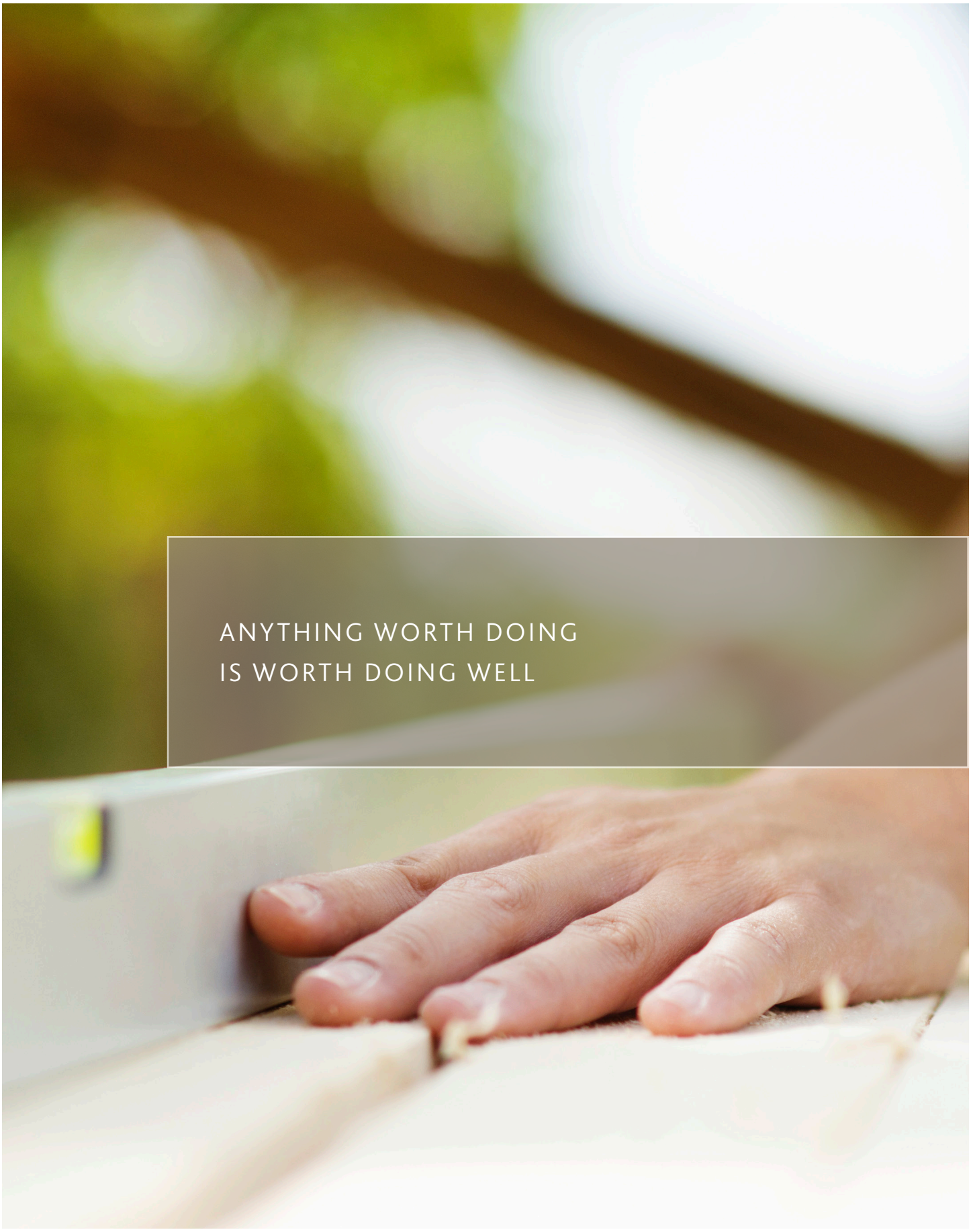


FIDUCIARY SERVICES

A COLLABORATION OF PURPOSE AND PASSION

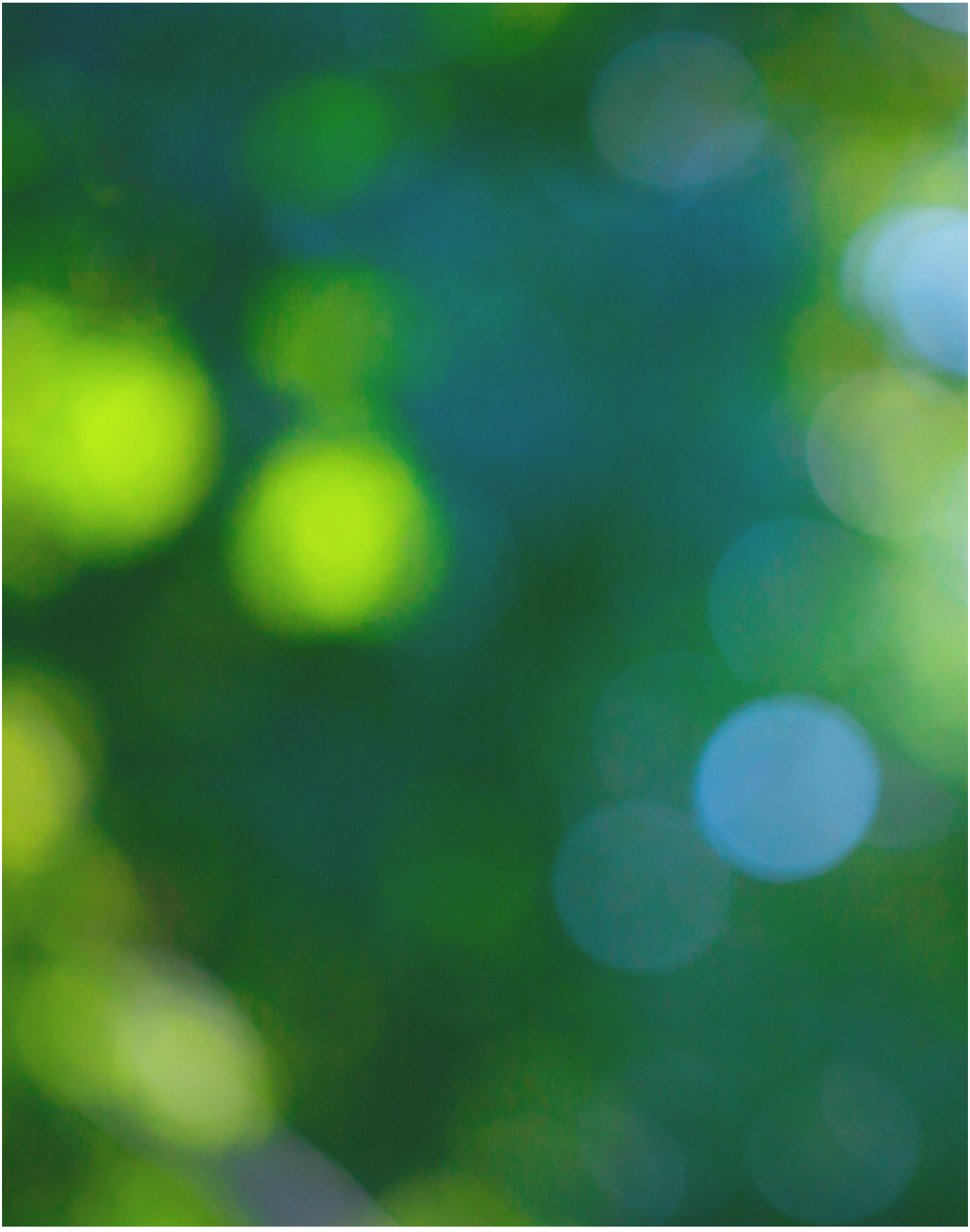

ANYTHING WORTH DOING
IS WORTH DOING WELL

BUILDING WEALTH TAKES TIME AND ENERGY. IT'S ABOUT MORE THAN JUST FULFILLING A NEED, IT'S ABOUT REALIZING A DREAM FOR THE FUTURE. WE BELIEVE BY WORKING TOGETHER WE CAN HELP ACCOMPLISH THAT DREAM.

AT MAINSTREET ADVISORS, WE ARE DEDICATED TO SERVING TRUST AND WEALTH MANAGEMENT PROFESSIONALS. WE BELIEVE WEALTH MANAGEMENT IS MORE THAN A PROCESS; IT'S A RELATIONSHIP, AND WE WORK HARD TO BUILD RELATIONSHIPS AND OFFER SOLUTIONS TO HELP YOU HELP YOUR CLIENTS.

AT MAINSTREET ADVISORS, WE PROVIDE DISCIPLINED PORTFOLIO MANAGEMENT AND COMPREHENSIVE REVIEW TO HELP WEALTH MANAGEMENT PROFESSIONALS WORK TOWARD REALIZING THEIR CLIENT'S INVESTMENT GOALS.

WE RECOGNIZE THE IMPORTANCE OF DEVELOPING A STRONG RELATIONSHIP AND UNDERSTANDING YOUR CLIENTS INVESTMENT GOALS. WE ALSO UNDERSTAND THAT PORTFOLIO MANAGEMENT DOESN'T JUST HAPPEN. IT REQUIRES ATTENTION, SKILL, AND CONTINUOUS CARE. OUR TEAM OF DEDICATED INVESTMENT PROFESSIONALS IS HERE TO ASSIST WITH ALL OF YOUR INVESTMENT NEEDS.

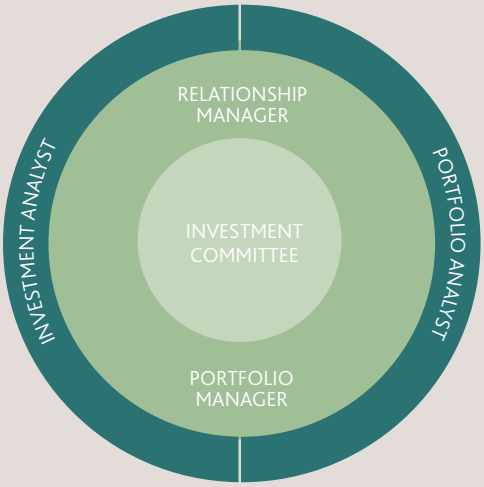




BUILD A STRONG FOUNDATION

OUR TEAM

OUR PORTFOLIO MANAGEMENT TEAM IS COMPRISED OF RELATIONSHIP MANAGERS, PORTFOLIO MANAGERS, PORTFOLIO ANALYSTS, AND INVESTMENT ANALYSTS. OUR TEAM HAS DEEP INDUSTRY EXPERIENCE AND SEVERAL MEMBERS HOLD ADVANCED DEGREES AND CERTIFICATIONS INCLUDING CHARTERED FINANCIAL ANALYST, MASTER OF BUSINESS ADMINISTRATION, AND CERTIFIED FINANCIAL PLANNER.



MAINSTREET ADVISORS USES A TEAM APPROACH TO PORTFOLIO MANAGEMENT. EACH TEAM MEMBER PLAYS AN IMPORTANT ROLE IN PLANNING, REVIEWING, AND MONITORING PORTFOLIOS THROUGHOUT THE INVESTMENT CYCLE. OUR TEAM COLLABORATES TO PROVIDE THE MOST COMPLETE INVESTMENT ADVICE.

RELATIONSHIP MANAGERS
A MainStreet Advisors client is assigned a Relationship Manager to communicate with clients regarding expectations and service standards. Your Relationship Manager strives to understand your business needs by building and maintaining an ongoing relationship. Relationship Managers are a resource for the bank on MainStreet Advisors' strategic vision, products and services, and they work closely with the bank to assist with ongoing business needs.

PORTFOLIO MANAGERS
A MainStreet Advisors client is assigned a dedicated Portfolio Manager to provide seamless communication. Your Portfolio Manager works with the Portfolio Analysts to keep portfolios in line with investment objectives and our current recommendations.

PORTFOLIO ANALYSTS
Our Portfolio Analysts are a team of professionals who work closely with the Investment Analysts and Portfolio Managers. Portfolio Analysts monitor portfolios to follow requirements set forth in each clients' investment policy statement.

INVESTMENT ANALYSTS
Our Investment Analysts are dedicated to working with the outside investment resources of MainStreet Advisors. This team analyzes existing investment recommendations for adherence to our strict criteria. Another function of this group is to look for new investment ideas to gain exposure to various asset classes.

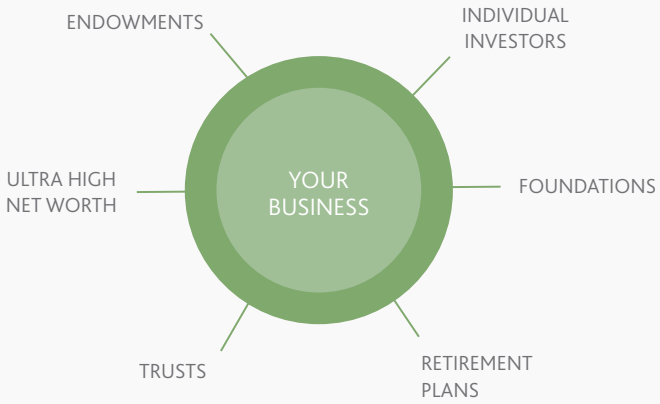
INVESTMENT COMMITTEE
Our Investment Committee is a team of seasoned investment professionals who meet regularly to review our approved list of securities, sector weights, asset class allocations, and performance. This team shapes the direction of our investment strategies based on the prevailing market information.

OUR CLIENT SERVICE

AT MAINSTREET ADVISORS, WE UNDERSTAND EACH OF YOUR CLIENTS HAS UNIQUE INVESTMENT NEEDS AND OUR FIRST STEP IS UNDERSTANDING THOSE NEEDS.

We work closely with clients to understand their investment goals and objectives. We begin by analyzing each client's investment needs through the use of our Investment Questionnaire. The Investment Questionnaire helps the portfolio manager understand the client's investment goals and risk tolerance. These goals will provide direction for the investment policy statement and help us create an investment portfolio that accurately fits each client's objective. We also believe it is important to regularly review the investment policy statement objectives and adjust those strategies as your client's needs, lifestyle situations, and goals evolve.

Throughout the relationship, we work with you to develop a full understanding of your client's investment policy statement and to assess their goals and risk tolerance.



OUR PORTFOLIO SERVICES

WE OFFER CLIENTS A BROAD RANGE OF INVESTMENT PORTFOLIO MODELS DESIGNED TO FIT THE DIVERSE NEEDS OF YOUR CLIENTS.

Our Portfolio Management Solutions are a suite of investment products which are available for all account sizes with varying levels of customization. Whether large or small, we have the tools that can help you help your clients.

FAP

FUND ALLOCATION PORTFOLIOS

Our FAP is constructed using a combination of mutual funds and ETFs or entirely of ETFs, dependent upon client circumstances. This platform provides access to MainStreet Advisors' Socially Responsible Investment (SRI) portfolios that cater to environmental or social concerns.

SAM

SEPARATE ACCOUNT MANAGEMENT

Our SAM model is our most customized solution to manage client assets. The SAM platform provides clients with access to a customized large cap strategy of individual securities, complemented with allocation to numerous asset classes for broad diversification.

MS

MANAGER SELECT

Manager Select is MainStreet Advisors separately managed account platform specifically designed for high net worth clients. MS offers access to professional institutional portfolio managers.

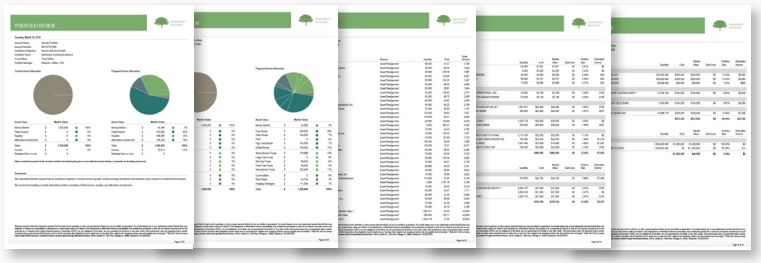
TYPICAL CLIENT	FAP	SAM	MS
$0K-$500K	●		
$500K-$10MM	●	●	
$10MM+		●	●
INVESTMENTS	Combination of mutual funds, exchange traded funds (ETFs) and exchange traded notes (ETNs) fueled by the MainStreet Advisors monthly Asset Allocation Portfolios.	Combination of individual securities, mutual funds, exchange traded funds (ETFs) and exchange traded notes (ETNs) fueled by the MainStreet Advisors monthly Asset Allocation Portfolios.	Access to third party managers with investments in individual securities managed to MainStreet Advisors monthly Asset Allocation Portfolios.
FUNCTIONALITY	Accounts are reviewed based on an appropriate schedule determined by the client. Investment changes are recommended throughout the year at both the individual account level and at the institution level with clients maintaining trading discretion. Client maintains custody, operations, trading platform selection, and accounting system preference.		

OUR CLIENT COMMUNICATION

OPEN AND FREQUENT COMMUNICATION IS AN IMPORTANT PART OF OUR OVERALL RELATIONSHIP.

We recognize the importance of establishing regular and seamless communication between our clients and our team. With our team-based approach to portfolio management, each team member plays an important role in the planning, development, and implementation of each investment portfolio strategy. Our team collaborates to provide clients with timely communication and investment advice.

Our comprehensive investment solutions are designed to accommodate a variety of investment needs and help clients achieve their investment goals.



PORTFOLIO REVIEWS

We conduct reviews of client portfolios to evaluate portfolio composition and address issues relating to asset allocation and valuation.



OPERATIONAL DOCUMENTS

We provide reports which clients can use in support of their operational needs.



RESEARCH WIRES

Our Research Wires are periodic communications designed to inform clients of changes in our investment opinions.


FOCUS ON YOUR GOALS

A STRONG PARTNER

WE RECOGNIZE THAT IN TODAY'S COMPETITIVE ENVIRONMENT, GAINING NEW CLIENTS AND DEVELOPING A HEALTHY, GROWING BUSINESS ARE MORE IMPORTANT THAN EVER.

MainStreet Advisors provides the tools you need to help you build strong client relationships and help you grow your business.



FINANCIAL MARKET UPDATE

A weekly publication offering a snapshot and overview of the past week's economic and investment activity.



MARKET REVIEW / MARKET ANALYSIS

A periodic publication which provides an overview of recent market activity across various asset classes.

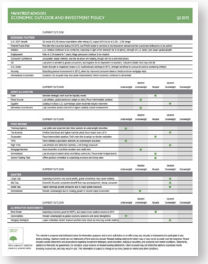






BROCHURES

Our brochures help convey important concepts and cover an array of investment topics.



ECONOMIC OUTLOOK & INVESTMENT POLICY

Designed to summarize our current outlook and our weighting in each asset class.



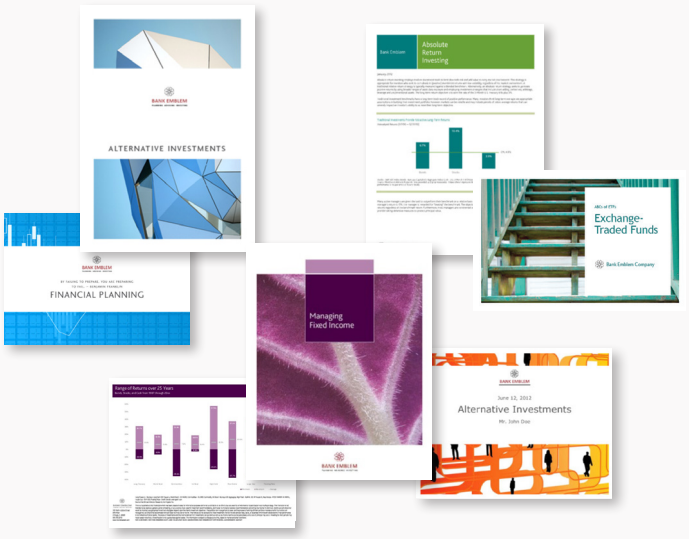
RESEARCH WIRES

Our Research Wires are periodic communications designed to inform clients of changes in our investment opinions.

A STRONG PARTNER

IN ADDITION TO OUR OWN MARKETING MATERIALS, MAINSTREET ADVISORS ALSO OFFERS YOU THE ABILITY TO PRIVATE LABEL MATERIALS WITH YOUR OWN BRAND.

In order to help you market your business, we have developed a comprehensive array of marketing materials covering a variety of investment topics. Our private label marketing materials are available for an additional fee. Pricing can be found on MSAmarketingtools.com.



OUR PROFESSIONALLY DESIGNED MARKETING MATERIALS PUT YOUR BRAND TO WORK.



A DISCIPLINED PROCESS

OUR PROCESS

OUR INVESTMENT PROCESS BEGINS WITH A PLAN. WE EVALUATE POTENTIAL OPTIONS AND WE WEIGH THE RISKS AND REWARDS. THEN WE NARROW DOWN THE CHOICES ACCORDING TO OUR CRITERIA.

Our Portfolio Management Solutions have been developed to offer portfolio choices and to help your clients meet their investment objectives. As we work closely, we assist in developing and evaluating investment goals.

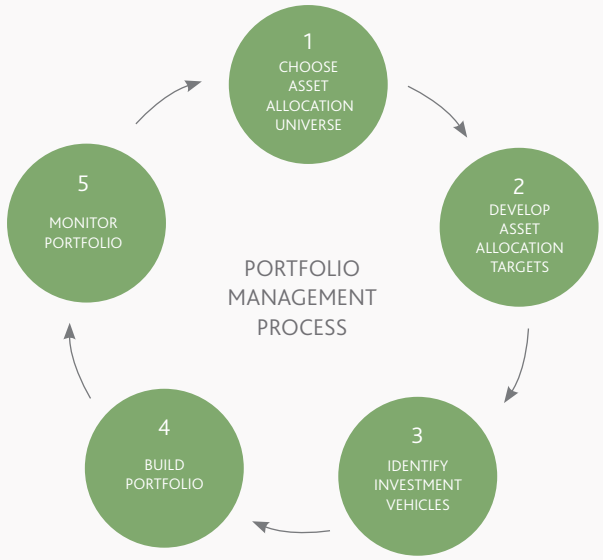
WE TAKE INTO CONSIDERATION THE FOLLOWING CRITERIA

- RETURN EXPECTATION
- CAPITAL PRESERVATION
- RISK TOLERANCE
- TIME HORIZON
- INCOME REQUIREMENTS
- UNIQUE CIRCUMSTANCES AND PREFERENCES

OUR PROCESS

MAINSTREET ADVISORS' INVESTMENT PROCESS PROVIDES THE FOUNDATION OF A DISCIPLINED INVESTMENT STRATEGY.

Our team-based approach is an integral part of our portfolio management strategy and provides the platform upon which our investment decisions are made.



MAINSTREET ADVISORS EMPLOYS FIVE STEPS TO ITS INVESTMENT MANAGEMENT PROCESS.

1 CHOOSE ASSET ALLOCATION UNIVERSE

2 DEVELOP ASSET ALLOCATION TARGETS

3 IDENTIFY INVESTMENT VEHICLES

4 BUILD PORTFOLIO

5 MONITOR PORTFOLIO

OUR RESEARCH

MAINSTREET ADVISORS CONDUCTS THOROUGH RESEARCH AND ANALYSIS IN EVALUATING AND IMPLEMENTING INVESTMENT STRATEGIES. OUR RESEARCH COVERS ASSET ALLOCATION, EQUITIES, FIXED INCOME, AND FUNDS.

Each of our investment decisions is supported by research and documentation. Our research personnel regularly monitor the markets both through internal research and external research to support the investment decision-making process.

INCLUDED AMONG THE RESEARCH TOOLS WE PROVIDE OUR CLIENTS ARE:

APPROVED LISTS
Timely information on each stock's performance in a concise report that can serve as a tool for your Trust Committee.

MODEL PORTFOLIOS
Offer analysis of portfolio statistics, style allocation, performance, and composition to provide information necessary to stay on top of a strategy.

EQUITY REPORTS
Provide detailed data and equity research information with respect to performance and fundamentals.

FUND REPORTS
Comprehensive details on each fund including fund strategy, fundamentals, performance, portfolio composition, estimates for maximum short and long-term gains, and news.

TAX REPORT
Detailed report offering estimated capital gains information as provided by fund companies. Includes range estimates for maximum short and long-term gains.

TARGETS AND GUIDANCE
Summarize guidance on our economic outlook for our approved securities.

OPERATIONS SHEETS
Detailed list of key operational information including CUSIP, ticker, and expense ratio, broken down by asset class for ease of use.

ALLOCATION REPORTS
Summarize allocations for each of our five investment objectives. Includes both asset and fund allocations.

ASSET ALLOCATION PORTFOLIOS
Outline our Active Asset Allocation Strategy for five distinct investment objectives. Provide guidance on asset class weightings in today's market environment.

AT MAINSTREET ADVISORS, WE UNDERSTAND THAT PORTFOLIO MANAGEMENT DOESN'T JUST HAPPEN. IT REQUIRES ATTENTION, SKILL, AND CONTINUOUS CARE. WE BUILD RELATIONSHIPS AND OFFER SERVICES TO HELP YOU GROW YOUR BUSINESS.



AT MAINSTREET ADVISORS,
YOU CAN EXPECT

- EXPERIENCED INVESTMENT PROFESSIONALS
- DEDICATED CLIENT SERVICE
- EFFECTIVE COMMUNICATION
- DISCIPLINED INVESTMENT PROCESS
- IN-DEPTH INVESTMENT RESEARCH
- PROFESSIONAL MARKETING SUPPORT

MainStreet Investment Advisors, LLC is an investment adviser registered with the Securities and Exchange Commission and a wholly owned subsidiary of Fifth Third Bank, National Association (the Bank). The material has been prepared or is distributed solely for information purposes and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. This presentation is not intended to be used as a general guide to investing, or as a source of any specific investment recommendations, and makes no implied or express recommendations concerning the manner in which any client's account should or would be handled, as appropriate investment strategies depend upon the client's investment objectives. The portfolio risk management process and the process of building efficient portfolios includes an effort to monitor and manage risk, but should not be confused with and does not imply low or no risk.

Traditional and Efficient Portfolio Statistics include various indices that are unmanaged and are a common measure of performance of their respective asset classes. The indices are not available for direct investment. Past performance is not indicative of future results, which may vary. The value of investments and the income derived from investments can go down as well as up. Future returns are not guaranteed, and a loss of principal may occur. Investing for short periods may make losses more likely. Diversification does not ensure a profit and may not protect against loss, including loss of principal.

The opinions expressed are those of MainStreet Advisors. This information is subject to change at any time, based on market and other conditions. The information presented has been obtained with care from sources believed to be reliable, but is not guaranteed. Member and/or officers may have material ownership interest in investments mentioned. Any investments purchased or sold are not deposit accounts and are not endorsed by or insured by the Federal Deposit Insurance Corporation (FDIC), are not obligations of the Bank, are not guaranteed by the Bank or any other entity and involve investment risk, including possible loss of principal. MainStreet Advisors and "Bank" are independently owned and operated. BRFID001_121223

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