



Wealth Management Compass

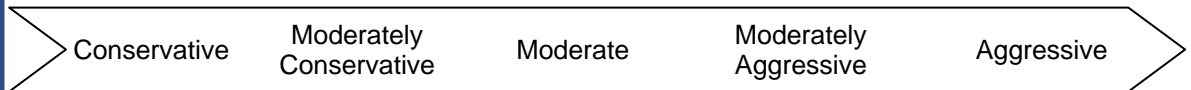
An Eight-Point Guide to Navigating Financial Success

Point 1: Identify Goals

Working closely with your Advisor, you identify your willingness and ability to assume risk and your investment goals and objectives. To start the process, simply complete the Investment Policy Questionnaire, submit your investment statements for analysis, and determine your cash flow needs.

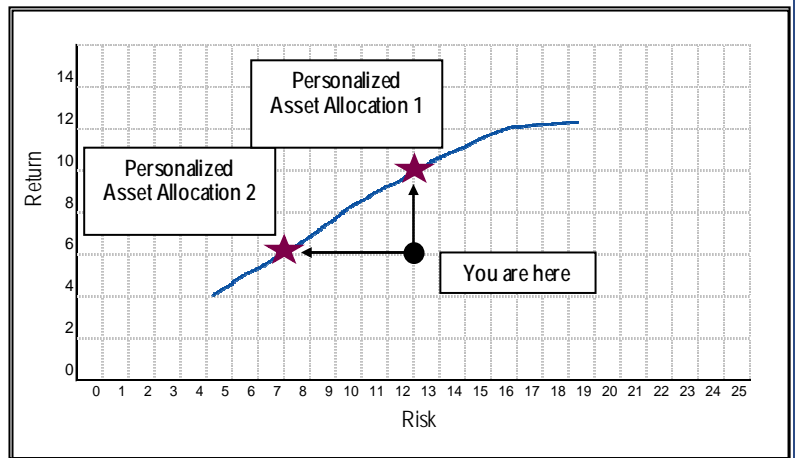
Point 2: Profile Risk

Based on your responses to the Investment Policy Questionnaire, your risk profile is classified within one of five broad categories.



Point 3: Assess Current Portfolio

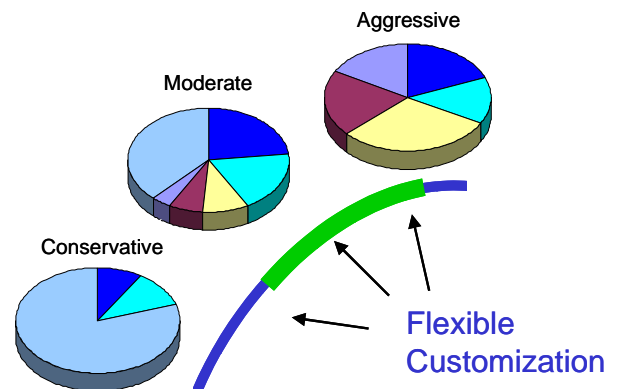
The strengths and weaknesses of your current portfolio are assessed in the context of modern portfolio theory. This analysis provides a starting point for reallocating your current portfolio toward a portfolio with the maximum return for the risk you are comfortable undertaking.



Point 4: Personalize Asset Allocation

Each of the risk profiles corresponds with several unique asset allocation strategies. A custom strategy is pinpointed for you as Low, Mid, or High within your risk profile. This refinement is important, because asset allocation is the primary determinant of your long-term returns. Implementation through an active disciplined investment strategy can help an investor meet asset allocation goals, by capturing the benefits of passive investing, including low turnover, tax efficiency, managed risk, and cost effectiveness, while retaining the performance opportunities of active management.

Targeted Asset Allocation



For illustrative purposes only.

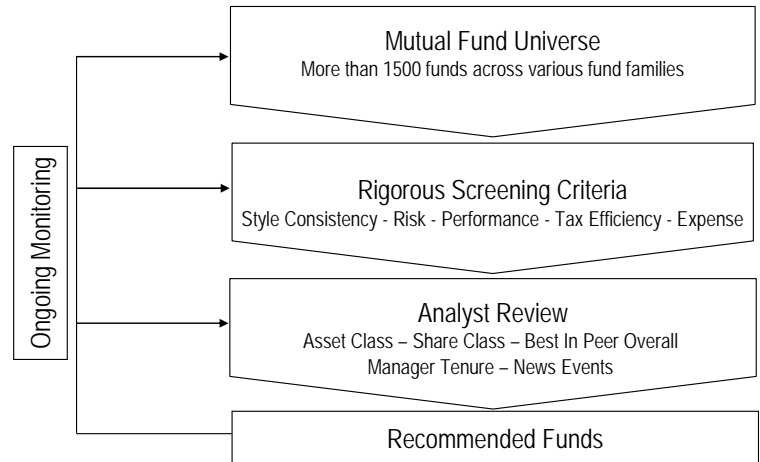


Wealth Management Compass

An Eight-Point Guide to Navigating Financial Success

Point 5: Select Implementation Portfolio

Your Advisor then considers a number of choices for implementing your portfolio. All recommendations have been rigorously assessed for their ability to reinforce your target allocation. Funds selected for investment provide style consistency, competitive performance, risk management, tax efficiency, and other attributes designed to increase your likelihood of success.



Point 6: Invest Portfolio

Your portfolio is invested in accordance with the implementation chosen in Point 5. If you have multiple accounts managed as a single strategy, investments will be made in a coordinated way to maximize efficiency and tax benefits.

Point 7: Monitor Progress

You receive regular reports so you can monitor your progress. Behind the scenes, economic and market conditions are monitored in light of any strategic changes required to the target allocation. Additionally, the recommended funds are re-evaluated to ensure they continue to meet the due diligence criteria.

Point 8: Rebalance and Revisit

At least annually, your portfolio is rebalanced to maintain asset class weightings within established limits as discussed with your Advisor. Additionally, as your life needs evolve, your Advisor revisits your goals with you, starting with Point 1, and makes any necessary modifications to your allocation.

Program Highlights

- Comprehensive risk profiling
- Personalized asset allocation and fund selection tailored to your needs
- Asset allocation models developed by leading private client money manager to minimize risk and maximize returns
- Periodic and event-driven rebalancing to maintain a consistent asset allocation discipline