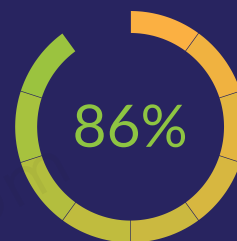


Metropolitan West Asset Management

TRUST SCORE



Metropolitan West Asset Management, federally registered in 1996, is a Registered Investment Advisor (RIA) in 6 state(s) with a licensed staff of 15 advisors. Metropolitan West Asset Management manages \$122 billion and provides investment advisory services for 3 clients (1:1 advisor/client ratio).

BENEFITS

- Firm uses a transparent fee-only model
- Firm has \$1B or more in assets under management
- Firm has been federally registered for 22 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

CONSIDERATIONS

- There is only one licensed advisor for every 1 clients (industry average 1:50)
- Firm serves fewer than 1,000 clients
- Firm is a broker-dealer, or is affiliated with one, and may be subject to compensation-related conflicts of interest
- 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.)

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