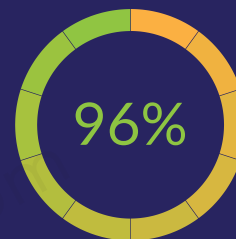


Lindner Capital Advisors

TRUST SCORE



Lindner Capital Advisors, federally registered in 1997, is a Registered Investment Advisor (RIA) in 44 state(s) with a licensed staff of 13 advisors. Lindner Capital Advisors manages \$593 million and provides investment advisory services for 2,367 clients (1:183 advisor/client ratio).

Lindner Capital Advisors requires a \$100,000 minimum investment and charges a blended rate 0.60% and below (negotiable) 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 been federally registered for 21 years
- 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 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 183 clients (industry average 1:50)
- Firm has less than \$1B in assets under management

BENEFITS (cont.)

Firm does not perform side-by-side management

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.)