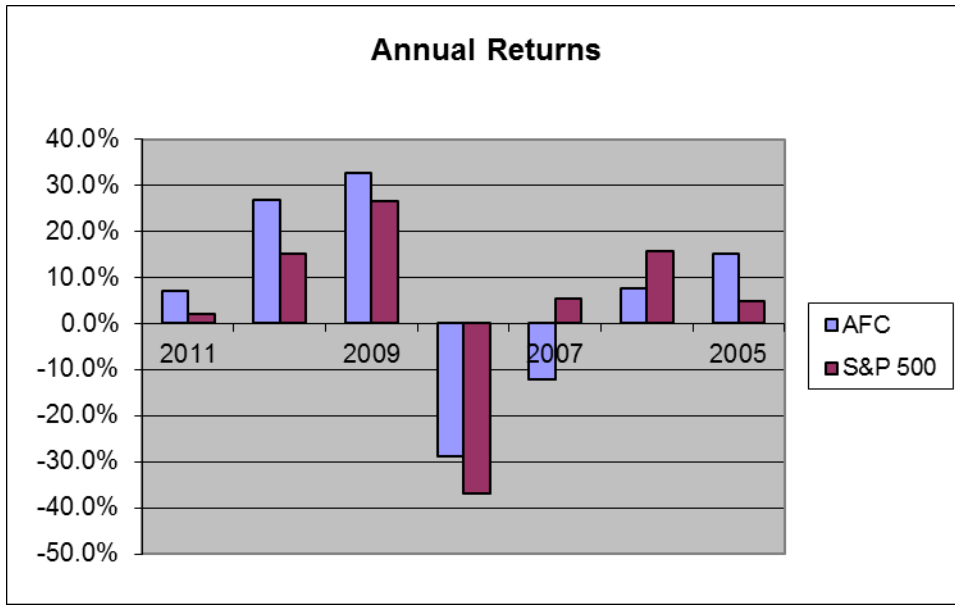


While Mike Adams has been managing client accounts for over 20 years, he launched Adams Financial Concepts in January 2005. So actual returns shown below are just for those six years. Results achieved prior to that cannot be verified since he was employed by Wachovia and Dain Rauscher.

**ACTUAL RETURNS FOR ADAMS FINANCIAL CONCEPTS MANAGED ACCOUNTS**



as of	AFC	S&P 500
12/31/11		
2005		
Inception	7.7%	3.3%
1 year	7.8%	2.1%
2Year	17.0%	12.1%
3 Year	21.2%	16.7%
5 Year	0.3%	0.0%



as of 12/31/11	AFC	S&P 500
2011	7.1%	2.1%
2010	27.0%	15.1%
2009	32.8%	26.5%
2008	-28.9%	-37.0%
2007	-12.0%	5.5%
2006	7.6%	15.8%
2005	15.2%	4.9%

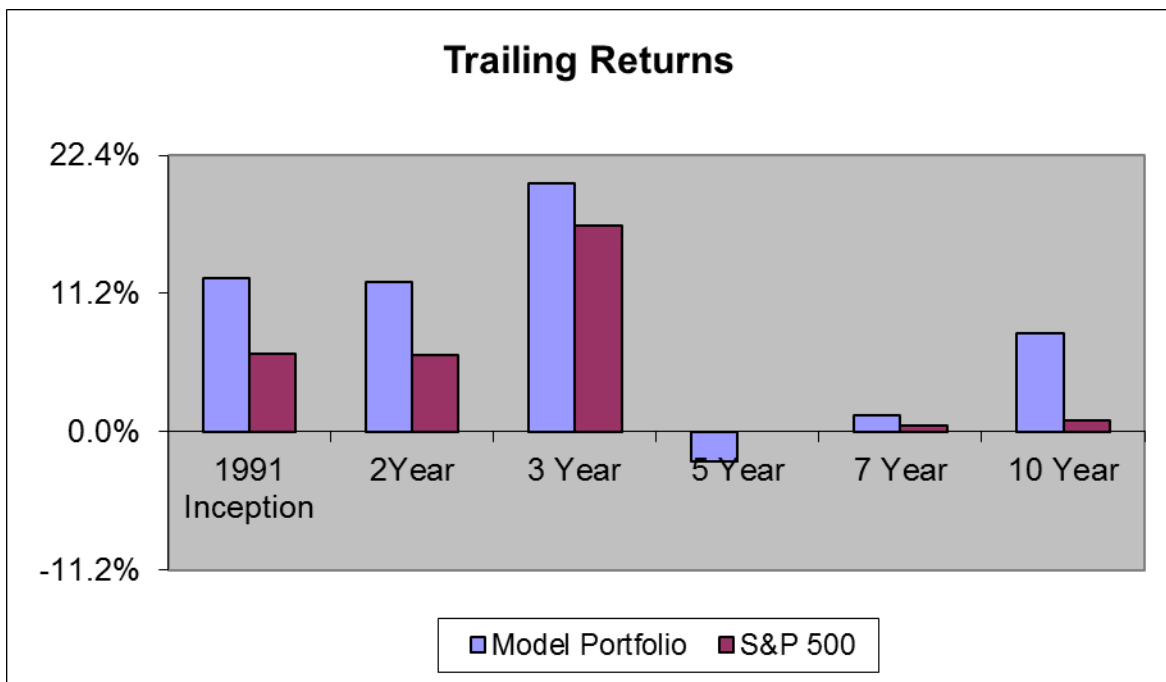
Note:

- 1- Adams Financial Concepts (AFC) Managed Accounts results are net of all fees and expenses. The results are net, net, net.
- 2- AFC Managed Accounts returns include all active accounts as well as all closed accounts with the same objective: to beat the S&P 500 over the longer-term (10 years).
- 3- AFC Managed Accounts do not include balanced accounts or fixed income accounts.
- 4- The objective for all AFC Managed Accounts in these tabulations have a common objective: "Beat the S&P 500 over the longer-term (10 years).
- 5- AFC Managed Accounts are concentrated in 8 to 12 securities as opposed to the S&P 500 which is a diversified index. (For further discussion see AFC Investment Philosophy).
- 6- AFC Managed Accounts include capital gains and losses, both realized and unrealized, but do not include the impact of taxes on capital gains.
- 7- AFC Managed Accounts tend to have greater volatility than the S&P 500 Index.
- 8- Minimum Account Size as of 1/1/2008 is \$100,000; Prior to 1/1/2008, the minimum account size was \$50,000. Several long-term clients of A

Michael Adams were allowed to join the Custom Portfolio Wrap program even with less than \$50,000 during 2005 and 2006.

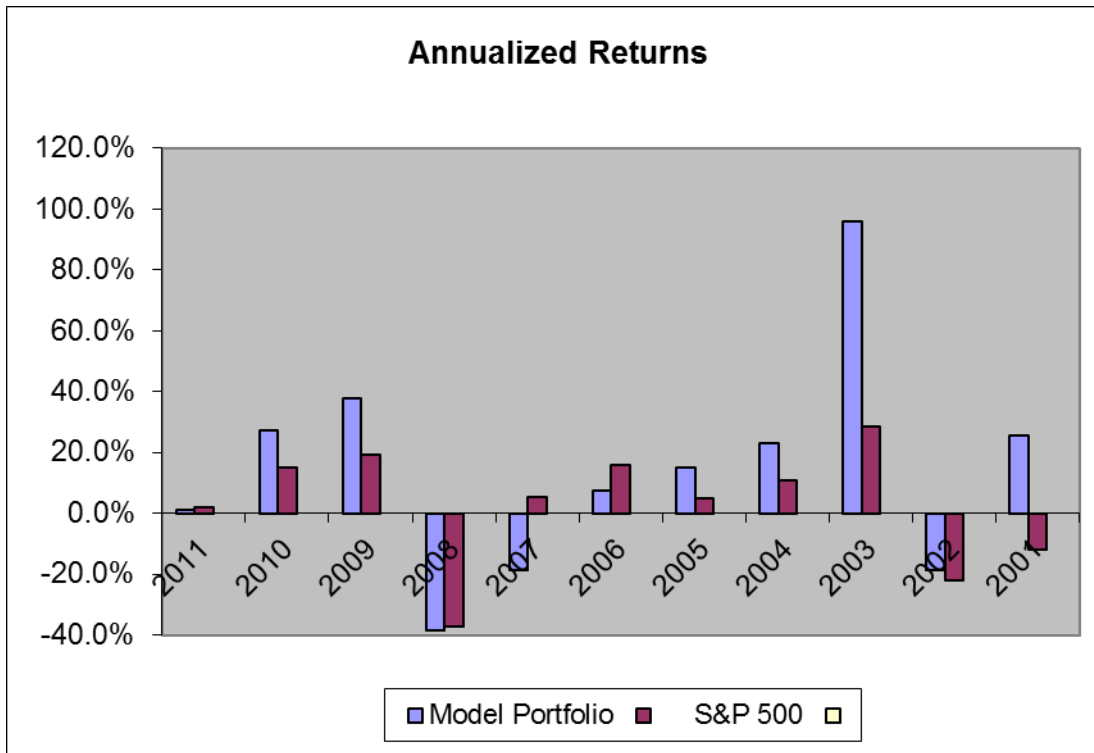
- 9- Past performance is no guarantee of future returns.
- 10- S&P 500 Index includes dividends reinvested.
- 11- This summary does not constitute an offer to sell or a solicitation of an offer to buy any securities or to enter into any investment advisory relationship and may not be relied upon in connection with any offer or sale of securities.

### HYPOTHETICAL MODEL USING ADAMS STRATEGY AND PHILOSOPHY

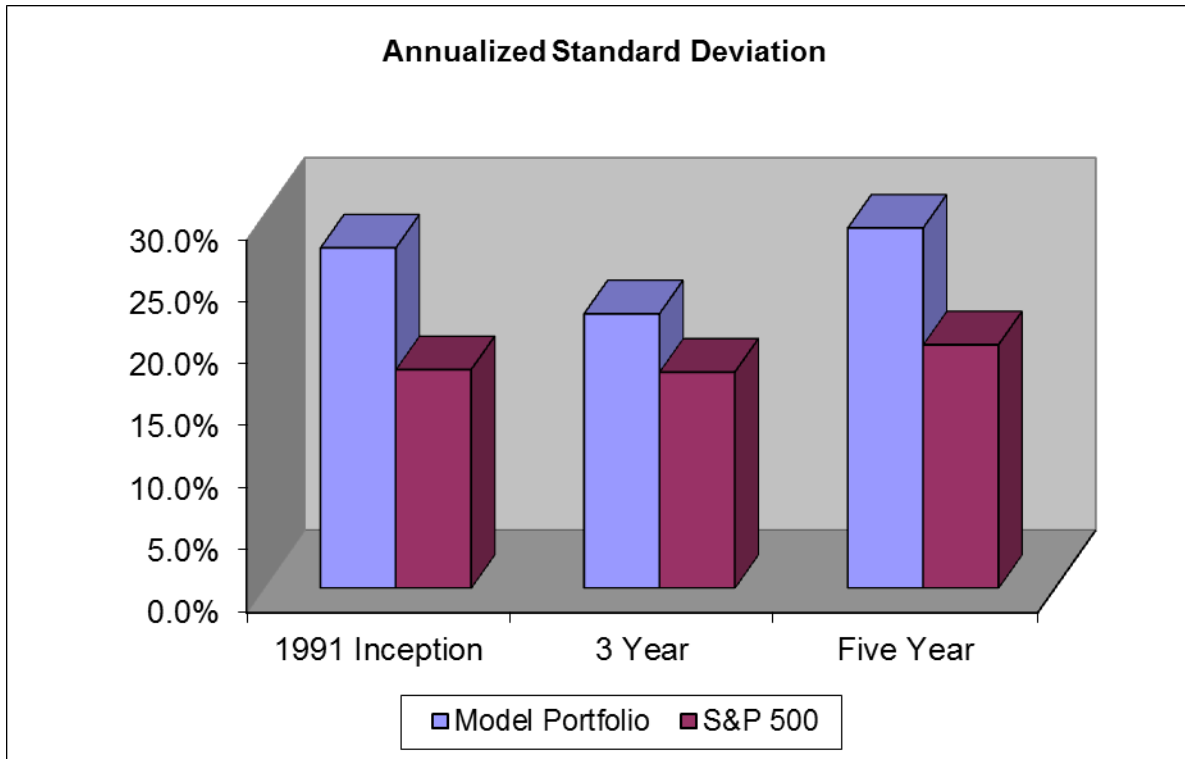


	Model Portfolio	S&P 500
1991 Inception	12.4%	6.3%
2 Year	12.1%	6.2%
3 Year	20.1%	16.7%
5 Year	-2.4%	0.0%
7 Year	1.3%	0.5%
10 Year	8.0%	0.9%

As of 12/31/11



As of 12/31/11	Model Portfolio	S&P 500
2011	1.0%	2.1%
2010	27.3%	15.1%
2009	37.7%	19.3%
2008	-38.5%	-37.0%
2007	-18.7%	5.5%
2006	7.3%	15.8%
2005	15.2%	4.9%
2004	23.2%	10.9%
2003	95.8%	28.7%
2002	-18.6%	-22.1%
2001	25.4%	-11.9%



Annualized Standard Deviation		12/31/2011
As of 6/30/11	Model Portfolio	S&P 500
1991 Inception	27.4%	17.6%
3 Year	22.1%	17.4%
Five Year	29.0%	19.6%

Note: THIS IS A HYPOTHETICAL MODEL.

It is forward looking, which means it is first created and then monitored. Since all Adams Financial Concepts are individually structured to meet client objectives and risk tolerances, no actual portfolio would be a representative model. This hypothetical model is representative of client portfolios. Most, but not all individual equity securities held in actual client portfolios are contained in the hypothetical model portfolio.

1. Results shown are without fees. Deducting maximum fees would reduce the performance shown by 3% annually. With the exception of a \$3.95 per trade handling charge, fees cover all portfolio design, daily portfolio management, trading costs, custody services, performance reporting, individual account performance measurement. Fees are based on assets under management billed to the accounts on a quarterly basis regardless of account activity. Minimum opening account size is \$100,000. No other fees are charged.

2. Actual client portfolio results have been both lesser and greater than those of the model portfolio. You may request a list of all client portfolios showing their performance during the time since clients have been at Adams Financial Concepts. (Client names will not be shown). Those portfolios will be shown as annualized returns in comparison to their primary index.
3. The results shown above are hypothetical and do not represent actual trades.
4. While A Michael Adams has been managing client portfolios for over 17 years, Adams Financial Concepts was formed in January 2005. The results shown in the model portfolio cover the time Michael Adams was with Dain Rauscher, Wachovia, and Adams Financial Concepts.
5. This summary does not constitute an offer to sell or a solicitation of an offer to buy any securities or to enter into any investment advisory relationship and may not be relied upon in connection with any offer or sale of securities.
6. Mid Atlantic Capital Corporation calculated numbers based solely on raw data furnished by Adams Financial Concepts and Mid Atlantic Capital Corporation cannot verify the accuracy of the raw data.
7. The average performance of all client portfolios over the last 8 years at Wachovia and Adams Financial Concepts (for which we have data) is consistent with the model portfolio. The average performance of actual portfolios on an annual basis was within 100 basis points of the mode portfolio less fees.
8. Past performance is not necessarily indicative of future results.

In finance, Standard deviation is a measurement of the volatility (risk) of the accounts. The greater the standard deviation, the greater the fluctuations (risk) will be in the value of the portfolio account.