WEB PAGE NAVIGATIONAL GUIDE
Updated December 2008

Username: **interest**
Password: **capital**

TOOL BAR (on left side of home page)

- Agent Account Access – Direct link to Sterne
- CIC Wealth Management Platform – Access to the Wealth Management Platform
- Capital Market Observer – Link to several monthly and quarterly newsletters
- Tools – Provides access to very helpful calculators and pertinent links
- Strategic Partners – List of our strategic partners and their contact information

Gold Bar (on the top of our page)

- Profiles – Provides job descriptions and biographies of the Capital Team
- Contact and Directions – Provides directions and contact info for Capital
- News – Contains all news related articles to Capital Investment Companies

Insurance and Advanced Planning

- Capital Foundation - Our tax-exempt public charity
- Capital Insurance Affiliates – Our full service insurance agency and estate planning affiliate
- Product Menu – Displays products offered
- Company Menu – Displays the companies we have partnered with
- Strategic Partners Variable Products – Displays our valued Strategic annuity partners
- Fixed Annuity and Equity Index Annuity Products
    - Key Features to look at when considering an Index Annuity – FAQ's to consider if an Index Annuity is right for you
    - Index Annuity Resources – An Index Annuity website
- Industry News on Equity Index Annuities – Product analysis of Annuities
    - "EIA Sellers to Police Their Reps" – Good article concerning this topic
    - "Finally Heading for Clarity on Equity Index Annuities?" - Product analysis on Equity Index Annuities
    - "Buyer's Guide to Equity Indexed Annuities" – FAQ's on Annuities
- Term Life Insurance Quotes – Direct link to Ash Brokerage
- Long Term Care Insurance Tax Guide – Federal and State Tax Guide
- Fact Finders:
    - Small Business FactFinder – Great questionnaire
    - Estate Planning FactFinder Long Form – Great comprehensive questionnaire

    - Estate Planning FactFinder Short Form – Shorter version of the original
- Group Insurance - Parrott Insurance – Link to Parrott Insurance
- Property and Casualty Insurance - Moore and Johnson Agency – Link to Moore and Johnson Agency
- Capital Foundation - Our tax-exempt public charity
- Charitable Remainder Trust--Charitable Lead Trust – A great resource from Renaissance on Charitable Remainder Trusts
- Links to Helpful Insurance and Financial Sites – Includes links to Regulatory Agencies as well as Professional and Financial Associations
- Annual Tax Update Sheet **–** Everything you need to know about taxes
- Capital's "Umbrella Policy"Application – Application for our exclusive insurance umbrella policy
- Past Conference Agendas and Miscellaneous **–** Conference Agenda's from years gone by

Wealth Management Platform

Capital Investment Companies' Wealth Management Platform (Capital Investment Counsel, Capital Advisers, The Endowment Fund, Winston Partners, Wilbanks, Smith & Thomas, Southern Capitol Ventures)

Other Important Links & Forms:

- Capital Investment Counsel, Inc - Our in-house money manager
- Capital Advisers - Active no-load and load at NAV fund management
- CIC Advisers – Wrap Fee Program - This program allows our Registered Representatives who are Investment Advisor Representatives an opportunity to manage client assets on a discretionary basis while charging an annual management fee

Mortgages

- Capital Mortgage Associates – Link to residential and commercial lending
- Equity Services - Current quotes, terms, and other information.

Mutual Funds

- Strategic Partners Mutual Fund Families – Link to our strategic Partners
- Application-Way Selling Agreements **–** Mutual fund selling agreement list
- Funds with SAL Selling Agreement **(Load and No-Load)** – Comprehensive list of accepted funds
- DST Vision - "Account Management Simplified" – Your link to combining several fund families into one cohesive unit

Retirement Plans

- Capital's Retirement Plan Services – Description of the services offered by MVP Solutions
    - Contact Information – Direct link to MVP contact page
- Retirement Plans Overview – Provides descriptions of products
    - Capital Advisers – Specifics on company
    - First Mercantile Trust – Specifics on company
    - Manulife – Specifics on company
    - American Funds – Specifics on company

Direct Participation Programs

- Company Menu – Approved list of Alternative Investment offerings
- Wells Real Estate – Direct link to Wells
- CNL – CNL fact sheet
- NNN Triple Net Properties – Direct link to Grubb and Ellis
- Alternative Investment Offerings – Latest compliance approved offerings

Trust Services

- Capital's Trust Services – Link to our trust service page
- The Trust Company of Sterne, Agee, and Leach – Summary of Sterne's trust Services
- Opening a Trust Account – Plain and simple directions on how to open a trust account
- Trust Fee Schedule – Gives you a good idea about Trust pay scale

REP TOOLS

- Welcome Letter – Provides helpful hints for the new rep
- Rep Transfer Checklist - Organizes your transfer to Capital (PDF)
- Client Notification Letter – A sample letter to send your customers about your new home at Capital
- Branch/ Rep Summary Instructions – Fact sheet for your branch and rep codes
- Change of Dealer Authorization Block Transfer Form – Allows multiple transfers at once
- Change of Dealer Authorization, Brokerage – Allows Brokerage reps a Change of Dealer Form
- Change of Dealer Authorization, Group – Allows Group reps a Change of Dealer Form
- Reasons Why You Picked Capital – List of why it is so great to be a Capital
- Laserapp- Tired of Filling out Forms? – Link to LaserApp, a helpful website
- Client Review Checklist – Comprehensive list of questions to always ask your clients
- Xtiva Users Guide - Users guide to better understand our commission software

- MarketingLibrary.net – A great resource for timely compliant news for you and your customers

Other Tools

- Capital Leading Questions – Comprehensive list of questions you should ask every client
- Tax Update Sheet – Great reference sheet for any and all tax questions
- Sterne, Agee, and Leach Clearing – Direct link to Sal Clearing
- Sterne, Agee, and Leach Group, Inc. - Corporate Home Page of SAL
- The Columns /Capital Ideas/Working Capital - Our weekly & monthly "Rep-Only" Newsletters and research material
- Clearing Fees and Charges – Our schedule of account fees
- Commission Schedule – Current commission payouts
- Key Financial Websites – Great link to all things financial
- Capital Wear - Available items for purchase and prices

COMPLIANCE

- Errors and Omissions Binder – Explanation of our E and O Coverage
- Written Supervisory Procedures Manuals, (Group/Brokerage) (PDF format) – Our comprehensive procedure manual
- Resources Market Information – Provides valuable links to valuable market information
- Required Product Disclosure Forms – Complete list of needed disclosure documents
- Optional Disclosure Forms – For all of your optional disclosure needs
- Tools – Helpful tools to assist you in your business
- Compliance Management System – Direct link to RegEd, our compliance management system
- Compliance Record Keeping and Logs – Helpful logs such as do not call log, account review log, and check logs
- Broker Handbook – Capital's handbook
- National Do Not Call Registry – National list of do-not-call registrants
- Regulatory Websites/Information – Vast list of financial and regulatory websites

FORMS

- Download Misc. Printable Forms (PDF format)Forms – Important link to every form needed to conduct business
- Required for New Account Setup – Checklist for what is required to set up a new account
- Legal Transfer Requirements – Outlines both federal and state agencies

BANKS

- Sales of Securities at Financial Institutions – General guidelines to ensure compliance
- Securities Marketing Agreement (on-site) – On-site agreement
- Securities Marketing Agreement (off-site) – Off-site agreement
- Rep Agreement – Capital Investments rep agreement

EVENTS - REGISTRATION

- Capital Investment Companies Event Calendar – Calendar of events and happenings in the company
- 20 Year Tribute Video – Great video link commemorating our first 20 years
- 2008 Sales/Compliance Conference Agenda – Detailed agenda from the 2008 conference in Myrtle Beach
- 2007 Sales/Compliance Conference Agenda – Detailed agenda from the 2007 conference in Myrtle Beach