Comptroller of the Currency

TREASURY DEPARTMENT  **OF THE UNITED STATES**

Washington, D. C.,

Whereas, satisfactory evidence has been presented to the Comptroller of the Currency that ***Unified Trust Company, National Association*** located in ***Lexington***, State of ***Kentucky***, has complied with all provisions of the statutes of the United States required to be complied with before being authorized to commence the business of banking as a National Banking Association;

Now, therefore, I hereby certify that the above-named association is authorized to commence the business of banking as a National Banking Association.

CURRENCY BUREAU · Comptroller OF THE CURRENCY · TREASURY DEPARTMENT

In testimony whereof, witness my signature and seal of office this ***twenty-sixth*** day of ***June 2000.***

John D. Hawke J

Comptroller of the Currency

SURY DEPARTMENT  OF THE UNITED STATES

Washington, D. C.,

hereas, satisfactory evidence has been presented to the Comptroller of the Currency
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RENCY BUREAU Comptroller OF THE URRENCY Y DEPARTMENT

In testimony whereof, witness my signature and seal of office this ***twenty-sixth*** day of ***June 2000.***

John D. Hawke, Jr.
Comptroller of the Currency

Charter No. 24047

Multi-page document. Select page: 1 2

0327752.09

Comptroller of the Currency
Administrator of National Banks

Central District Office
One Financial Place, Suite 2700
440 South LaSalle Street
Chicago, Illinois 60605

John Y. Brown III
Secretary of State
Received and Filed
07/05/2000 10:01 AM
Fee Receipt: $0.00
sperry - CNB

June 26, 2000

Mr. David F. Morris
Senior Vice President and
Associate General Counsel
Unified Financial Services, Inc.
c/o Thompson Coburn LLP
One Mercantile Center
St. Louis, Missouri 63101

Re: Letter of Intent from First Lexington Trust Company, Lexington, Kentucky to convert to a national trust bank. [redacted]

Dear Mr. Morris:

The Office of the Comptroller of the Currency (OCC) has received, reviewed, and found no exception to the documents submitted for First Lexington Trust Company, Lexington, Kentucky to complete the conversion process. Accordingly, the bank is authorized to commence business as a national trust bank effective June 26, 2000, with the title "Unified Trust Company, National Association." The charter certificate will be sent under separate cover.

If you have any questions, please contact the undersigned or National Bank Examiner Carolina M. Ledesma at (312) 360-8867.

Sincerely,

David J. Rogers

David J. Rogers
National Bank Examiner

Multi-page document. Select page: 1 2

Federal ID # Documentation

Enrollment Information	Existing Data
Employer Identification Number	xxxxx6314
Business Name	UNIFIED TRUST COMPANY

Primary Taxpayer Phone Number
For International numbers, please include the Country Code.

U.S. (859) 514 - 6186

International 011-

Primary Contact Name	MELISSA MATHEWS
Primary Contact U.S. or International Street Address	2353 ALEXANDRIA DR STE 100
Primary Contact U.S. City	LEXINGTON
Primary Contact State Enter two-letter abbreviation	KY List of State Abbreviations
Primary Contact U.S. ZIP Code	405043208
Primary Contact International City, Province and Postal Code	
Primary Contact International Country Enter two-letter abbreviation	US List of Country Abbreviations

Primary Contact Phone Number
Enter phone number without dashes. For international numbers, please include country code.

U.S. (859) 514 - 6186 (example: 111 555 1212)

International 011-

Primary Contact Email Address (optional)	MELISSA.MATHEWS@UNIFIEDTRUST


unified trust
WHAT ARE YOU INVESTING FOR?

Our goal is to help people achieve successful financial outcomes. In a sense we're guardians of their dreams and it's a responsibility we don't take lightly.

YOUR GOALS ARE OUR GOALS.

But it all begins with putting investors first. That's not only our core belief, it's part of our charter as a national trust company. We view our clients' success as our success.

To accomplish this we focus on long-term goals and create solutions that will realistically help people achieve those goals with a minimum of risk. We utilize both critical analysis and people's actual investing habits to forge solutions that have a far greater likelihood of being successful in the real world.

We serve individual investors through our Wealth Management Services business and retirement investors through our Retirement Plan Consulting Group. We work directly with our clients and in concert with our Advisor Partners.

And we never lose sight of the reason we're in business: To help people achieve their goals.

WHAT SETS UNIFIED TRUST APART.

In the early 1980's Dr. Gregory Kasten, Founder and CEO of Unified Trust, was a successful anesthesiologist. When it came time for his own financial planning, he became dissatisfied with the investment advice he was getting, so he began learning about investing and financial planning. Before long, he found himself helping his colleagues manage their portfolios.

Dr. Gregory Kasten

Dr. Kasten's innovative ideas and analysis proved so successful that in 1985 he launched his own advisory business. Today, Unified Trust Company helps investors manage over $2.0 billion in total assets.*

A TRUE FIDUCIARY

The cornerstone of building successful financial outcomes is our charter as a national fiduciary. We put our clients first and we must always use a "prudent expert" standard of care.

Unified Trust is also one of only a handful of national trust companies in the country today.

Why is this so important?

Being a trust company enables Unified Trust to offer fiduciary discretion. This means we can take a hands-on approach to managing investors' portfolios to help guide them down the right path.

We're constantly challenging conventional wisdom and always looking for new and better ways to help people achieve their goals. In keeping with that philosophy we have created a suite of innovative offerings unlike any in the industry.

UNIFIED SUCCESS PATHWAY® removes the obstacles to managing and maintaining a 401(k) plan thereby making it much more likely that a participant will have a successful retirement.

UNIFIEDPLAN® is a new personalized financial solution we've designed to more reliably provide each individual with a dependable stream of income at retirement.

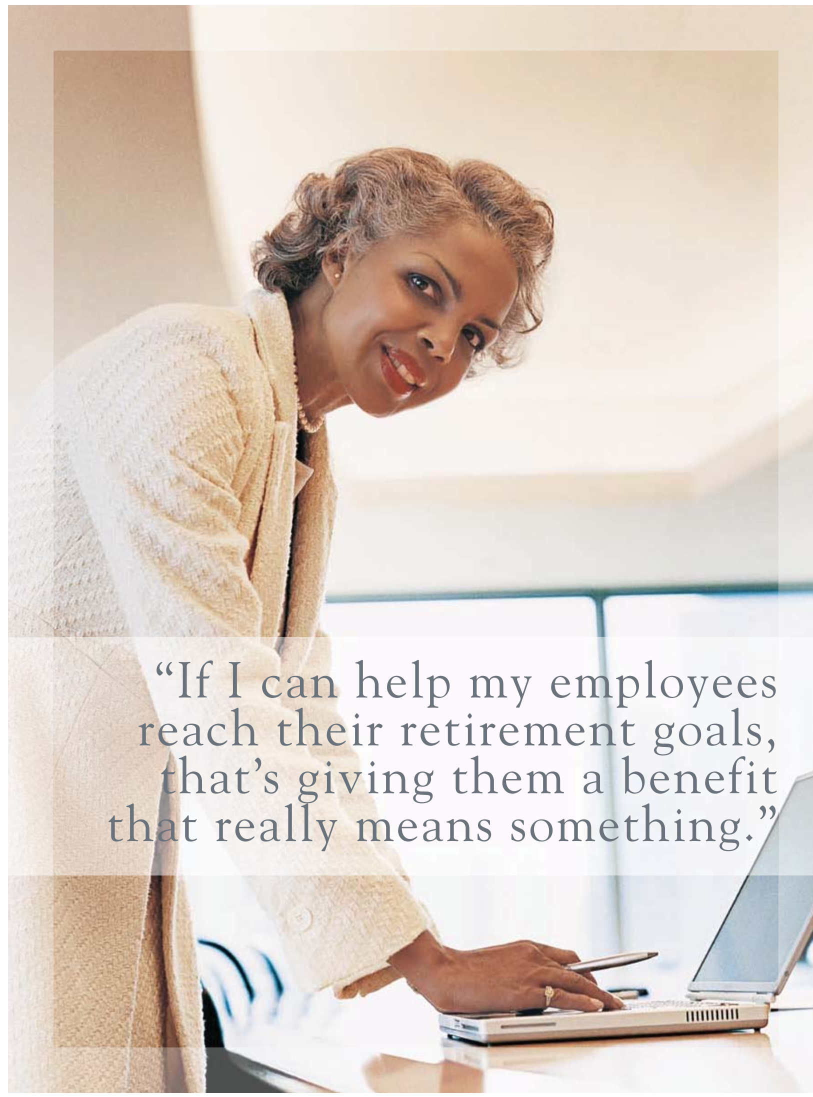
UNIFIED FIDUCIARY MONITORING INDEX® provides an effective "bright line test" to help us determine the quality of a fund or investment manager.

OPEN ARCHITECTURE AND TRANSPARENT FEES provide a wide range of investment options, an appropriate level of objectivity, flexibility to all of our clients and no hidden charges.

REGULATORY OVERSIGHT

In October, 2006, the Centre for Fiduciary Excellence (CEFEX) certified Unified Trust to the Fiduciary Practices for Investment Advisors. Unified Trust was among the first Investment Advisors globally to successfully complete the independent certification process and the first—and still only—trust company certified in the United States. To maintain our CEFEX certification we submit to annual audits by the Centre for Fiduciary Excellence.

*As of April 2010



> “Every day I have the privilege of helping my clients make decisions that will make a big difference in their futures.”

Unified Trust is uniquely qualified to help people successfully reach their retirement goals. We act as fiduciary for retirement plans and take a hands-on role in managing those funds.

RETIREMENT PLAN CONSULTING GROUP

WE DON’T JUST OFFER INVESTMENT SERVICES—WE HELP PEOPLE RETIRE.

We never lose sight of the long-term goals of our investors. It’s not about daily upturns or downturns in the market—it’s about guiding a participant to retirement with enough money to live comfortably the rest of his or her life.

All fees and our pricing are totally transparent and our Open Architecture platform provides access to a wide array of prudent investments.

UNIFIED SUCCESS PATHWAY®

The vast majority of retirement plans fail for one simple reason—they put too much responsibility on the employees. Our Success Pathway combines “intelligent defaults” such as automatic enrollment and savings increases with fiduciary oversight and targeted, intensive education and advice to improve participant success.

UNIFIED FIDUCIARY MONITORING INDEX®

The first step in the investment process is to set criteria for the prudent selection and retention of plan investments. Our proprietary Unified Fiduciary Monitoring Index gives us a balanced, long-term evaluation of each investment relative to its peers, not on short-term investment results.

UNIFIEDPLAN®

Our founder, Dr. Gregory Kasten, personally created the UnifiedPlan and it’s unlike any other plan being offered today. Our approach starts by defining a retirement goal for each individual in a plan —70% of pre-retirement income. It then creates a personalized approach that makes it far more likely that the participant will achieve that goal. It’s the only plan that can be counted on to more reliably produce an appropriate stream of retirement income.

WEALTH MANAGEMENT SERVICES

A PERSONALIZED APPROACH TO HELPING INDIVIDUALS REACH THEIR FINANCIAL GOALS.

Dr. Gregory Kasten started Unified Trust in order to help individual investors reliably reach their investment goals. Today, our Wealth Management Services group is dedicated to carrying out that mission by offering our clients highly personalized service, expertise and a broad suite of plans and services, all focused on long-term solutions.

As with everything we do at Unified Trust, our commitment to the individual investor comes first. We're not only bound to this by our charter as a national trust company, it's our core purpose.

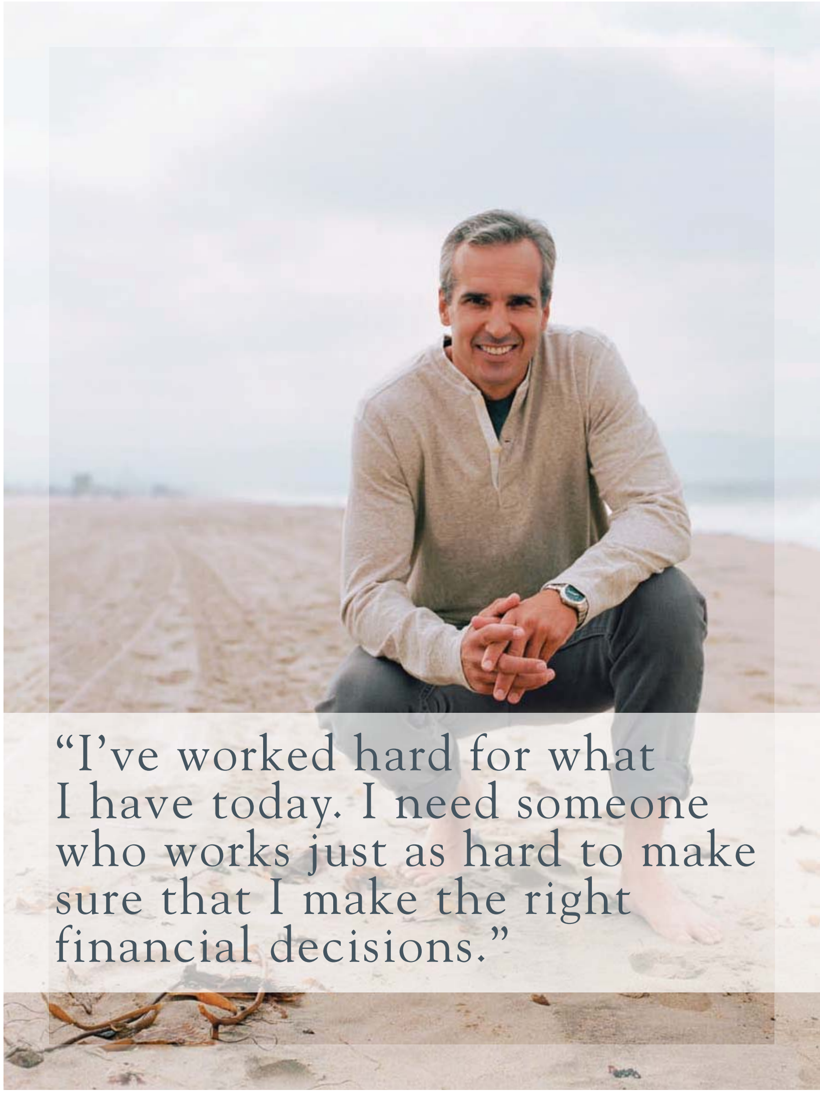
Our goal is to provide long-term relationships to our clients along with customized strategies to assist them with lifetime income replacement. We develop these strategies through comprehensive financial planning, our local, in-house investment expertise and by using innovative product solutions. And be assured that our pricing is always competitive and our fees totally transparent.

DEDICATED TEAM OF PROFESSIONALS

At Unified Trust you get personalized support from our Fiduciary Investment Advisors and Trust Administrators. These experienced professionals can provide fiduciary advice and expertise on virtually any financial area including retirement planning, fiduciary liability, education funding, insurance portfolio reviews—even long-term care.

INNOVATIVE PRODUCT SOLUTIONS

We offer a full suite of products and services, as well as planning and education on subjects including dependable lifetime retirement income distribution strategies and tax, gift, and estate planning. Our proprietary Unified Fiduciary Monitoring Index® provides a unique and time-tested way to evaluate the performance of mutual funds.



If you're an individual investor you can be sure that as a true fiduciary, we are always looking out for your best interests with innovative long-term solutions that help you achieve your goals.

HOW UNIFIED TRUST WORKS FOR YOU.

As a Plan Sponsor, know that we adhere to the highest standards in the banking and financial industries and can provide each of your employees with a personalized retirement plan that actually works.

If you're an Advisor Partner you can be confident that Unified Trust shares your commitment to providing the highest level of service to your clients.

And while you might think that you'd pay a premium for all this individualized attention and innovative thinking, you'll find our pricing is surprisingly competitive. No more than what many plans charge that offer far less.

To learn more about how Unified Trust can work for you call Gregory Kasten at 859-296-4407 x 202 or visit unifiedtrust.com.

unified trust
COMPANY, N. A.

YOUR GOALS ARE OUR GOALS.

Unified Trust Company, N.A.
2353 Alexandria Drive, Suite 100, Lexington, KY 40504
(877) 411-8781 (859) 296-0880 fax
www.unifiedtrust.com