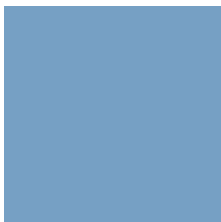
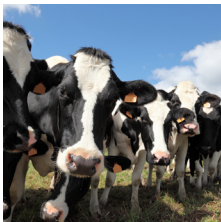
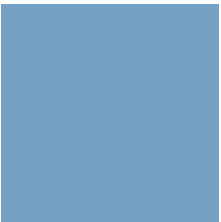
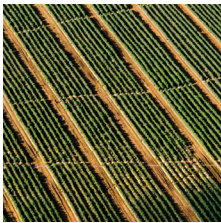
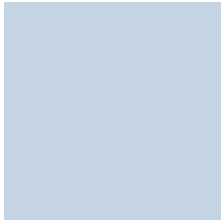
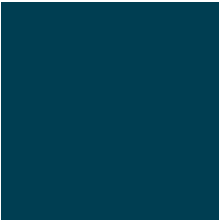
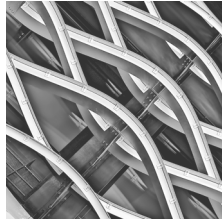
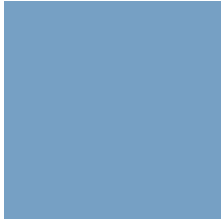


FROST, PLLC
Certified Public Accountants



MEET FROST

We believe in continually moving you forward.

In 1974, our founding partner formed Frost with the goal of providing personalized, high-quality financial services, combined with reliable advice that our clients can count on.

We understand that your desire to expand and evolve your business requires professional partners who can match your dedication to your core values. These partners should also understand the intricacies and unique challenges facing today's businesses. That's where we come in.

Through close relationships with our clients, Frost delivers **quality audit services and individually tailored tax planning strategies that take advantage of our unmatched experience.** Frost's engagement team continually leverages their years of collective accounting and business advisory experience, as well as our membership with the BDO Alliance.

OUR COMMITMENT TO YOUR SUCCESS

We measure our success by the success of our clients.

That's why our team of professionals dedicate themselves to specific service areas and industry expertise. Our combined service areas include, but are not limited to:

- » Income Tax Planning & Preparation
- » Audit & Assurance Services
- » Business Advisory Services
- » Estate & Succession Planning Services
- » Business Valuation & Litigation Support
- » Retirement Plan Administration
- » Animal Welfare Auditing



FROST BY THE NUMBERS

156 Staff

100 Professional Staff

19 Partners

7 Offices: Little Rock, AR
Fayetteville, AR
Raleigh, NC
Naples, FL
Scottsdale, AZ
Yuma, AZ
Denver, CO

Frost represents a diverse group of organizations designed to meet the changing needs of our clients.

The group of entities and divisions include:

Frost, PLLC

- » Certified Public Accountants
- » Valuation and Litigation Services

Frost, PLLC Consultants

- » Cost Segregation
- » Strategic Planning
- » Insurance Consulting

Frost, PLLC Retirement Services

- » Benefit Plan Administration
- » Audits and Design

Frost, PLLC Risk Assurance Services

- » Internal Audit and Risk Assurance

Frost, PLLC Small Business Services

- » Bookkeeping and Payroll

Frost is an independent member of the BDO Alliance USA. The BDO Alliance USA is a nationwide association of independently owned local and regional accounting, consulting and service firms with similar client service goals.



EXPERIENCE YOU CAN TRUST

- » Frost serves clients across the United States and internationally.
- » We assist our clients in building and preserving wealth by providing worldwide access to specialists, knowledge, and the highest quality personal service.
- » With decades of experience, Frost is committed to providing specialized accounting services to numerous organizations in a wide variety of industries.
- » We are consistently named one of the top 25 accounting firms in the country, according to INSIDE Public Accounting's (formerly Bowman's) "Best of the Best".
- » Frost's teams perform their work with maximum cost effectiveness.
- » We provide highly specialized services utilizing our diverse expertise to bring unparalleled consulting services to our clients.
- » Frost's extensive experience in dealing with the Internal Revenue Service ("IRS") results in a track record of successfully defending countless cases of this nature during examinations by the IRS.



TAX SERVICES

Frost provides specialized and proactive tax compliance and planning services to our clients.

Tax compliance services include preparation of federal and state income tax returns. Several of our clients have their own internal tax departments that prepare tax returns. For those clients, we review the client's prepared tax returns to ensure they are utilizing accounting methods for the maximum return on their investments.

- » We prepare returns for filing in over 48 states, numerous local tax jurisdictions, and internationally.
- » Our tax personnel utilize technology to maximize the overall efficiency and effectiveness of the tax return preparation process.
- » In cases where an audit has been conducted, tax personnel will transfer data obtained during the audit process to eliminate duplicate procedures, thereby reducing costs and time demands on client personnel.



STATE AND LOCAL TAX COMPLIANCE SERVICES

The engagement team at Frost can help you with planning opportunities and tax saving strategies unique to your industry.

With the growing risk of high audit assessments, our engagement team can offer high-value services including:

Credit or Penalty Reviews

We use questionnaires and specific procedures to determine whether additional credits are available to you or if you are exposed to penalty risk in your state and local tax positions.

Nexus Reviews

We will walk you through the filing requirements of the states where you operate to determine whether you must report to taxing authorities. We can assist your personnel in responding to correspondence from the state regarding nexus issues. Oftentimes, nexus questionnaires are disseminated by private companies on contract to government agencies. We review responses before the nexus questionnaire is returned to limit jurisdictional liability.

Property Tax Consulting

We can assist you with valuation issues and protest, fee-in-lieu analysis and implementation, exemption implementation and consulting, hearings, appeals and other assistance.

ASSURANCE SERVICES

Frost's financial statement audit approach is based upon years of experience with a variety of industries.

Our audit methodology is a risk-based approach whereby we utilize our knowledge and experience to develop audit procedures focusing on critical audit areas. An experienced assessment of risk is integral to an efficient and productive financial statement audit.

Frost's approach is designed to provide year-round services to our clients. It consists of planning, interim, year-end and reporting phases. All phases include the involvement of each member of the client service team.



The Planning Phase

During the planning phase, we will:

- » Discuss goals and strategies with members of management
- » Evaluate our understanding of your control environment
- » Identify critical audit areas
- » Finalize our audit strategy document and tailored audit programs



The Interim Phase

The interim phase is one of the most important phases of an audit that can improve the efficiency of your organization. During the interim phase, we will:

- » Analytically review interim results
- » Perform detailed testing and documentation of your internal control systems



FROST, PLLC
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ASSURANCE SERVICES

The Interim Phase Continued

- » Provide management letter comments
- » Update planning documentation



The Year-End Phase

The year-end phase of our audit consists of:

- » Analysis
- » Substantive testing
- » Accuracy of financial statements
- » Final review of valuation methodologies
 - Valuation of finished product items
- » Normal substantive audit procedures



The Reporting Phase

The reporting phase is the culmination of each of the previous phases and results in the issuance of :

- » Our opinion on your financial statements
- » Other reports
- » Meeting with management for review

Upon the completion of the reporting phase, we will continue to cycle and begin the planning phase for the next year's audit. Perhaps, the most important aspect of our audit is the communication letters we issue your organization at the end of the engagement. It is Frost's belief that no engagement is complete unless the service provides you with a management tool for planning for the future.

A few examples of our recommendations include:

- » Assessment of new and pending financial pronouncements and their impact on the financial statements.
- » Assisting in the evaluation of and the accounting for purchases and acquisitions, which can strengthen your balance sheet.
- » Education on the latest business risks such as information security enhancements, disaster recovery, and new fraud schemes to help protect your organization owners, board members, and management.

STRATEGIC SERVICES

Understanding the value of your business, optimizing your potential with the right business structure, and designing creative options for strategic capital investment will help drive your success.

Frost's Strategic Services Group offers clients diverse, practical experience, and specialized industry knowledge from our team of advisors. We support countless privately-held and public companies, entrepreneurs, equity and debt investors and lending institutions, developing a unique suite of extensive solutions in corporate finance and structure, advising on M&A transactions, valuing closely-held businesses and fractional business interests, and addressing complex litigation matters. Our team members hold many professional designations including Chartered Financial Analyst (CFA®), CPA/ABV/CFF (Certified Public Accountant/Accredited in Business Valuations/Certified in Financial Forensics), CVA (Certified Valuation Analyst), and CFE (Certified Fraud Examiner). These designations, combined with our varied experience and training, prepares our experts to provide you with comprehensive analyses, sound corporate structuring solutions, and a well-reasoned litigation services to support your strategic objectives.

We are often asked to independently review cases to determine both values and damage amounts from an independent perspective. We are proficient at delivering expert testimony and consulting services in legal matters; we've served as court-appointed special masters, and we're adept at providing assistance in cases involving family law, fraud investigations, and large, complex commercial litigation.

BUSINESS VALUATION SERVICES

Understanding the value of your business is important whether you are growing your business, selling it, or developing a succession plan.

Our multi-disciplined valuation team is here for you. We support businesses ranging from small to large, public or private. The complex world of business valuation is constantly changing and we are here to help you navigate the issues ranging from tax compliance, financial reporting, shareholder disputes to Employee Stock Ownership Plans (ESOPs) and bankruptcy – and everything in between.

With broad experience and training, our business valuation experts are prepared to assist you with:

- » Gift & Estate Planning & Taxation
- » Transaction & Advisory Services
- » Mergers & Acquisitions
- » Shareholder & Partner Disputes
- » Financial Reporting
- » Regulatory & Compliance Advisory
- » Marital & Business Dissolution
- » Strategic Planning & Modeling
- » Corporate Finance Structuring
- » Buy/Sell Agreements
- » Bankruptcy & Restructuring
- » Solvency & Opinions
- » Exit Strategies/ Succession Planning



LITIGATION SERVICES

Analyzing and evaluating evidence can be a daunting task. Our professionals will help you navigate the road of litigation and dispute resolution as an expert witness or in an advisory role.

We bring significant experience to this complex process, allowing us to help you move forward with confidence. Our team is comprised of individuals who have earned designations including Certified Public Accountants (CPA), Accredited in Business Valuation (ABV), Certified Valuation Analyst (CVA), Master Analyst in Financial Forensics (MAFF), Certified Fraud Examiner (CFE), Certified in Financial Forensics (CFF), and Chartered Financial Analyst (CFA®).

Law firms call on us for our forensic accounting, economic damages, and valuation expertise. Our litigation support team are experts when it comes to serving as litigation consultants, delivering expert witness testimony, and serving as court appointed special masters. Our litigation services engagements include, but are not limited to:

- » Lost Profits/Economic Loss Damages
- » Family Law Matters
- » Breach of Contract/Non-compete Agreements
- » Breach of Fiduciary Duty
- » Accounting/Professional Services Malpractice
- » Business Interruption/Insurance Claims
- » Fraud and Internal Process Investigations
- » Post Acquisition Disputes
- » Securities Damages
- » Shareholder Disputes
- » Intellectual Property Infringement
- » Theft of Trade Secrets
- » Franchise/Distributor Disputes
- » Alter Ego



CONSULTING SERVICES

Utilizing years of experience in a wide range of industries, Frost offers various consulting services to assist our clients in meeting the needs of today's competitive marketplace.

Strategic Services and Planning for Success

Managing day-to-day operations consumes the attention and resources of businesses. Developing new opportunities and maximizing the return on capital is a priority for business owners. The resources of a business can be stretched thin while developing strategic plans for long-term success. Through our Strategic Services Division, we help our clients capitalize on their strengths and identify weaknesses.

Planning and business management services include:

- » Risk assessment services
- » Internal control process studies
- » Performance measurement services
- » Feasibility studies
- » Business plan development and stress testing
- » Profit enhancement studies
- » Strategic plan implementation and monitoring
- » Internal audit services
- » Asset protection planning
- » Executive compensation

Growth Strategy

In today's business environment of growth and consolidation, our clients must have a growth strategy to survive. Industry knowledge is a vital component in the development and implementation of any growth plan.

Merger and acquisition services include:

- » Developing acquisition targets by region and market
- » Performing due diligence on acquisition candidates
- » Valuing target and business segments
- » Tax planning for the identified transactions

Exit Strategy

At some point in time, business owners need an exit strategy, whether through generational transfers or the sale of all or a segment of the business. Our job is to help devise a personalized exit strategy, maximizing benefits for our clients, their families and employees.

Exit strategy consulting is comprised of the following:

- » Sale and disposition services
- » Business succession planning
- » Personal wealth services
- » Estate and gift tax planning
- » Public stock offerings

CONSULTING SERVICES

Generally, when businesses purchase or build buildings, the costs are allocated between two categories: land and building.

Cost Segregation Studies

Cost segregation studies make it possible for taxpayers to accelerate depreciation deductions by identifying and further segregating nonstructural building costs and land improvement costs to equipment categories.

Items such as landscaping, site fencing, parking lots, security equipment and overhead hoists are just a few examples of nonstructural building and land improvement costs. These items have much shorter depreciable lives than the assigned 39-year life for nonresidential real property.

Cost segregation studies can be performed on purchased or constructed buildings placed in service as far back as 1987. In the first four years following a cost segregation study, your organization may realize a dramatic cash flow increase in the form of immediate tax benefits.



CONSULTING SERVICES

Through our association with these privately or closely held clients, we often find that the owners can benefit from our personal financial planning services.

Personal Financial Planning Services

Personal financial planning extends beyond traditional income tax compliance, and encompasses all aspects of an individual's financial profile.

Individuals can dramatically improve their financial condition by undertaking a comprehensive personal financial plan to maximize their wealth. A carefully constructed plan can mean the difference between a comfortable retirement and an unsettled future.

Our personal financial planning services include:

- » Income tax planning
- » Cash flow planning and budgeting
- » Investment planning
- » Estate planning
- » Retirement planning
- » Risk management planning
- » Life insurance planning
- » Business succession planning

EMPLOYEE BENEFIT SERVICES

Unlike most other accounting firms who provide employee benefit plan services on a part-time basis using professionals from other service lines, Frost has recognized the importance of this practice area and has invested in a group of full-time, dedicated professionals.

We provide services to approximately 70 plans including:

- » Health and welfare
- » Defined contribution
- » Defined benefit
- » Employee Stock Ownership Plans (ESOP)
- » Qualified Employee Savings Plans (QESP)
- » Plans with Securities and Exchange Commission filing requirements

Frost is a member of the American Institute of Certified Public Accountants (AICPA) Employee Benefit Plan Audit Quality Center, which requires its members to obtain specialized training and to establish programs and policies relating to employee benefit plan audits. Additionally, member audits are periodically reviewed by other specialists within the AICPA translating to both value and savings to our clients.



CYBER ADVISORY SERVICES

Are you prepared for a cyber-attack?

You can trust Frost, PLLC to create a tactical, operational and strategic approach to your employee cybersecurity training that is adapted to meet the specific threats to your company and industry.

Our cybersecurity training utilizes a mixture of in-person and online classes - along with simulated attacks - to help build awareness with your employees. Frost, PLLC leverages their extensive accounting and business experience to provide training that extends beyond traditional training to address the risks at company level - not just as it pertains to IT. We work with you to ensure our training plan meets the unique risks including multiple locations, regulatory requirements, business demands and employee exposure risks.

Specifically, our training program focuses on the following simulated attack types:

- Unlimited Phishing Email Campaigns
- Unlimited Vishing Campaigns (Phone Calls)
- USB Drop Campaigns

Our goal is to provide you with a customized program that meets your needs and goals for cybersecurity, educating your IT experts and lessening the exposure of the company as a whole.

Call us today!



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