



Investment Advice & Wealth Management



WORRY FREE
INVESTING



V2 financial
Group, LLC



Venkata Vedam & Venkat Krishnamurthy

Welcome to V2 Financial Group, LLC. We're here to help you manage your money, achieve your financial goals, and make your life better.

We are a registered investment advisory firm serving any client looking for quality investment advice and management. Our firm is not like most other investment advisers. We are independent, with no investment minimums, or ties to a large Wall Street firm. You receive advice unblemished by the conflicts of interest that have plagued Wall Street firms. We are free to recommend the best financial products to help you meet your goals.

As a fiduciary, we are obliged to always act in your best interest. Unlike brokers, we won't make a recommendation just because it is "suitable." We accept a higher burden and only make recommendations if they are in your best interest. In addition, practicing as a fee-only adviser means we do not receive compensation (commissions) based on products that we recommend. There are no hidden fees, no hidden agendas.

Managing your wealth with an overarching strategic plan is critical to successfully achieving your financial goals. Properly managing your wealth requires attention to detail, technical knowledge, and discipline. It requires detailed knowledge of investing, insurance, taxation, and other complex subjects. The key to successful wealth management is selecting the right team of trusted professionals.

At V2, we apply a proprietary model and a rigorous process to manage your wealth. We specialize in building portfolios with low-cost Index Funds and Exchange Traded Funds. You thus have access to a broadly diversified portfolio tailored to your personal risk tolerance, goals and investment horizon, and it is professionally managed on an ongoing basis at a low cost. We combine professional skill and experience with a personal touch to deliver you solutions.

Please read through our brochure and visit our web site at www.v2financialgroup.com. To further assist in your decision making process, we can provide a no-obligation free consultation. We will also follow up with you to see if you have any questions.

Sincerely,

V2 Team



Venkat Krishnamurthy & Venkata Vedam

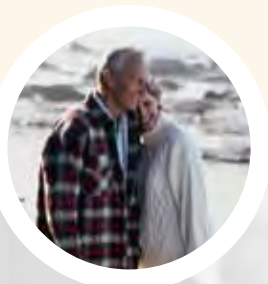
Your Partner In Financial Success

Helping You Achieve Your Goals

Despite making enough money, most people struggle to achieve their long term financial goals. They employ trial and error investment strategies, trying to pick the next hot stock or mutual fund. Lacking a clear investment plan and execution strategy, they often assume more risk than necessary and thereby diminish their chances of achieving their goals.

Every successful investment strategy depends on three things: goals, time horizon and tolerance for risk. You need an investment adviser who will take the time to understand what each of these criteria means to you and then work with you to design an investment strategy as unique as you are.

Successful investors have a well thought out investment plan and strategy, which they execute in a consistent fashion, over the long run. Just as successful athletes have a plan and strategy in place and achieve success with the help of a coach, successful investors need a good investment plan and strategy that they can execute with the help of a good investment adviser.



Suppose you have a busy and successful career. You want to invest wisely, but work and family obligations leave little time to invest in a planned fashion. Maybe you have worked with a stockbroker, but were unhappy with the quality of advice received, the high level of involvement on your part, sales commissions, and apparent conflicts of interest. V2 will build an investment plan for you based on your goals and risk tolerance. Your accounts will be invested in a sophisticated fashion, without conflicts of interest, in a commission-free environment. With discretionary authority, V2 will be able to make decisions on your behalf without your constant involvement.

Planning Toward Financial Independence

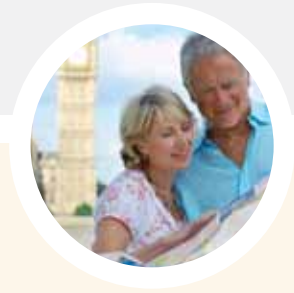
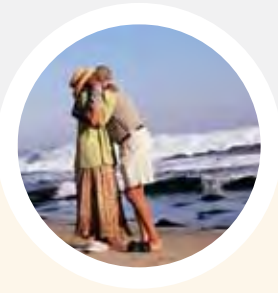
Achieving Financial Success Requires A Disciplined Process

Putting off financial planning is never a good idea. Doing it yourself takes time away from your job and your family, and may mean it won't ever be properly addressed. At V2, we create an investment plan and manage your assets. We're here to help you:

- Identify and quantify your financial goals
- Develop and implement strategies to reach your goals
- Monitor and report on your investments to keep you on plan

We provide expert advice that touches all aspects of your financial life:

- Create an income stream for your retirement
- Fund a child's education
- Build a nest egg to meet expenses through your 70s, 80s, and beyond
- Leave a legacy for the next generation



Implementing Your Investment Strategy

How We Put Your Game Plan Into Action

Once we have a clear picture of where you are going, we draw the roadmap to help you get there by:

Building your portfolio: We create a model portfolio comprised of a broad array of asset classes. When combined, these asset classes are forecasted to meet your savings goals within your risk parameters. You thus have a long-term investment policy that can be implemented with specific investments.

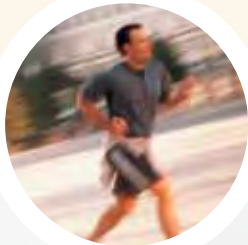
Monitoring your investments: We continuously monitor the progress of your portfolio's performance toward your investment goals, periodically rebalancing and implementing any required changes.

Investing Requires A Steady Approach

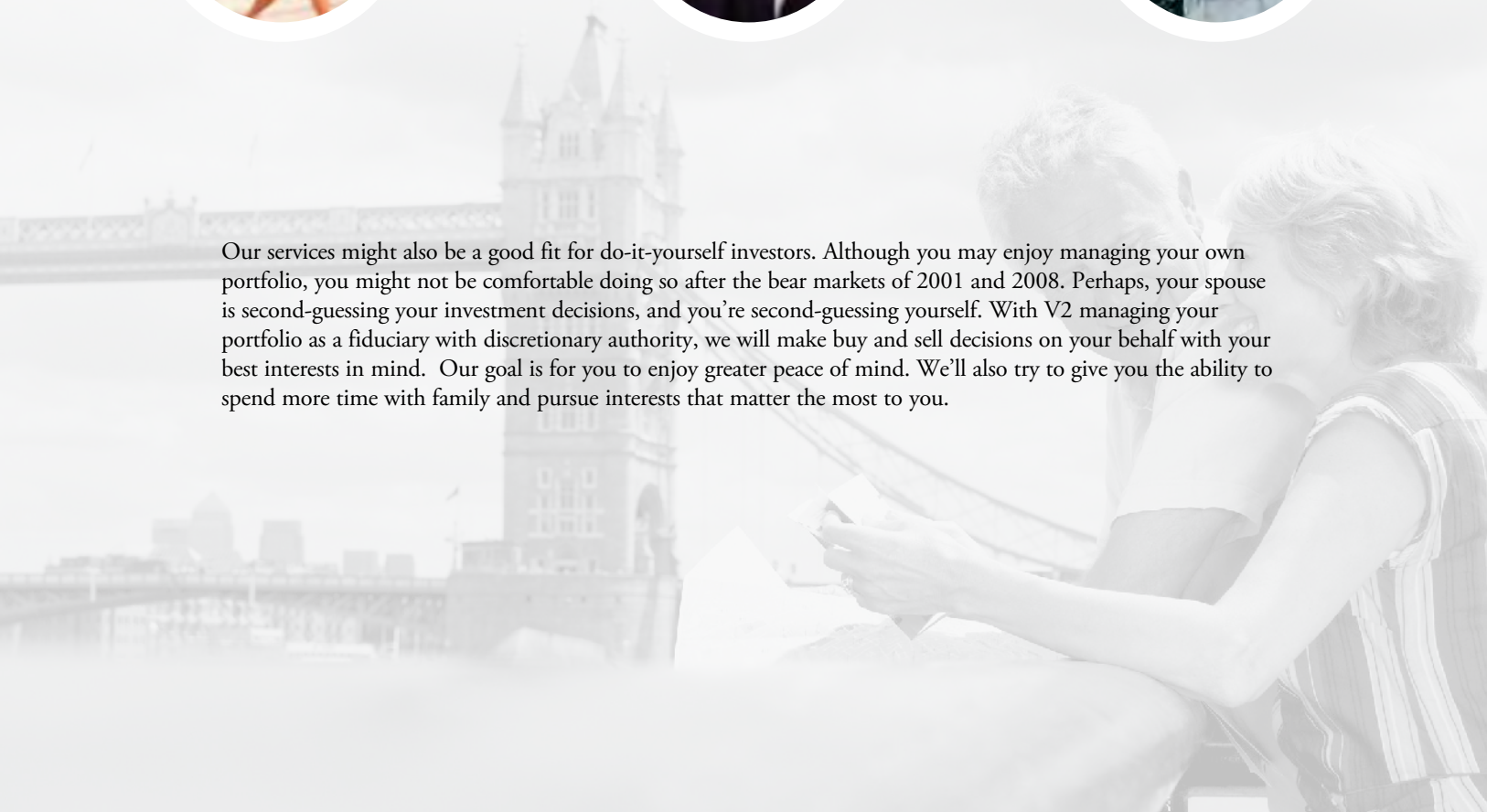
Take The Emotion Out Of Your Portfolio

If there is one thing that the last few years have shown us, it is that markets are unpredictable, and guiding your portfolio through turbulent times requires experience, patience and vigilant management. V2 is committed to helping you meet your investment goals through sound advice and diligent oversight of your investment portfolio, customized to meet your individual goals and structured around your risk tolerance.

Because investing involves a number of risks that are often impossible to predict, we moderate these risks by diversifying each portfolio across multiple asset classes to improve its risk-reward characteristics. Using a combination of in-house and independent third-party analysis, we will help you design a sensible asset allocation strategy and then select funds that meet our stringent criteria and that are aligned with your goals and needs. Finally, our ongoing due diligence of both the broad markets and your individual holdings will help ensure that your investment strategy stays on track.



Our services might also be a good fit for do-it-yourself investors. Although you may enjoy managing your own portfolio, you might not be comfortable doing so after the bear markets of 2001 and 2008. Perhaps, your spouse is second-guessing your investment decisions, and you're second-guessing yourself. With V2 managing your portfolio as a fiduciary with discretionary authority, we will make buy and sell decisions on your behalf with your best interests in mind. Our goal is for you to enjoy greater peace of mind. We'll also try to give you the ability to spend more time with family and pursue interests that matter the most to you.

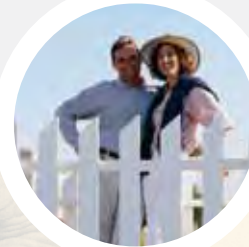


With A Fiduciary, Your Interests Come First

Our Responsibility In Serving You Is Clear

At V2 Financial Group, we embrace our role as a fiduciary, a responsibility that means we must always act with your best interest in mind. As a fiduciary, we are different from traditional financial advisers who are brokers. It's a distinction we are proud of and that benefits you.

- Unlike many brokers, we are not licensed to sell you securities and we are not salespeople.
- Our firm is a Registered Investment Adviser and we only charge you for our advice. We earn our fee not by charging you commissions on securities trades like stockbrokers, but by levying a fee for ongoing money management. We also do not accept fees from third-party product providers.
- You need not worry about hidden fees or a hidden agenda because, as a Registered Investment Adviser, we are required by law to fully disclose any conflicts of interest we have in serving you.
- You avoid the conflict of interest which arises when a broker receives better commissions by selling you one product instead of another, or makes money by making more trades ("churning") in your account.



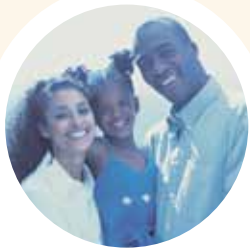
Let Us Earn Your Trust

Our Promise To You

Integrity: Your best interests drive everything we do.

Trust: Securing your future is a long-term project, so it is crucial to work with a financial professional who works exclusively for your benefit. Together, we can build a relationship that lasts a lifetime.

The Big Picture: Your financial concerns encompass more than just investments. Because we don't sell products, we can provide in-depth analysis of areas that commission-based advisers may not address.



Our Investment Philosophy

Consistency And Constancy

While every situation is unique, at V2, we believe that a disciplined approach to asset management is the key to financial success. You can count on us to always:

Focus on the long term: Chasing returns is a formula for disaster. We seek out investment opportunities that offer the most potential for long-term performance, based on your individual risk tolerance.

Manage your risk: Your investments will be diversified across a broad selection of asset classes, giving you a balanced exposure to a variety of different markets.

Maintain diligent oversight: Markets change. Companies change. What may have been a good investment a year ago may no longer fit your investment needs. We monitor every investment, ensuring your portfolio stays on track with the right investments to meet your goals.

Put you first: Because V2 offers fee-only services as a Registered Investment Adviser, you can be sure you'll receive objective advice.

Investing And Keeping Your Fees Low

You've Found The Right Firm To Work With

At V2, we believe that the market returns of the 1980s and 1990s are unlikely to be replicated in the years ahead. Gone are the days when you could expect consistent double-digit annual returns from stocks. In a low-return environment, controlling investment expenses is crucial. After all, your returns are reduced by taxes and inflation as well as expenses. While you cannot control taxes or inflation, you can control expenses. We utilize low-expense vehicles, including Exchange Traded Funds and Index Funds, to limit your investment expenses and give you the opportunity to capture more of the market's returns.



Our Wealth Management Process

Your Needs Drive Our Relationship And Advice

V2 doesn't promise quick answers or easy solutions. Instead, we offer a prudent process with a long-term focus that allows you to meet life's most important goals.

- We start the process by understanding your goals, risk tolerance, and current financial position.
- With a better understanding of where you are and where you want to go, we design an actionable plan to help you achieve your goals.
- We will design an investment policy statement that explains how we will invest on your behalf. Your portfolio is tailored to your goals and your ability to withstand market losses.
- We take care of the paperwork and get your plan moving forward.
- Your portfolio is managed and monitored and you receive quarterly performance reports.
- As life changes, so do your goals and resources. To make sure your plan keeps you moving toward your goals, we review your progress with you periodically.

We're Your Financial Team

Executing Your Game Plan

V2 Financial Group believes that the key to success lies in ongoing communication and regular evaluation of your goals and expectations. As an independent wealth management firm with extensive resources, comprehensive wealth management models and proven investment strategies, we will strive to keep you moving forward through every stage of your wealth management game plan. We will work closely with your outside advisers, including accountants and attorneys, to develop a team approach, making sure that every piece of your financial life is working together in one seamless package.



Venkata Vedam possesses an M.B.A in Finance, Strategy and Entrepreneurship from the University of Chicago, Booth School of Business. Venkata also holds a Master's degree in Electrical Engineering and Computer Sciences from the University of Illinois at Chicago. Prior to founding V2, Venkata worked for 8 years in technology and management roles at various Fortune 500 companies. In 2001, Venkata founded Millennium Financial and Business Services, Inc., a company involved in building and consulting for small businesses at multiple levels. Venkata has also built a successful mortgage origination business, assisting a range of customers from first time home buyers to established real estate investors. Venkata has been involved in originating more than \$1 Billion in mortgages.



Venkat Krishnamurthy possesses an M.B.A in Finance & Marketing from the University of Chicago, Booth School of Business. Venkat also holds a Master's degree in Operations Research from the University of Texas at Austin, and a B.S. in Mechanical Engineering from the Indian Institute of Technology. Prior to founding V2, Venkat spent 10 years at a Fortune 500 corporation, and 1 1/2 years at Edward Jones Investments, one of the largest brokerage firms in the country. In his corporate life, Venkat held positions of increasing responsibility, in the areas of Information Technology, Planning, Finance, and Corporate Security. At Edward Jones Investments, Venkat managed a practice overseeing \$10 Million + in assets for 100+ clients.



Sharmila Vedam, a licensed CPA, also possesses a MS in Taxation from DePaul University, Kellstadt Graduate School of Business. Sharmila holds a BA in Accounting from Aurora University. Prior to joining V2, Sharmila spent 4.5 years at Ernst & Young and 2 years with Calamos Asset Management.



Disclosure

- Registration as an investment adviser does not constitute an endorsement of the firm by securities regulators nor does it indicate that the adviser has attained a particular level of skill or ability.
- Information presented does not involve the rendering of personalized investment advice, but is limited to the dissemination of general information on products and services. This information should not be construed as an offer to buy or sell, or a solicitation of any offer to buy or sell the securities mentioned herein.
- All investment strategies have the potential for profit or loss. Changes in investment strategies, contributions or withdrawals may materially alter the performance and results of your portfolio.
- We only transact business in states where we are properly registered, or are excluded or exempted from registration requirements.
- Individuals in photographs are not clients of V2 Financial. These are stock photos used to visually enhance the brochure.

