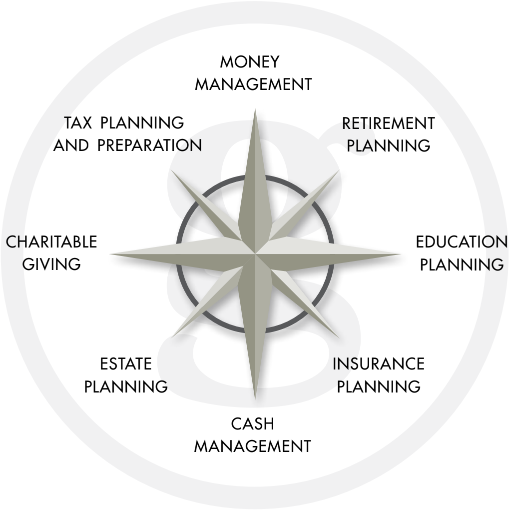
INTRODUCING

Encompass℠ from Gill Capital Partners

an all-inclusive financial offering that will give you back time and peace of mind.

Time and money. Do you find yourself needing more time each month to manage your money? Enter Encompass℠ from Gill Capital Partners (GCP), a 360° approach for all your financial needs. For one fee*, GCP will develop a customized solution for you in eight different, yet intertwined financial disciplines.



A conventional financial advisor will counsel you in the following areas:

- *Money management*
- *Education planning*
- *Retirement planning*

Through Encompass, GCP's progressive and inclusive offering, client and relationship managers will not only address the needs above, but also the following:

- *Cash management*
- *Tax planning and prep*
- *Insurance planning*
- *Estate planning†*
- *Charitable giving*

For a free consultation about the Encompass program, contact GCP at 303.296.6260. You'll be so pleased with the efficiency; you'll want GCP to run your errands for you too.

Gill Capital Partners

Encompass℠

MONEY MANAGEMENT ■ *Through client-specific asset allocation and diversification, GCP will manage your portfolio to help you reach your financial goals. Unlike other financial firms who may be incentivized to push certain product, GCP works independently to analyze each investment*

TAX PLANNING AND PREP ■ *GCP's staff CPA sits an office away from the advisors that manage your accounts. There will not be a need for you to collect your paperwork and hand it off – your GCP team will already have it, and can ensure that you are using the most advantageous tax strategy to protect your net worth*

CASH MANAGEMENT ■ *Let GCP handle your day-to-day accounting, such as bill pay, budgeting, personal financial statements – freeing up hours of your time each month*

RETIREMENT PLANNING ■ *Recent market conditions may have changed your mindset about retirement planning – but should you change your approach? GCP can help you devise the right strategy, and if you are retired or near retirement, your advisor can help you with income planning*

EDUCATION PLANNING ■ *GCP will run savings scenarios for you based upon expected college expenses, determining which type of account and tax strategy is appropriate. Is it a 529 or an Education IRA or something else?*

CHARITABLE GIVING ■ *Are you torn between giving a substantial amount to one charity or giving a little to several? GCP will help you navigate the various giving options from donor-advised funds and family foundations to charitable trusts.*

ESTATE PLANNING ■ *GCP works with estate planning experts to draft and review wills, trusts and more. Their process will help prepare your family for the money while preparing the money for the family*

INSURANCE PLANNING ■ *What's the right amount of coverage? GCP will make sure you have the right amount of coverage using the most efficient vehicle. Create an estate. Protect what you've built. Be prepared for long-term care*

Gill Capital Partners is an independent Colorado financial services firm, serving clients since 1983. Their suite of services includes wealth management, institutional services and corporate services.

To learn more about the Capital Difference, please contact Gill Capital Partners at 303.296.6260 or on the web at www.gillinvest.com.

Gill Capital Partners

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*To qualify for the single-fee arrangement, clients must maintain a minimum amount of assets under management by Gill Capital Partners. †There may be outside costs associated with Estate Planning Services.