

Our purpose is to help our clients meet their goals.

OUR GOAL IS TO ACHIEVE EXCELLENCE IN WHAT WE DO AS INDIVIDUALS AND AS A FIRM. WE WILL SUCCEED IF OUR IDEAS ARE THE BEST, OUR EXECUTION OF THOSE IDEAS AND OUR SERVICE TO CLIENTS ARE SECOND TO NONE AND IF WE ATTRACT THE BEST PEOPLE AND GIVE THEM THE ENCOURAGEMENT AND OPPORTUNITY TO DEVELOP THEIR TALENTS.

WE WILL SUCCEED IF WE ARE COMMITTED TO AN OPEN ENVIRONMENT THAT PRIZES DIVERSITY OF OPINION AND ENCOURAGES EVERY ONE OF US TO INDEPENDENT THOUGHT AND OBJECTIVITY. WE ARE STRONGER AS A WHOLE THAN AS INDIVIDUALS AND WE WILL SUCCEED IF WE ARE COLLABORATIVE, CONTRIBUTING MEMBERS OF THE SAME TEAM. WE ARE EACH RESPONSIBLE FOR THE WELL-BEING OF THE FIRM.

Our integrity will not be compromised.

MISSION STATEMENT

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LINES OF BUSINESS

A UNIQUE CULTURE

Join Brown Brothers Harriman and you're joining a team - a group of high-performing, dedicated and caring people who believe that working together is the foundation for building superior customer relationships. Across our lines of business, our philosophy is the same: Partnering works for all of us.

Our partners care deeply about our products and services, what clients think and how well our employees work together to deliver on our customer promise. People at BBH feel a genuine connectedness to one another, united by a common focus on client needs.

Our employees are expected to think fast and work hard. By taking advantage of our on-line, self directed career development intranet site, employees can take the lead in their career with BBH from their first day throughout their entire career. In this environment, each person can make an impact.

Our culture is driven by strong values; we encourage employees to take care of their community and their personal lives as well as their professional performance. By getting involved in our BBHcares program, employees can be a part of the firm's commitment to social responsibility. Through our work/life balance initiatives, we recognize the healthy importance of balancing career and personal life.

By working together, we deliver client service that is unparalleled in the financial industry. And when our clients benefit, so do our employees. Join BBH, and you'll discover that it really is a place where partnering works for you.



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WELCOME.

Founded in 1818, Brown Brothers Harriman & Co. is the oldest and largest privately owned bank in America. Since inception, we have operated with an unwavering commitment to be the best partner for our clients. The success of our corporate banking services is a natural consequence of an absolute dedication to client relationships, a depth of experience without peer, and a relentless desire to be the best. As our clients will tell you, we provide unparalleled service through a unique blend of intellect, accessibility, and flexibility - a true commitment to financial partnership.

BENEFITS OF EXPERIENCE

Our service in the middle market does not fluctuate with economic cycles. In sectors ranging from commodities, medical technology, professional services, and media, we stay the course for the duration of your evolving financial needs. This resilience only comes with experience and continuity. Brown Brothers bankers average nearly 20 years of finance experience and have witnessed multiple market cycles, enabling us not only to react to your needs, but to anticipate them. In addition, our bankers work side by side with BBH partners who have a hands-on management style and play a direct role in client relationships - owner to owner.

COMMITMENT TO SERVICE

While money center banks regard loan volume as a prime indicator of success, at BBH we measure success by our long-standing client relationships, many of which have continuity through generations of ownership. Our mandate is to provide premier commercial banking services to closely-held middle market companies. To that end, we develop new business selectively and make superlative service a cornerstone of our business. From structuring a working capital line, or issuing a trade letter of credit, to delivering web-based reporting, our steadfast commitment to solving our clients' financial needs has earned us unmatched client retention.

CAPITAL SOLUTIONS

Your financial concerns can extend far beyond those of traditional commercial lending. At BBH our bankers can evaluate capital alternatives, and our flat partnership structure fosters cooperative relationships with experienced colleagues across our corporate finance business lines. Today, you may look to our SBIC or Mezzanine fund teams for help evaluating private capital options for growth, recapitalization, or an acquisition. Tomorrow, you may want to meet with our Mergers & Acquisitions professionals for assistance in divesting a division, establishing an ESOP, or pursuing an outright corporate sale. Our banking group has a full network of resources to respond to your financial needs.

BROWN BROTHERS HARRIMAN

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SERVICE LISTING

Term Loans & Revolving Credit Lines
Acquisition Financing
Working Capital Lending
Letters of Credit
Corporate Cash Management
Foreign Exchange
Mezzanine Investment
M & A Advisory
401(k) & Defined Benefit Plans
Investment Management
Trust & Estate Planning

GLOBAL NETWORK

As with you, we find that our business challenges are increasingly global - suppliers, operations, and clients half a world away. With offices and partners overseas, and over 130 correspondent institutional relationships, our banking network can support your business around the globe. Our letters of credit are accepted worldwide; we even provide wholesale trade services to other banks in the U.S. Our global foreign exchange desks make markets in all major currencies, and we boast the United States' longest-standing foreign exchange advisory group. On the lending side, our bankers routinely offer foreign currency borrowing provisions in our clients' lines of credit. We think globally - and our network allows us to act globally, providing you immediate access to world markets with the keen attention your business deserves.

INVESTMENT EXPERTISE

Not all of our banking clients are 24/7/365 borrowers; in fact, some have the enviable position of being seasonal or permanent net lenders. For the unique needs of these companies, our bankers deliver expertise only available from an experienced Wall Street investment firm such as BBH. Our services go well beyond traditional overnight cash sweeps and proprietary money market mutual funds. Our liquidity management specialists work directly with you to design a laddered fixed income portfolio that balances your risk and maturity parameters to maximize returns. Whether it's corporate liquidity, longer-term retirement assets in a 401(k) or defined benefit plan, or even cash in a self-insurance trust, we understand that a customized solution can best address your company's needs.

ALL BANKING IS PERSONAL

For closely-held businesses, corporate financial concerns are inseparable from personal financial concerns. As the only commercial bank with direct seats on the major stock exchanges and carrying full trust powers, we make it our business to serve the investment and estate planning needs of our banking client owners and executives. Our private client services cover a variety of tailored investment approaches. Some clients look to us for wealth allocation among mutual funds, while others seek fully customized equity and fixed income portfolio management. Still others rely on our Multiple Advisor Service to aggregate their holdings across the spectrum of asset classes - integrated into a single statement. Our banking professionals understand the financial issues facing business owners, and stand ready to help navigate the full range of investment options.

PRIVATE BY DEFINITION

Many banks co-opt the moniker of "Private Bank," but for BBH this label rings true. By definition our ownership structure can only be called private. Operating as a genuine partnership, where each partner is held personally liable for the obligations of the bank, we assure the highest level of personal attention to client relationships. The implication of this private structure has remained compelling for over 185 years - your business could not matter more to our partners. Your continued success and good standing assures ours as well.

Thank You.

We appreciate your interest in the U.S. Banking Group of Brown Brothers Harriman. We are proud of our unique history, and prouder still of the commitment to relationship that we offer to our clients every day. To learn more about how we define partnership and dedication to clients, please contact any one of our commercial bankers listed. We welcome the opportunity to introduce ourselves to your team - and to make you part of ours.

