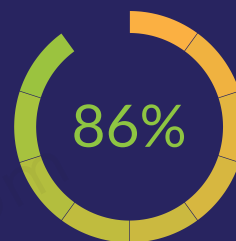


Certified Advisory Corp

TRUST SCORE



Certified Advisory Corp, federally registered in 2002, is a Registered Investment Advisor (RIA) in 22 state(s) with a licensed staff of 15 advisors. Certified Advisory Corp manages \$1 billion and provides investment advisory services for 1,657 clients (1:111 advisor/client ratio).

Certified Advisory Corp requires a \$100,000 minimum investment and charges a blended rate 1.50% and below (negotiable) for ongoing portfolio management services, depending on the size of the portfolio.

BENEFITS

- Firm uses a transparent fee-only model
- Firm uses a trusted custodian
- Firm has \$1B or more in assets under management
- Firm services over 1,000 clients
- 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 have an attorney conflict
- Firm does not accept performance-based fees

CONSIDERATIONS

- There is only one licensed advisor for every 111 clients (industry average 1:50)
- Firm has been federally registered for only 16 years

BENEFITS (cont.)

Firm does not perform side-by-side management

Firm does not privately manage or own the products they recommend

Firm does not offer proprietary products

Firm does not receive soft dollar benefits

CONSIDERATIONS (cont.)