of a joint account will apply also to individual accounts in that person's name, as well as other accounts held jointly by that person, based on the account information we have.

How We Protect Information.

We treat information about current and former clients and their accounts in a confidential manner. Employees and our registered representatives are re-

quired to comply with our established information confidentiality provisions. We also maintain physical, electronic, and procedural safeguards to protect information.

Access to and Correction of Your Information.

Upon your written request, we will make available your information for review. Information collected in connection with, or in anticipation of, any claim or legal proceeding will not be made available. If your personal information with us becomes inaccurate, or if you need to make a change to that information, please contact us at the number shown below so we can update our records. Also, if you believe someone has accessed your account without authorization, please contact us as soon as possible.

Annual Written Notice

We will reaffirm this policy annually in writing, as long as you maintain an ongoing relationship with us. While this policy may change from time to time you can always review our current policy online at www.ccsmadison.com

Further Information.

For additional information regarding our privacy policy, or if you have any questions and/or concerns about your account or about our services, please contact us by writing to us at 704 River Place Commerce Center III, Madison, Wisconsin 53716 or calling 608-221-4545.

We also wish to advise you that the Financial Industry Regulatory Authority (FINRA) Public Disclosure Program provides information to investors about the background, business practices and conduct of FINRA members, such as CCS and their brokers. More information about the FINRA Program can be obtained at www.finra.org or by calling the FINRA hotline (800)289-9999.

Business Continuity Plan

Securities industry regulations require securities brokerage firms such as CCS to create and maintain a business continuity plan to ensure that the impact to your securities accounts is minimized in the event of an emergency, disaster, or other significant business disruption. Our business continuity plan addresses: data back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical suppliers, contractors, banks and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business. A Plan Summary is available on the Client Disclosure Page on our website at www.ccsmadison.com. This plan is subject to modification, without notice. An updated summary will be promptly posted on our website at www.ccsmadison.com and customers may alternatively obtain updated summaries by requesting a written copy by mail at 704 River Place, Madison, WI 53716.

USA Patriot Act Customer Identification Requirements:

Coordinated Capital Securities, Inc. has instituted a Client Identification Program in its obligations under the USA Patriot Act. This important federal regulation is designed to prevent, deter and, where necessary, prosecute those who seek to manipulate the U.S.

financial system. Consistent with the Act, the provisions of our Client Identification Program serve to reinforce key elements of a broker-dealer's responsibility of becoming familiar with its clients.

We may therefore ask you to provide identification documents or other information. Please keep in mind that we will endeavor to secure this information in accordance with our privacy policy.

Products and Services

When you open account through CCS you will have access to a wide variety of investment and insurance products. We collectively refer to these products as Approved Product Companies. In some cases CCS has entered into various arrangements with some Approved Product companies in what is referred to as revenue sharing arrangements. Because there are thousands of investment choices for sale, CCS may have revenue sharing arrangements with Approved Product sponsors to assist us in marketing activities, training and other educational presentations. We call these sponsors our Sustaining Sponsors, and the type of benefits we may receive include:

- Payment of a fixed fee to CCS for attending CCS educational and training meetings
- Payment of a fee to CCS that is based on a percentage of new sales; or
- Payment to CCS based on account asset value

In addition Approved Product Sponsors may also invite our representatives to training and educational meetings, conferences and seminars. Approved Product Sponsors typically reimburse CCS or the Rep for the expenses incurred, within industry rules.

We want you to be aware of these arrangements because they could be viewed as an incentive to promote certain products over others.

The following companies currently participate in our 2008-2009 Sustaining Sponsor program:

American Funds
Inland Securities
Western Reserve Life
First Clearing, LLC

Visit Us on the Web:

For complete information,
visit our Disclosure Page at
WWW.CCSMADISON.COM

