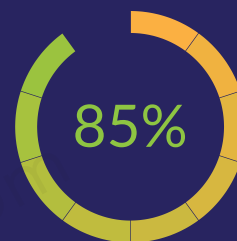


First Citizens Investor Services

TRUST SCORE



First Citizens Investor Services, federally registered in 2000, is a Registered Investment Advisor (RIA) in 19 state(s) with a licensed staff of 86 advisors. First Citizens Investor Services manages \$732 million and provides investment advisory services for 2,692 clients (1:32 advisor/client ratio).

First Citizens Investor Services requires a \$50,000 minimum investment and charges a blended rate between 1.95% and 1.00% 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

There is one licensed advisor for every 32 clients (industry average 1:50)

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

CONSIDERATIONS

Firm has less than \$1B in assets under management

Firm has been federally registered for only 18 years

Firm is a broker-dealer, or is affiliated with one, and may be subject to compensation-related conflicts of interest

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

BENEFITS (cont.)

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.)