

DISCLOSURE STATEMENT

SmartAsset Advisors, LLC (“SmartAsset”) and Farr, Miller & Washington, LLC (“Farr Miller”) have entered into an agreement pursuant to which SmartAsset has agreed to refer to Farr Miller prospective clients whom SmartAsset believes may wish to utilize or market the investment advisory services of Farr Miller. In particular, SmartAsset introduces prospective investment advisory clients to Farr Miller and assists Farr Miller in developing relationships with such clients.

SmartAsset and its personnel are not officers or employees of Farr Miller and do not render any investment advice on behalf of Farr Miller. SmartAsset’s services to Farr Miller consist solely of referrals of prospective clients pursuant to the agreement described above. SmartAsset is not authorized to act in any way on behalf of Farr Miller, except in connection with the solicitation activities performed under the agreement described above, and SmartAsset is not authorized to enter into any agreement or undertaking on behalf of the Adviser with any person or organization.

In return for SmartAsset’s referral services, Farr Miller has agreed to pay to SmartAsset a flat referral fee that will range from \$215-\$645, dependent upon the type of referral received by Farr Miller. In addition, Farr Miller pays a fixed monthly fee to SmartAsset to participate in their referral program.

If you decide to have your assets managed by Farr Miller, either directly or through a financial intermediary or financial institution, the fact that Farr Miller is obligated to pay SmartAsset a fee for introducing you to Farr Miller will not result in your being charged investment advisory fees in excess of the rate or level of advisory fees customarily charged by Farr Miller to similarly situated investment advisory clients for providing similar services to comparable accounts, nor will Farr Miller charge you any other amount or fee for the purpose of offsetting its cost of obtaining your account through the introduction of SmartAsset.

SmartAsset has not been authorized to make any representations on behalf of Farr Miller or to bind Farr Miller in any way.

ACKNOWLEDGMENT

The undersigned acknowledges receipt of a copy of Farr Miller Adviser LLC’s written disclosure statement required by Rule 204-3 under the Investment Advisers Act of 1940, as amended, and a copy of SmartAsset’s written disclosure statement which is required by Rule 206(4)-3(b) under the Investment Advisers Act of 1940, as amended.