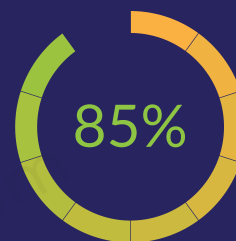


Everence Trust Company

TRUST SCORE



Everence Trust Company, federally registered in 2001, is a Registered Investment Advisor (RIA) in 25 state(s) with a licensed staff of 59 advisors. Everence Trust Company manages \$2 billion and provides investment advisory services for 3,919 clients (1:67 advisor/client ratio).

Everence Trust Company requires a \$50,000 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 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 attorney conflict
- Firm does not accept performance-based fees
- Firm does not perform side-by-side management
- Firm does not receive soft dollar benefits

CONSIDERATIONS

- There is only one licensed advisor for every 67 clients (industry average 1:50)
- Firm has been federally registered for only 17 years
- Firm actively engages in insurance sales and may be incentivized to insure clients with products that generate high sales commissions when lower cost alternatives may exist
- 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 recommend proprietary investments and products that generate larger commissions than other similar non-proprietary products

BENEFITS (cont.)

CONSIDERATIONS (cont.)

Custodian is unknown