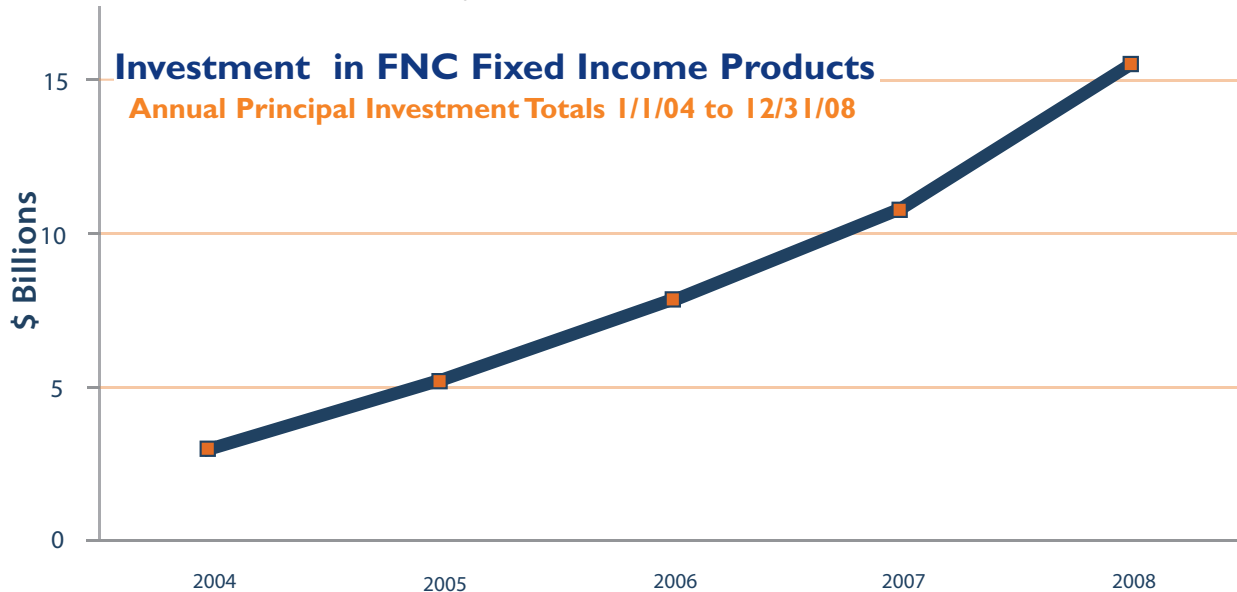


FNC Has Been Helping Clients Meet Their Investment Goals for Twenty-Five Years

In the last five years alone, FNC has invested over \$15 billion for our clients



FNC has served the institutional investment community since 1984. There are three hallmarks that distinguish the FNC market-centric approach:

- **SECURITY.** FNC specializes in the development and distribution of federally insured CDs and other fixed income instruments that seek to maximize return and minimize risk.
- **SERVICE.** At FNC, the client is the focus of every recommendation, every product innovation and every trade.
- **INNOVATION.** FNC offers innovative fixed income products designed to help institutional investors fulfill their mandates more effectively and more efficiently.

With FNC you can enjoy the experience and operational infrastructure of a large financial services provider, together with the personalized service, flexibility and dedication generally found only in a small boutique firm.

FNC could make a significant difference in the effectiveness of your investment program.

Contact us to learn how FNC can help you enhance the safety and security of your investment portfolio.

Financial Northeastern Companies



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