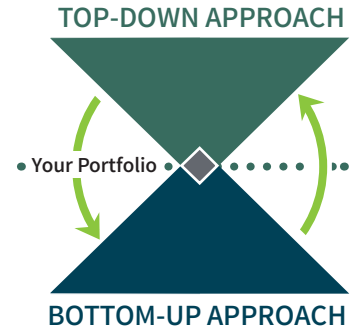


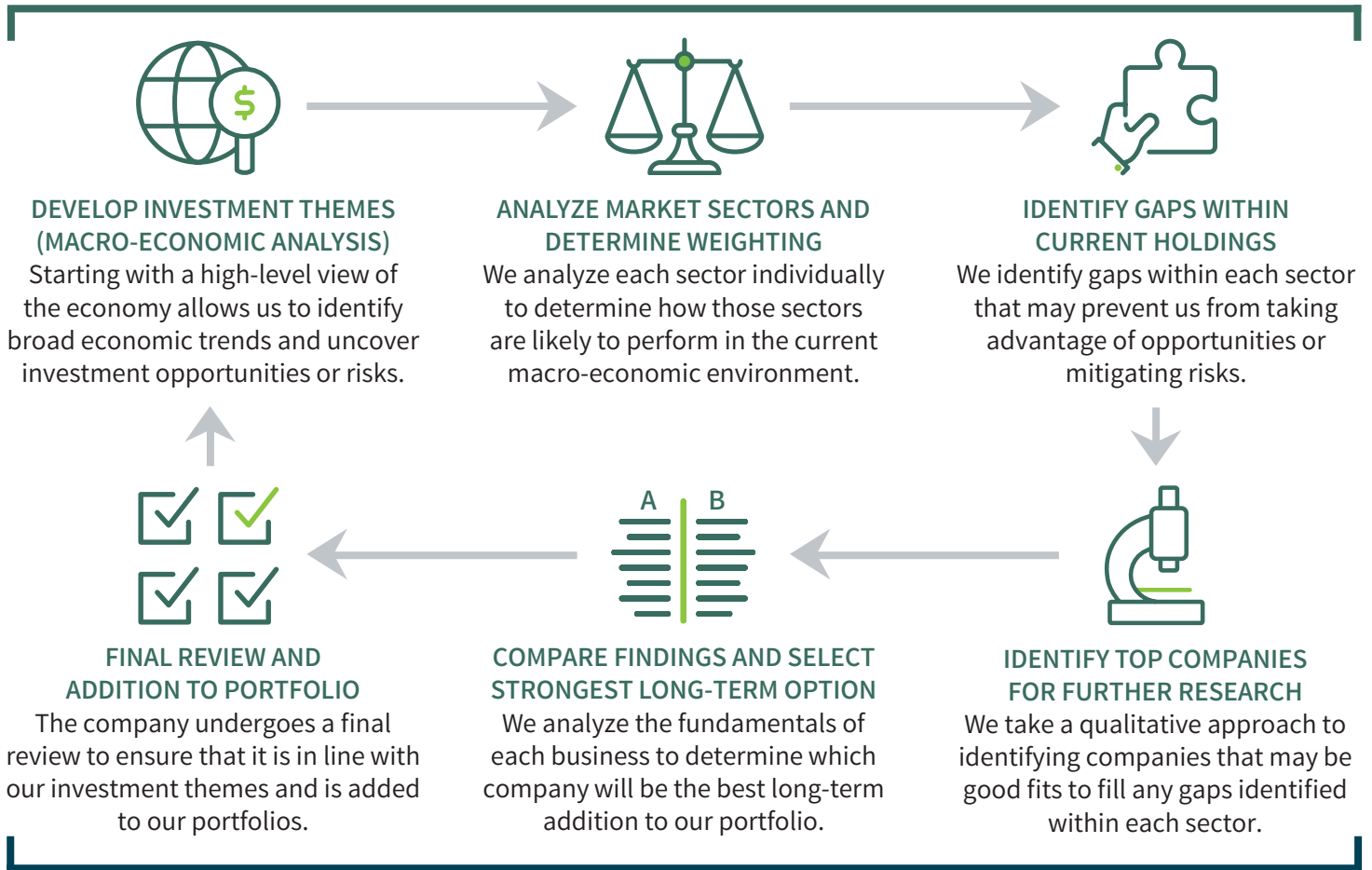
Investment Selection Process

Our portfolios include a diversified mix of hand-selected stocks and bonds, or securities, to help each client achieve their goals. This individualized approach provides greater control over capital gains in addition to the ability to project future income. Our selection process includes an approach that considers the macro-environment as well as a fundamental analysis of each company. Only companies that satisfy both our top-down and bottom-up analyses are considered for inclusion within our portfolios.



TOP-DOWN ANALYSIS

The top-down analysis provides an overview of the macro-economic environment, or the broad economy, to determine sector allocation within our strategies.



BOTTOM-UP ANALYSIS

The bottom-up analysis looks at individual securities in detail. Each company is carefully considered with its financial situation, management team, business strategy, ability to adapt, and track record heavily analyzed.

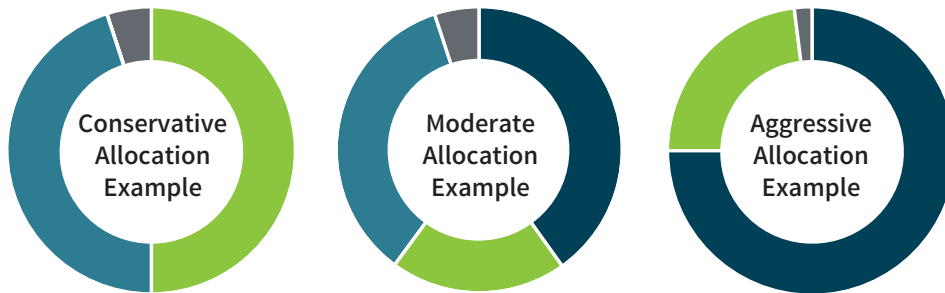


Customized Investment Strategy

Each client portfolio is customized using information gathered from client meetings, goal discussions, and your financial plan to develop a risk-averse, goal-oriented, individual, and balanced investment portfolio.

BALANCED

Each balanced portfolio is customized to the client. Examples of various portfolio mixes are below.



Low-Risk / Low Potential Return

High-Risk / High Potential Return

GROWTH EQUITY (GE)

Uses companies with the ability to grow their revenue and earnings at a quicker pace than both peers and the market as a whole.

- Market-leading companies
- Large and mid-cap domestic and developed international markets
- Sustainable competitive advantage
- Revenue and earnings growth characteristics superior to peers
- Responsible for long-term capital appreciation potential

INCOME EQUITY (IE)

Uses companies that are well-established in their field with stable cash flow and the ability to support above-market dividend yields.

- Mature corporations
- Large to mega-cap, mostly domestic companies
- Stable revenue and earnings
- Below-average price volatility
- Above-market dividend yields
- Responsible for generating an attractive and increasing income stream

FIXED INCOME (FI)

Uses bonds to reduce portfolio volatility and provide diversification from equities, principal preservation, and a steady stream of income.

- Investment-grade bonds in a duration-managed framework
- Responsible for generating a steady income stream and dampening volatility

CASH & EQUIVALENTS (C&E)

Uses cash accounts and money market funds for capital preservation during periods of uncertainty or limited attractive investment opportunities.

- FDIC insured cash accounts
- Standard money market funds
- Responsible for preserving capital

