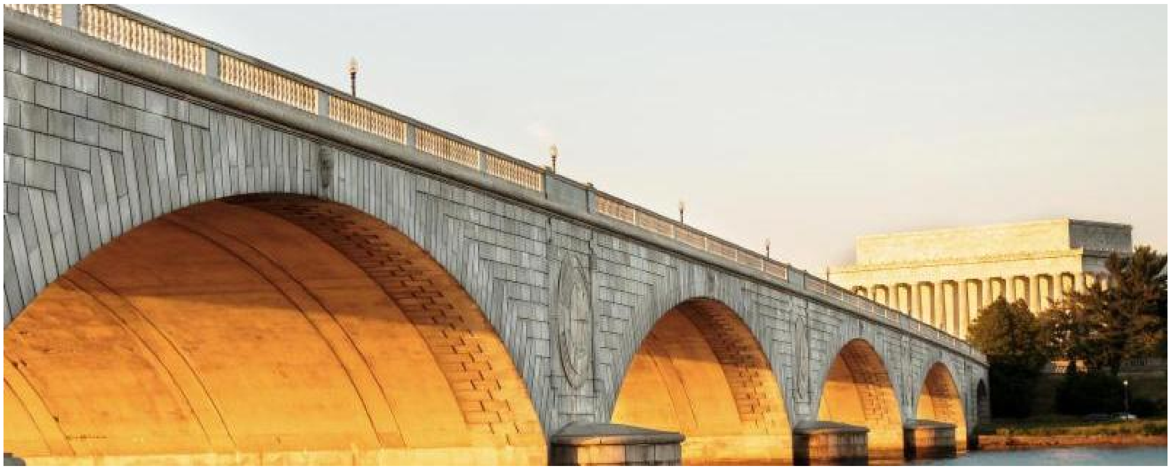
Seventy2 Capital
WEALTH MANAGEMENT
WELLS FARGO ADVISORS FINANCIAL NETWORK



Greetings!

A top priority for 2018 is a commitment to keep you updated on developments in the economy, the markets, Seventy2 Capital news and with our clients. In support of this, we are excited to announce the launch of the Seventy2 Capital newsletter. We know your inboxes are already full and promise this will be informative and concise. This issue will be longer since we have a number of highlights from the last 14 months and key firm updates to share with you.

We also want to take a moment to thank all of you who trust us with your financial needs and our valued clients, partners and friends who show your support through referrals.

Kind regards,

The Seventy2 Capital Team

An anniversary is more than just a celebration of a business's success. It's a time to acknowledge the hard work and dedication of our team – and, more importantly, our clients who helped get us here. Thank you to all of you who joined us, along with Barry Trotz of the Washington Capitals and John Walton, Radio Play by Play Announcer, for our 1st Client Appreciation Event at the Capital One Arena. It was a fun evening of celebration with many old and new friends of the firm! We look forward to seeing you at the 2nd event later this year.

In conjunction with The Washington Post Magazine, Five Star Professional has recognized Thomas Fautrel and Paul Carlson, Co-founders and Partners, with the Five Star Wealth Manager award for the third year in a row. The Five Star Wealth Manager award program conducts comprehensive field research to identify top performers. In 2017, 7% of all candidates were selected based on 10 objective criteria, information collected from peers and firm leaders, as well as key performance indicators such as client retention rates. Industry experience is also considered in award decisions, and all honorees must pass a thorough review of regulatory history. Paul and Thomas have been chosen for this honor in 2015, 2016 and 2017.[i]

After extensive coursework at the Wharton School of the University of Pennsylvania, Paul Carlson was awarded the elite Certified Investment Management Analyst® (CIMA ®) designation. The CIMA® is the only credential of its kind designed specifically for financial professionals seeking competency as an advanced investment consultant. With seismic changes in financial markets, the need for objective, ethical investment advice from a credentialed investment professional is more important than ever. To earn this designation, Paul met rigorous eligibility and examination requirements, including experience, education, and ethics.

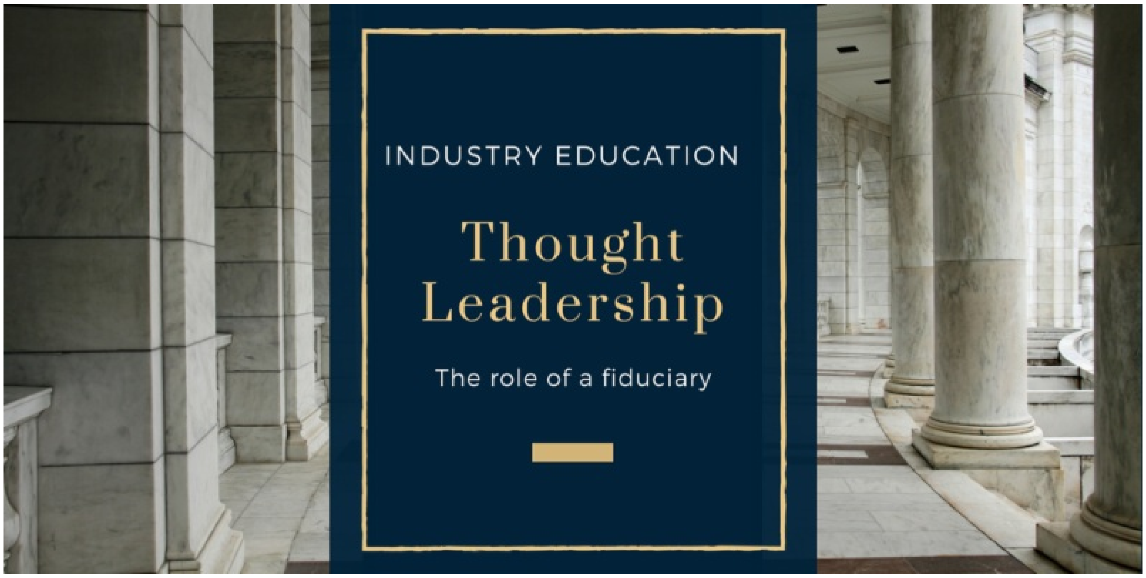
Despite an abundance of financial news in the headlines these days about increasing market volatility and emerging trade wars, we anticipate solid growth in 2018 and do not see a recession on the horizon. “With markets priced for ongoing moderate growth and low volatility, the risks we’re monitoring include the potential for higher inflation and more central bank tightening than previously expected,” says Paul Carlson, Co-founder of Seventy2 Capital. “Economic growth likely will lift earnings, benefiting stocks. With a tight labor market, wage growth may accelerate, along with inflation.”

Carlson also added, "We are in the late stages of this most recent expansionary period and while we remain positive on the market, our portfolios are positioned to be more defensive than they were going into 2017."

Seventy2 Capital has built a strong reputation as a leader in superior private client service and investment expertise. Because our clients have complex financial needs, we’ve assembled a team of specialists to meet those needs. It’s also helped us attract top-notch talent. We’re delighted to welcome the following new advisors to our team:

- John Benjamin, Certified Financial Planner™, as Assistant Vice President and Financial Advisor;
- John Pagano as Assistant Vice President and Financial Advisor; and
- James Brockett, Financial Advisor.

All three join us from Morgan Stanley. For more on their backgrounds and interests, please see their bios on our website.



Studies and surveys regularly show that many Americans do not understand the fiduciary responsibilities imposed when joining the board of a nonprofit organization or when managing investment or retirement funds of a nonprofit or for profit entity. At Seventy2 Capital Wealth Management, we're proud to not only embrace the fiduciary obligations to place our clients' needs first, deliver comprehensive investment planning, and provide transparency into all investments, we are also leading the way in educating the industry.

In September and October 2017, Paul Carlson, Co-founder and Partner of Seventy2 Capital, was a featured speaker at Halt, Buzas & Powell's Fall Nonprofit Symposiums. Paul delivered a presentation entitled "Your Role as a Nonprofit Fiduciary" to more than 80 nonprofit executives. Feel free to reach out to us with any questions you may have about joining a nonprofit or corporate board, your professional fiduciary responsibilities or for a copy of the materials.

Seventy2 Capital takes pride in the expertise and credentials of our team. We believe a diversity of experience across Advisory, Client Service, Research, Operations and Compliance contributes to the private client experience and our value as a firm.

As the head of Client Relations, Joy is a valuable member of our clients' financial team. She provides both day to day client support, coordinates investment plan reviews and is often someone to lean on during major career or life transitions. When a family loses a loved one, Joy guides them through the estate and reporting requirements to make this process easier for them. She has a strong passion for giving back and currently volunteers for the Smithsonian and participates in various other volunteer initiatives. In her spare time, she enjoys gardening and playing golf. Joy can be reached at joy.lomibao@seventy2capital.com or 301.298.2225.

Many of you have asked from where the company's name originates. The "Rule of 72" is a shortcut to estimate the number of years required to double one's money at a given annual rate of return (e.g. Years required to double investment = 72 divided by the compound annual interest rate.) It also speaks to prosperity, growth and the power of smart investing. Coincidentally, we are located at 7200 Wisconsin Avenue in Bethesda. So you see, the name was serendipitous.

In 2018, we will be hosting events on a wide range of topics to help you be a smarter investor, live better lives and manage through the different stages of life.

TAX REFORM
The first of these events was on February 1st and featured Seventy2 Capital's Paul Carlson and Andy Powell, Managing Partner of accounting firm Halt, Buzas & Powell, LTD discussing the recent tax law changes. The event, "Will You Benefit from Tax Reform?" covered impacts on the market and people's bottom lines. The takeaway was that there will be winners and losers, and the "devil will be in the details" of forthcoming regulations. Stay tuned for updates on what to expect when filing your 2018 tax return next year.

COLLEGE PLANNING
In March, we hosted an event for anyone who has a child preparing to apply to college or has questions about the admissions process. Former Admissions Officers turned sought-after college consultants from College Bound gave us the inside scoop! Attendees gained valuable insights on everything from high school course selection and testing to college's considerations when developing a "diverse and interesting" student body.

NEWS AND EVENTS
We will be launching a "News and Events" page on www.seventy2capital.com later this month where we will post materials from past events, an upcoming events calendar and featured content. Please let us know if there are topics you would like to see featured in the future.

Seventy2 Capital Wealth Management[ii]

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[i] The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process*); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 1,417 Washington D.C. area wealth managers were considered for the award; 106 (7% of candidates) were named Five Star Wealth Managers. *To qualify as having a favorable regulatory and complaint history, the person cannot have: 1. been subject to a regulatory action that resulted in a suspended or revoked license, or payment of a fine, 2. had more than three customer complaints filed against them (settled or pending) with any regulatory authority or Five Star Professional's consumer complaint process, 3. individually contributed to a financial settlement of a

customer complaint filed with a regulatory authority, 4. filed for bankruptcy, or 5. been convicted of a felony. 2015 -1,837 Washington, D.C. area wealth managers were considered for the award; 227 (13 % of candidates) were named Five Star Wealth Managers. 2016 – 1,665 Washington, D.C. area wealth managers were considered for the award; 208 (13% of candidates) were named Five Star Wealth Managers.

[ii] Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC. Seventy2 Capital Wealth Management is a separate entity from WFAFN.

(iii) The views expressed by the author are his own and do not necessarily reflect the opinion of Wells Fargo Advisors Financial Network or its affiliates.