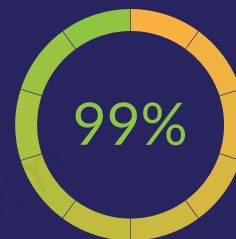


Dowling & Yahnke

TRUST SCORE



Dowling & Yahnke, federally registered in 1987, is a Registered Investment Advisor (RIA) in 13 state(s) with a licensed staff of 16 advisors. Dowling & Yahnke manages \$3.8 billion and provides investment advisory services for 1,148 clients (1:72 advisor/client ratio).

Dowling & Yahnke requires a \$1,000,000 minimum investment.

BENEFITS

- Firm does not have any felony convictions
- Firm does not have a disciplinary history
- Firm uses a transparent fee-only model
- Firm has been federally registered for 31 years
- Firm has \$1B or more in assets under management
- Communications sent to the firm's website are secure and encrypted
- Firm does not have any misdemeanor convictions
- Firm does not have an insurance agent conflict
- Firm does not privately manage or own the products they recommend
- Firm does not offer proprietary products
- Firm does not have an attorney conflict

CONSIDERATIONS

BENEFITS (cont.)

Firm does not accept performance-based fees

Firm does not perform side-by-side management

Firm does not receive soft dollar benefits

Firm provides mobile-friendly experience for their clients

CONSIDERATIONS (cont.)