

FIDUCIARY ADVISORS INC.

REGISTERED INVESTMENT ADVISOR

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Todd Grizzle is a fee-based registered investment advisor, working primarily in the area of investment consulting for 401(k), profit sharing and pension plans. Todd has worked in the financial services industry since 1996. A graduate of The University of Missouri at St. Louis with a BA in Business/Finance, he began his financial career at RBG-The Benefits Group LLC. Prior to joining Fiduciary Advisors, Inc. in 2002, Todd was employed at A.G. Edwards where he worked in the mutual fund research department. His team was responsible for the construction and management of discretionary mutual fund portfolios as well as the research, due diligence and monitoring of the firm's recommended mutual fund list.

In 2003, Todd earned the prestigious Chartered Financial Analyst® (CFA®) designation by the CFA Institute. The CFA charter is a globally recognized credential for investment analysis and management. Recipients of the CFA charter have successfully completed a graduate-level, self-study curriculum and series of three examinations that typically require a combined 800 hours of study over a minimum of three years. In 2005, he also received the designation of Accredited Investment Fiduciary (AIF®) from the Center for Fiduciary Studies. The AIF designation represents a thorough knowledge of and ability to apply the Global Fiduciary Standard of Excellence. Todd is currently registered with the U.S. Securities Exchange Commission as an advisor representative, as required under the Investment Advisers Act of 1940.