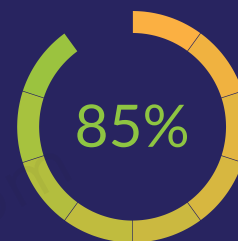


American Century Investment Management

TRUST SCORE



American Century Investment Management, federally registered in 1971, is a Registered Investment Advisor (RIA) in 4 state(s) with a licensed staff of 181 advisors. American Century Investment Management manages \$180 billion and provides investment advisory services for 272 clients (1:2 advisor/client ratio).

The annual fee for investment advisory services ranges from 0.10% to 0.95% of AUM.

BENEFITS

- Firm uses a transparent fee-only model
- There is one licensed advisor for every 2 clients (industry average 1:50)
- Firm has \$1B or more in assets under management
- Firm has been federally registered for 46 years
- Communications sent to the firm's website are secure and encrypted
- Firm does not have a disciplinary history
- Firm does not have any misdemeanor convictions
- Firm does not have any felony convictions
- Firm does not have an insurance agent conflict
- Firm does not offer proprietary products

CONSIDERATIONS

- Firm serves fewer than 1,000 clients
- Firm is a broker-dealer, or is affiliated with one, and may be subject to compensation-related conflicts of interest
- Firm also practices as a law firm or is affiliated with one. When acting in this dual-capacity, advisors may be incentivized to implement plans as an attorney that would drive higher commissions for themselves as investment advisors
- Firm accepts performance-based fees and may be incentivized to take inappropriate risks to beat their performance benchmark
- Firm performs side-by-side management with accounts that have differing fee structures. Investment Advisors may be incentivized to favor clients that pay higher fees over others

BENEFITS (cont.)

CONSIDERATIONS (cont.)

Firm privately manages or owns some of the products they recommend and may be incentivized to sell those products over others to their investors

Firm may receive soft-dollar benefits that could incentivize them to push trades through broker-dealers that provide advantages to the firm instead of through broker-dealers that could provide the best execution for their clients

Custodian is unknown