

MAINSTREET
ADVISORS



November 2, 2018

LETTER FROM THE CEO
John Crosson, Founder and CEO

As you know, the MB/Fifth Third merger is scheduled to close in the first quarter of 2019. In early September, we sent an email to our clients sharing the news that MainStreet Advisors will remain a separately run and separately branded company, and that our team and our investment process will remain in place.

As part of the merger process, in the coming days, you will receive an important mailing from MainStreet Advisors which contains a Letter of Consent. The purpose of the Letter of Consent is to authorize MainStreet to continue providing you with investment advisory services. We ask that you review and return your signed consent no later than 60 days from the date of the letter, to ensure uninterrupted services from us. It is important to note, that because of the nature of the MB/Fifth Third merger, and the impact it has on the ownership structure of MainStreet, affirmative consent is required in order for MainStreet to continue to provide you with investment advisory services. Please reach out to your Portfolio Manager or Relationship Manager if you have any questions regarding the Letter of Consent.

In 2018, MainStreet Advisors proudly celebrated fifteen years in business which is a tremendous milestone for me and for our entire firm. Looking back on our days as a startup business and seeing how we have grown into a nationally recognized investment advisory firm gives me great pride; pride in the accomplishment of building our great firm, and also in sharing this journey with incredible clients and talented team members who have made our success possible.

We are excited about the opportunities that lie ahead as we become part of the Fifth Third family. The pending MB/Fifth Third merger has prompted us to take a deeper dive into the overall structure of our firm and look for areas where we can improve to better serve our clients. For many years, MainStreet operated with a flat organizational structure which served us well. As we have grown, we have recognized an increasing need for more management structure, and as such, we have made the strategic decision to add several key leadership positions. These leadership positions are designed to improve our internal reporting structure, and in turn, help us more efficiently deliver services to our clients.

I will assume the role of CEO, and over time I plan to transition out of the day-to-day management of the firm and into a role as a member of MainStreet Advisors' Board of Directors.

Outlined below are additional changes to our leadership and portfolio management team. I am incredibly proud of our team, and I am excited to share the following:

ALEX URBANI, CFA / PRESIDENT

Alex will take over as President of MainStreet Advisors. Alex joined MainStreet in 2009 and brings a wealth of knowledge to this position. His understanding of our clients and our business makes him well suited to lead our firm in the years ahead. Alex has been a valuable contributor to our growth over the years both in adding new clients, as well as expanding client relationships, and I am confident he will be an outstanding leader of our team.

TOM MCKINSTRY, CFA / CHIEF INVESTMENT OFFICER

Tom joined MainStreet over two years ago and has quickly become a key member of our team. He has done a great job transitioning into MainStreet and collaborating with all areas of our firm. Tom has extensive investment experience and brings tremendous value to our organization. As CIO, Tom will oversee all facets of the MainStreet investment process with respect to asset allocation, fixed income, and equity strategies.

MIKE STEELE / CHIEF OPERATING OFFICER

Mike is being promoted to the role of COO, and he will be responsible for managing the human resources, operations, marketing, technology and compliance functions of the firm, along with managing client relationships. Mike joined MainStreet in 2010 and has been a key member of our team. He has had tremendous success growing client relationships over the years and has an excellent understanding of our firm and the deliverables that are important to our clients.

BRUCE SIMPSON, CFA, CFP® / CHIEF CLIENT OFFICER

Bruce is being promoted to the newly created role of Chief Client Officer. Bruce joined MainStreet in 2014 and has been successful at expanding client relationships. Our clients are the core of everything we do, and the intent of the Chief Client Officer role is to shape our clients' experiences. In his new position, Bruce will work closely with the Portfolio Managers and Relationship Managers to ensure our clients are receiving excellent service. In addition to his CCO responsibilities, Bruce will continue to manage client relationships.

RICK MILTON, CFA / DIRECTOR OF BUSINESS DEVELOPMENT

Rick will take on the role of Director of Business Development. Rick joined MainStreet in 2004 and has been a valuable member of our team. We will look to Rick to create a plan to enhance and improve our sales process. Rick's many years of selling to wealth management professionals will assist our clients in their sales efforts and help drive MainStreet's overall business development. He will also continue to manage client relationships.

DOUG BRILES, CFA / PORTFOLIO MANAGER

Doug will return to the MainStreet Advisors team, having most recently been part of our sister company, Cedar Hill Wealth Management. Doug has been an invaluable resource in his time at both Cambium Asset Management and Cedar Hill and was instrumental in facilitating the merger of those two firms. We are very excited to have Doug back with us at MainStreet.

TONY AUKETT, PORTFOLIO ANALYST

Tony will also be returning to the MainStreet team from Cedar Hill. Tony has been a strong contributor to our analyst team, and we are very excited to have him back with us at MainStreet.

I believe the changes I have outlined above put MainStreet Advisors on a solid foundation for future growth. I have complete confidence in our new management team, and in the talent of our entire firm. I want to personally thank all of our clients for the trust and confidence you place in us. Our outstanding team will continue to work for you to deliver quality investment advisory services, in-depth investment research and marketing and operational services to help you grow and prosper.

Sincerely,

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke extending to the right.

John F. Crosson
Founder and Chief Executive Officer