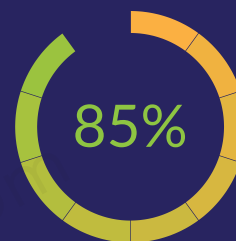


Lateef Investment Management

TRUST SCORE



Lateef Investment Management, federally registered in 1974, is a Registered Investment Advisor (RIA) in 51 state(s) with a licensed staff of 3 advisors. Lateef Investment Management manages \$1 billion and provides investment advisory services for 596 clients (1:199 advisor/client ratio).

Lateef Investment Management requires a \$1,000,000 minimum investment and charges a blended rate between 1.00% and 0.50% 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 has been federally registered for 44 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

CONSIDERATIONS

- There is only one licensed advisor for every 199 clients (industry average 1:50)
- Firm serves fewer than 1,000 clients
- 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 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 perform side-by-side management

Firm does not offer proprietary products

CONSIDERATIONS (cont.)