

July 17, 2017

Dear Clients and Friends,

We hope this letter finds you in the midst of enjoying a happy and relaxing summer. We would like to take this opportunity to update you regarding service enhancements that we now have at Salvus such as our new website, client portal, monthly market review letter/video and briefly discuss our thoughts regarding cybersecurity.

Our new website (www.salvuswealth.com) was recently launched in an effort to function as a gateway for accessing your account information, learning more about our firm and investment philosophy along with access to a large library of helpful and insightful articles, videos, presentations and financial calculators. It is our hope that our website will allow you "one-stop shopping" in regard to any information you may need regarding your accounts managed by Salvus. Once you reach the website, just look for the "Client Center" button in the middle of the home page. Once you click on that button, it will lead you to a screen where you can either login directly to Fidelity.com or login to your client portal, Salvus Wealthscape.

Salvus Wealthscape, our new client portal, will provide you 24/7 access to all of your Salvus-managed account information including current market values of holdings, transactions, brokerage statements, trade confirmations and quarterly performance reports. Additionally, you can also connect other financial accounts (bank, brokerage, credit card, etc.) in order to see and monitor all of your financial holdings in one location. This portal also provides you a secure electronic vault where you can upload and store important documents such as wills, trusts, insurance policies and real estate deeds. Also through this portal, we can collaborate with you to create financial, retirement and estate plans. If you have not yet accessed your Wealthscape portal and you would like to, please contact Sonja Elia at (904) 674-3353 or at selia@salvuswealth.com for login instructions.

We have also recently introduced our new client newsletter, Monthly Market Insights. This newsletter, delivered each month to you via email, is a combination of written material and video designed to quickly give you a review of the previous month's market, economic and financial news. We hope that you will agree with us that it does an excellent job of focusing on the most salient and newsworthy information and delivers it in a concise format. Given the monthly format and excellent market overview, we believe that this will allow us to dedicate our future quarterly client letters to more specific topics such as discussions of our favorite boutique managers, key financial topics and other relevant news.

Finally, we would like to mention our thoughts regarding cybersecurity. We cannot emphasize enough how focused we are on this topic and how it is at the forefront of all of our recent technology upgrades. Fortunately, all of our technology partners are equally focused on the importance of all aspects of cybersecurity. In the coming weeks and months, we will dedicate time to explain many of the security measures that we and our vendors are undertaking to fortify and secure your sensitive information. We have great partners who provide excellent tools and training to us and we will pass along to you many of the same tips and techniques that will assist all of us in keeping information safe.

As always, we thank you for your continued support and confidence and we look forward to writing to you next in the fall. Meanwhile, please feel free to contact us anytime with questions or comments.

Best regards,

Bob

Robert W. Joel, CFP
Chief Investment Officer

Chuck

Charles T. Woolston, CPA
Chief Executive Officer