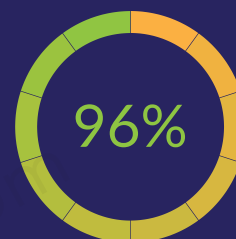


Essex

TRUST SCORE



Essex, federally registered in 1997, is a Registered Investment Advisor (RIA) in 3 state(s) with a licensed staff of 6 advisors. Essex manages \$296 million and provides investment advisory services for 389 clients (1:65 advisor/client ratio).

Fees may vary. Please contact advisor.

BENEFITS

- Firm uses a transparent fee-only model
- Firm uses a trusted custodian
- Firm has been federally registered for 21 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 have an attorney conflict
- Firm does not accept performance-based fees
- Firm does not perform side-by-side management

CONSIDERATIONS

- There is only one licensed advisor for every 65 clients (industry average 1:50)
- Firm has less than \$1B in assets under management
- Firm serves fewer than 1,000 clients
- 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

BENEFITS (cont.)

Firm does not privately manage or own the products they recommend

Firm does not offer proprietary products

CONSIDERATIONS (cont.)